

Republic Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Republic Bancorp Inc. 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 Republic Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Republic Bancorp Inc. position in the Industry.

The report contains detailed information about Republic Bancorp Inc. 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 Republic Bancorp Inc.. 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 Republic Bancorp Inc. 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 Republic Bancorp Inc. 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 Republic Bancorp Inc. business.

About Republic Bancorp Inc.

Republic Bancorp, Inc. operates as the holding company for Republic Bank & Trust Company and Republic Bank, which provide banking, tax refund solutions, and mortgage banking services to individuals and businesses in the United States.

Segments

As of December 31, 2009, the company was divided into three business operating segments: Traditional Banking, Tax Refund Solutions, and Mortgage Banking.

TRADITIONAL BANKING

As of December 31, 2009, the company had 44 full-service banking centers with 35 located in Kentucky, 5 located in metropolitan Tampa, Florida, 3 located in southern Indiana, and 1 located in metropolitan Cincinnati, Ohio. Its primary market areas are located in metropolitan Louisville, Kentucky, central Kentucky, northern Kentucky, and southern Indiana. Louisville is the location of its headquarters, as well as 20 banking centers. Its central Kentucky market includes 12 banking centers in the following Kentucky cities: Bowling Green; Elizabethtown; Frankfort; Georgetown; Lexington; Owensboro; and Shelbyville. Its northern Kentucky market includes banking centers in

Covington, Florence, and Independence. The company also has banking centers located in Floyds Knobs, Jeffersonville and New Albany, Indiana. Republic Bank has locations in Hudson, New Port Richey, Palm Harbor, Port Richey, and Temple Terrace, Florida, as well as metropolitan Cincinnati, Ohio.

Lending Activities

Mortgage Lending: A primary component of the company's lending activities consists of the origination of single family residential real estate loans collateralized by owner occupied property, predominately located in its primary market areas. Additionally, it offers home equity loans and home equity lines of credit. It generally retains adjustable rate mortgage (ARM) single family residential real estate loans with fixed terms up to 10 years. Single family residential real estate loans with fixed rate terms of 15, 20 and 30 years are generally sold into the secondary market.

Commercial Lending: Commercial loans are primarily real estate secured and are generated through banking centers located in the company's primary market areas. The company's commercial real estate and multi-family (commercial real estate) loans are typically secured by improved property, such as office buildings, medical facilities, retail centers, warehouses, apartment buildings, condominiums, and other types of buildings. The company also offers various commercial loans, including term loans, lines of credit and equipment, and receivables financing.

Construction Lending: The company originates residential construction real estate loans to finance the construction of single family dwellings. Its residential construction loans are made to individuals and builders who intend to build owner occupied housing on a parcel of real estate. Construction loans also are made to contractors to build single family dwellings under contract. It also may make residential development loans to real estate developers for the acquisition, development, and construction of residential subdivisions.

Consumer Lending: The company's traditional consumer loans include home improvement and home equity loans, as well as other secured and unsecured personal loans in addition to credit cards.

Other Services

Private Banking: The company provides financial products and services to high net worth individuals through its Private Banking Department.

Treasury Management Services: The company provides various deposit products designed for commercial business customers located throughout its market areas. Lockbox processing, remote deposit capture, business online banking, account reconciliation, and automated clearing house (ACH) processing are additional services offered to commercial businesses through the company's Treasury Management Department. The 'Premier First' product is its premium money market sweep account designed for commercial business customers.

Internet Banking: The company offers its customers Internet banking services and products through its Web site, www.republicbank.com.

Other Banking Services: The company also provides trust, title insurance, a

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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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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