

# Atlantic Southern Financial Group, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Atlantic Southern Financial Group, 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 Atlantic Southern Financial Group, Inc. and its competitors. This provides our Clients with a clear understanding of Atlantic Southern Financial Group, Inc. position in the Industry.

The report contains detailed information about Atlantic Southern Financial Group, 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 Atlantic Southern Financial Group, 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 Atlantic Southern Financial Group, 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 Atlantic Southern Financial Group, 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 Atlantic Southern Financial Group, Inc. business.

### **About Atlantic Southern Financial Group, Inc.**

Atlantic Southern Financial Group, Inc. operates as the holding company for Atlantic Southern Bank, which offers banking and financial products and services to individuals, small to medium-sized business, and professional concerns in central, coastal and southern Georgia and northern Florida.

The company operates 16 full service banking offices with 9 banking locations in the central Georgia markets of Macon, Warner Robins, Roberta, Lizella, Bonaire, and Byron; 5 in the coastal Georgia markets of Savannah, Darien, Rincon, and Brunswick, Georgia; 1 location in the South Georgia market of Valdosta, Georgia; and 1 banking location in Jacksonville, Florida.

The company offers various loan and deposit products. In addition to lending and deposit products, it offers ATM and debit cards, official checks, credit cards, direct deposit, automatic transfer, savings bonds, night depository, safe deposit boxes, stop payments, collections, wire transfers, overdraft protection, non-profit accounts, United States savings bonds, automatic account transfers, telephone banking, and 24-hour Internet banking.

## Lending Activities

The company originates loans secured by single and multi-family real estate, residential construction and owner-occupied commercial buildings, as well as to consumers for various purposes.

**Commercial:** The company makes loans to small to medium-sized businesses whose demand for funds falls within its legal lending limits. This category of loans includes loans made to individual, partnership or corporate borrowers, and are obtained for various business purposes.

**Construction Loans:** The company makes and holds real estate loans, consisting primarily of single-family residential construction loans for one-to-four unit family structures. It requires a first lien position on the land associated with the construction project and offer these loans to professional building contractors and homeowners.

**Commercial Real Estate:** The company offers both owner-occupied and income-producing commercial real estate loans. In addition, it offers land acquisition and development loans for subdivision, office, and industrial projects. It requires a first lien on the real estate associated with the commercial projects.

**Consumer:** The company makes various loans to individuals for personal, family, and household purposes, including secured and unsecured installment and term loans, home equity loans, and lines of credit.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U. S. treasury securities; securities of U. S. government sponsored enterprises; state, county, and municipal securities; mortgage-backed securities; other investments, and equity securities.

## Deposits

The company offers a range of services, including interest-bearing and non-interest bearing checking accounts, savings accounts, money market deposits, certificates of deposit, and individual retirement accounts.

## History

Atlantic Southern Financial Group, Inc. was founded in 2001.

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?

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