

# **Tennessee Valley Financial Holdings Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

<https://marketpublishers.com/r/T783DA40624BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: T783DA40624BEN

## **Abstracts**

Tennessee Valley Financial Holdings 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 Tennessee Valley Financial Holdings Inc. and its competitors. This provides our Clients with a clear understanding of Tennessee Valley Financial Holdings Inc. position in the Industry.

The report contains detailed information about Tennessee Valley Financial Holdings 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 Tennessee Valley Financial Holdings 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 Tennessee Valley Financial Holdings 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 Tennessee Valley Financial Holdings 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 Tennessee Valley Financial Holdings Inc. business.

### **About Tennessee Valley Financial Holdings Inc.**

Tennessee Valley Financial Holdings, Inc. operates as the holding company for TNBank, which provides commercial banking products and services.

#### Market Area

The Bank has four branch locations. Its primary service area encompassing Anderson, Roane, Knox and Blount Counties, includes the cities of Oak Ridge in Anderson and Roane Counties, Clinton in Anderson County and Knoxville and Farragut in Knox County , and Maryville and Alcoa in Blount County.

#### Loan Portfolio

The company's lending services include consumer installment loans, various types of mortgage loans, personal lines of credit, home equity loans and lines of credit, credit cards, real estate construction and various types of customized commercial loans.

**Residential Real Estate Loans:** The Bank originates fixed-rate residential mortgage loans and adjustable rate mortgage loans for terms of up to 30 years.

**Consumer Loans:** The Bank makes various types of consumer loans, including automobile and boat loans, but primarily home equity loans. It originates consumer loans to provide a range of financial services to customers.

**Commercial Business Loans:** Commercial loans are business loans that are not secured by real estate and are dependent on business cash flows for repayment.

**Commercial Real Estate Loans:** Commercial real estate loans are secured primarily by office, medical and retail business properties.

### Investment Portfolio

The Bank's investment portfolio comprises Obligations of U.S. government corporations and agencies; Mortgage-backed and related securities; and Obligations of states and political subdivisions.

### Deposits

The Bank's deposit products include Non-interest-bearing demand accounts; Interest-bearing accounts including Demand accounts, and Savings accounts; and Term deposits.

The company offers safe deposit box and drive-thru services at the Oak Ridge and Knoxville locations. Automated teller machine (ATM) services are offered at Oak Ridge, Knoxville, and Maryville locations. It provides VISA and MasterCard credit cards and merchant depository for credit card drafts under both types of credit cards. It also offers banking services for its customers on the Internet at World Wide Web address, [www.tnbank.net](http://www.tnbank.net). Customers enrolled in the Internet banking product can check balances and activity for their deposit and loan accounts, transfer funds between accounts, pay bills electronically, and access other typical internet banking services. It offers retail investment services through a broker/dealer relationship with Linsco/Private Ledger Corporation. These services include brokerage transactions in common stocks, mutual funds and bonds, as well as financial planning services.

### Customers

The company's customer base consists of small to medium sized businesses in industries like retail, manufacturing, distribution, and residential real estate construction as well as professionals like doctors, lawyers and accountants.

## History

Tennessee Valley Financial Holdings, Inc. was incorporated in 1994.

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.

## Contents

RESEARCH METHODOLOGY

DISCLAIMER

### **1. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. COMPANY PROFILE**

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

### **2. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. BUSINESS OVERVIEW**

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

### **3. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. SWOT ANALYSIS**

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

### **4. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. FINANCIAL ANALYSIS**

- 4.1. Financial Statements
  - 4.1.1. Income Statement
  - 4.1.2. Balance Sheet
  - 4.1.3. Cash Flow
- 4.2. Financial Ratios
  - 4.2.1. Profitability
  - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

## **5. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Tennessee Valley Financial Holdings Inc. Direct Competitors
- 5.2. Comparison of Tennessee Valley Financial Holdings Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Tennessee Valley Financial Holdings Inc. and Direct Competitors Stock Charts
- 5.4. Tennessee Valley Financial Holdings Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. Tennessee Valley Financial Holdings Inc. Industry Position Analysis

## **6. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. NEWS & EVENTS**

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

## **7. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors

- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

## **10. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. IFE, EFE, IE MATRICES<sup>2</sup>**

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

## **11. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. TENNESSEE VALLEY FINANCIAL HOLDINGS INC. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

Tennessee Valley Financial Holdings Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit  
Profit Margin Chart  
Operating Margin Chart  
Return on Equity (ROE) Chart  
Return on Assets (ROA) Chart  
Debt to Equity Chart  
Current Ratio Chart  
Tennessee Valley Financial Holdings Inc. 1-year Stock Charts  
Tennessee Valley Financial Holdings Inc. 5-year Stock Charts  
Tennessee Valley Financial Holdings Inc. vs. Main Indexes 1-year Stock Chart  
Tennessee Valley Financial Holdings Inc. vs. Direct Competitors 1-year Stock Charts  
Tennessee Valley Financial Holdings Inc. Article Density Chart

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.

## List Of Tables

### LIST OF TABLES

Tennessee Valley Financial Holdings Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
Tennessee Valley Financial Holdings Inc. Key Executives  
Tennessee Valley Financial Holdings Inc. Major Shareholders  
Tennessee Valley Financial Holdings Inc. History  
Tennessee Valley Financial Holdings Inc. Products  
Revenues by Segment  
Revenues by Region  
Tennessee Valley Financial Holdings Inc. Offices and Representations  
Tennessee Valley Financial Holdings Inc. SWOT Analysis  
Yearly Income Statement Including Trends  
Income Statement Latest 4 Quarters Including Trends  
Yearly Balance Sheet Including Trends  
Balance Sheet Latest 4 Quarters Including Trends  
Yearly Cash Flow Including Trends  
Cash Flow Latest 4 Quarters Including Trends  
Tennessee Valley Financial Holdings Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
Tennessee Valley Financial Holdings Inc. Capital Market Snapshot  
Tennessee Valley Financial Holdings Inc. Direct Competitors Key Facts  
Direct Competitors Profitability Ratios  
Direct Competitors Margin Analysis Ratios  
Direct Competitors Asset Turnover Ratios  
Direct Competitors Credit Ratios  
Direct Competitors Long-Term Solvency Ratios  
Industry Statistics



Tennessee Valley Financial Holdings Inc. Industry Position  
Company vs. Industry Income Statement Analysis  
Company vs. Industry Balance Sheet Analysis  
Company vs. Industry Cash Flow Analysis  
Company vs. Industry Ratios Comparison  
Tennessee Valley Financial Holdings Inc. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## 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

Product name: Tennessee Valley Financial Holdings Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/T783DA40624BEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/T783DA40624BEN.html>