

Ohio Valley Banc Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Ohio Valley Banc Corp. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Ohio Valley Banc Corp. and its competitors. This provides our Clients with a clear understanding of Ohio Valley Banc Corp. position in the Industry.

The report contains detailed information about Ohio Valley Banc Corp. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Ohio Valley Banc Corp.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Ohio Valley Banc Corp. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Ohio Valley Banc Corp. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Ohio Valley Banc Corp. business.

About Ohio Valley Banc Corp.

Ohio Valley Banc Corp. operates as the holding company for The Ohio Valley Bank Company that provides commercial and retail banking services. The company also owns two nonbank subsidiaries, including Loan Central, Inc. (Loan Central) and Ohio Valley Financial Services Agency, LLC (Ohio Valley Financial Services), which engage in lending and insurance services, as well as two wholly-owned subsidiary trusts formed to issue trust preferred securities.

The company is also permitted to engage in certain non-banking activities, such as securities underwriting and dealing activities, insurance and underwriting activities, and merchant banking/equity investment activities. It engages in insurance agency activities through Ohio Valley Financial Services and insurance underwriting activities through a minority interest in ProAlliance Corp.

Market Area

The market area of the company includes Gallia, Jackson, Pike, and Franklin Counties of Ohio, as well as the Mason, Kanawha, and Cabell Counties of West Virginia. Additional business originates from the surrounding Ohio counties of Meigs, Vinton, Lawrence, Scioto, and Ross.

The Bank

The company, as of December 31, 2008, had 15 offices located in Ohio and West Virginia, all of which offer automatic teller machines (ATMs). Seven of these offices also offer drive-up services.

The company's trust department acts as trustee under wills, trusts, and profit sharing plans; as executor and administrator of estates; and as guardian for estates of minors and incompetents. In addition, the trust department performs various investment and security services where the bank acts as an agent on behalf of the client. Trust services are available to all customers of the bank.

The company offers an automated telephone banking system, OVB Line, which allows customers to access their personal account or business account information, make loan payments or fund transfers and obtain information. It also offers Internet banking to its customers and can check personal account balances, receive information about transactions within accounts, make transfers between accounts, stop payment on a check, and reorder checks. It also facilitates online bill payment to any business or individual. Furthermore, the bank offers other financial management online services, such as cash management and news updates related to repossession auctions, current rates, and general bank news.

Business of Loan Central

Loan Central is engaged in consumer finance, offering smaller balance personal and mortgage loans to individuals with higher credit risk history. Loan Central's line of business also includes seasonal tax refund loan services. Loan Central has six offices located within southeastern Ohio.

Business of Financial Services Subsidiaries

Ohio Valley Financial Services sells life insurance. It also holds a non-majority equity interest in ProAlliance Corp., an insurance company. ProAlliance Corp. is engaged primarily in specialty property and casualty insurance coverage.

Variable Interest Entities

The company owns two special purpose entities, Ohio Valley Statutory Trust I and Ohio

Valley Statutory Trust II. Together, these Trusts have issued trust preferred securities.

Lending Activities

The company's loan portfolio included commercial (commercial real estate, and commercial and industrial), residential real estate, and consumer loans, including credit card and home equity loans.

Residential Real Estate Loans

The company's residential real estate loans include primarily of one-to-four family residential mortgages. Its market area for real estate lending is primarily located in southeastern Ohio and portions of western West Virginia. It sells a portion of its new fixed-rate real estate loan originations to the Federal Home Loan Mortgage Corporation (Freddie Mac).

Commercial Loans

The company's commercial loan portfolio includes loans to corporate borrowers primarily in small to mid-sized industrial and commercial companies that include service, retail, and wholesale merchants. Collateral securing these loans includes equipment, inventory, stock, commercial real estate, and rental property.

Consumer Loans

Consumer loans are secured by automobiles, student loans, mobile homes, recreational vehicles, and other personal property. Personal loans and unsecured credit card receivables are also included as consumer loans. The company makes installment credit available to customers in their primary market area of southeastern Ohio and portions of western West Virginia. It makes credit life insurance and health and accident insurance. The consumer loans also include home equity loans, which are second mortgages and charged a variable interest rate.

The company also offers individual retirement accounts, safe deposit boxes, wire transfers, and other standard banking products and services.

Deposits

The company's deposits include demand deposits, savings and NOW accounts,

certificates of deposits, and time deposits.

Investment Activities

The company's investment portfolio includes mortgage-backed securities and the U.S. government agency securities.

History

Ohio Valley Banc Corp. was founded in 1872.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
The complete financial data is available for publicly traded companies.

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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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