

# Peoples-Sidney Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Peoples-Sidney Financial 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 Peoples-Sidney Financial Corp. and its competitors. This provides our Clients with a clear understanding of Peoples-Sidney Financial Corp. position in the Industry.

The report contains detailed information about Peoples-Sidney Financial 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 Peoples-Sidney Financial 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 Peoples-Sidney Financial 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 Peoples-Sidney Financial 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 Peoples-Sidney Financial Corp. business.

### **About Peoples-Sidney Financial Corp.**

Peoples-Sidney Financial Corporation operates as the holding company for Peoples Federal Savings and Loan Association of Sidney.

#### **Business**

The company is primarily engaged in the business of attracting savings deposits from the general public and investing such funds in permanent mortgage loans secured by one- to four-family residential real estate located primarily in Shelby County, Ohio, and the contiguous counties of Logan, Auglaize, Miami, Darke and Champaign. It conducts business from its main office and separate drive-through facility in Sidney, Ohio and its full-service branches in Sidney, Anna and Jackson Center, Ohio. The Association also originates loans for the construction of one- to four-family real estate, loans secured by multi-family real estate (over four units) and nonresidential real estate, consumer and commercial loans and invests in U.S. government obligations, mortgage-backed and related securities, interest bearing deposits in other financial institutions and other investments.

#### **Lending Activities**

The company's principal lending activity is originating first mortgage loans secured by owner-occupied one- to four-family residential properties located in its primary market area. It also originates construction or development, commercial real estate, consumer, land, multi-family and commercial business loans.

### One- to Four-Family Residential Real Estate Lending

The company originates long-term permanent loans secured by mortgages on owner-occupied one- to four-family residences. All of the residential loans originated by it are secured by properties located in its market area. It has a program specifically modified to first-time homebuyers. These loans are made on a five-year adjustable basis with a term up to 30 years.

### Construction and Development Lending

The company makes construction loans to individuals for the construction of their primary or secondary residences and loans to individuals, builders or developers for the construction of single-family homes, multi-family units and commercial real estate projects. Loans to individuals for the construction of their residences or for residential rentals run for 12 months.

The company makes loans to builders and developers to finance the construction of residential property.

### Commercial Real Estate Lending

The company's commercial real estate loan portfolio consists of loans secured by a variety of non-residential properties including retail facilities, small office buildings, farm real estate and churches.

**Multi-Family Lending:** The company offers permanent multi-family loans in its primary market area. Its multi-family loan portfolio includes loans secured by five or more unit residential buildings located primarily in its market area.

### Land Lending

Land loans include loans to develop vacant or raw land and are made to various builders and developers with whom the company has had long-standing relationships. All of such loans are secured by land zoned for residential or commercial developments

and located within the company's market area. The company also makes loans to individuals who purchase and hold land for various reasons, such as the future construction of a residence.

### Consumer Lending

The company originates all of its consumer loans in its market area. It offers a variety of secured consumer loans, including automobile loans, loans secured by savings deposits and home improvement loans. It primarily originates consumer loans secured by real estate, deposits or other collateral, and also makes unsecured personal loans.

### Commercial Business Lending

The company maintains a small portfolio of commercial business loans. Commercial business loans are made on the basis of the borrower's ability to make repayment from the cash flow of the borrower's business. It offers commercial business loans to businesses such as small retail operations, small manufacturing concerns and professional firms. The commercial business loans almost always include personal guarantees and are secured by business assets, such as accounts receivable, equipment, inventory and real estate.

### Investment Portfolio

The company invests in U.S. Government and agency obligations and mortgage-backed securities to supplement its lending activities. It also invests in overnight funds and certificates of deposit.

### Deposits

The company's deposits consist of passbook accounts, statement savings, NOW accounts, Christmas club, money market and certificate accounts.

### History

Peoples-Sidney Financial Corporation was founded in 1886.

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.  
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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?

## I would like to order

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