

# Third Century Bancorp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Third Century Bancorp. 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 Third Century Bancorp.. 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 Third Century Bancorp. 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 Third Century Bancorp. 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 Third Century Bancorp. business.

### **About Third Century Bancorp.**

Third Century Bancorp operates as the bank holding company for Mutual Savings Bank. The bank provides banking and financial services to individual and corporate customers in Johnson County and surrounding counties. The Bank's principal business consists of attracting deposits from the general public, originating long-term, fixed-rate loans.

#### **Branch Offices**

The bank operates through five offices located in Johnson County and one office in Marion County, Indiana. The bank operates four automatic teller machines, with one ATM located at its office on North Main Street in Franklin and one located at each of its offices in Indianapolis, Trafalgar and Nineveh.

#### **Lending Activities**

The bank focuses its lending activities on the origination of loans secured by first mortgage liens for the purchase, construction or refinancing of one-to four-family residential real property. One-to four-family residential mortgage loans are the major focus of the bank's loan origination activities. The bank also offers land, commercial real estate loans, commercial loans and consumer loans.

As of December 31, 2006, the bank's loan portfolio included real estate mortgage loans, including land loans, one-to-four-family loans, multi-family loans, commercial loans; construction loans; consumer loans, including home equity loans, automobiles loans, lines of credit, other loans; and commercial loans. The bank's loans are secured by commercial real estate and land.

**One- to four-family residential loans:** The bank's primary lending activity consists of the origination of one- to four-family residential mortgage loans secured by property located in its primary market area. The bank also offers second mortgages on one- to four-family residential properties.

**Commercial Real Estate Loans:** The bank's commercial real estate loans are secured by churches, office buildings and other commercial properties, and apartments consisting of approximately five units.

**Construction Loans:** The bank offers construction loans to individuals for the purpose of constructing one- to four-family residences. The bank also offers construction loans to builders or developers who are on its approved list for the construction of residential properties on a speculative basis (before the builder/developer obtains a commitment from a buyer), or for the construction of commercial or multi-family properties.

**Consumer loans:** The bank's consumer loans include primarily of variable- and fixed-rate home equity loans and lines of credit and automobile loans.

**Commercial Loans:** The bank offers commercial loans, which consist primarily of loans to businesses that are secured by assets other than real estate.

## Deposits

The bank attracts deposits primarily from within Johnson County through the offering of various deposit instruments, including fixed-rate certificates of deposit, NOW and other transaction accounts, and savings accounts. It also offers non-interest bearing demand deposits and money market accounts.

## Trust Services

The bank's trust department provides agency services, trust services, guardianships and estate services to individuals and families. The Trust Department establishes and

manages trusts, administers estates, establishes power of attorney arrangements and offers individual retirement accounts in addition to other products and services.

### Credit Card Underwriting

The bank also issues Mutual Savings Bank Credit Cards, which are personal unsecured lines of credit.

### Investment Portfolio

As of December 31, 2006, the company's investment portfolio included U.S. government agency securities, state revenue bonds, mortgage backed securities, corporate obligations and Federal Home Loan Bank stock.

### Service Corporation Subsidiary

The bank's service corporation subsidiary, Mutual Financial Services, Inc. (Mutual Financial Services), engages in mortgage life insurance sales and servicing. It sells mortgage insurance products in affiliation with American General Financial Group, Inc.

### History

Third Century Bancorp was founded in 1890.

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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## 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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