

## Bank of the James Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Bank of the James 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 Bank of the James Financial Group Inc. and its competitors. This provides our Clients with a clear understanding of Bank of the James Financial Group Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about Bank of the James 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 Bank of the James 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 Bank of the James 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 Bank of the James 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 Bank of the James Financial Group Inc. business.

### About Bank of the James Financial Group Inc.

Bank of the James Financial Group, Inc. operates as the holding company for Bank of the James, which provides retail and commercial banking services in Virginia.

### Market Area

The company conducts business from nine full-service offices, four offices are located in Lynchburg,

Virginia; one full-service location is located in Madison Heights, Virginia; one is located in the Town of Amherst, Virginia; one is located in Forest, Virginia; one is located in the City of Bedford, Virginia; and one is located in the Town of Altavista, Virginia. Its market area primarily consists of Region 2000, which encompasses the seven jurisdictions of the Town of Altavista, Amherst County, Appomattox County, the City of Bedford, Bedford County, Campbell County, and the City of Lynchburg.

### Lending Services

The company offers a range of short- to medium-term commercial and consumer loans. It primarily focuses on making loans to small businesses and consumers in the Region 2000 market area. In addition, it also provides a range of real estate finance services.

**Commercial Business Lending:** The company makes loans to small- and medium-sized businesses in Region 2000 for purposes, such as purchases of equipment, facilities upgrades, inventory acquisition, and various working capital purposes.

**Real Estate Construction:** The company makes commercial and residential construction and development loans to customers in its market area.

**Commercial Real Estate Mortgage:** The company grants loans to borrowers secured by commercial real estate.

**Consumer:** The company offers various types of secured and unsecured consumer loans, including personal loans, lines of credit, overdraft lines of credit, automobile loans, installment loans, demand loans, and home equity loans. It makes consumer loans primarily for personal, family, or household purposes.

**Consumer Residential Mortgage Origination:** The company, through Bank of the James Mortgage, a Division of Bank of the James (the Mortgage Division) originates consumer residential mortgage loans. Through the Mortgage Division, the company originates conforming and non-conforming home mortgages primarily in the Region 2000 area.

### Deposits

The company offers various deposit services, including checking accounts, savings accounts, and other time deposits of various types, ranging from daily money market accounts to longer-term certificates of deposit to individuals, businesses, associations and organizations, and governmental authorities. In addition, the company offers its customers individual retirement accounts (IRAs).

### Other Services

Other services offered by the company include safe deposit boxes, travelers' checks, direct deposit of payroll and social security checks, automatic drafts for various accounts, and credit card merchant services. The company also has become associated with a shared network of automated teller machines (ATMs) that might be used by its customers throughout Virginia, the United States; and internationally.

### Brokerage and Investment Services

The company provides brokerage and investment services through its investment division. Investment provides securities brokerage services to its customers and others through an agreement with Waterford Securities, Inc. (Waterford), a registered broker-dealer.

### Insurance Services

The company provides insurance and annuity products through BOTJ Insurance, Inc. (BOTJ Insurance) as an agent for national insurance companies. It offers the following insurance products: credit life, life

insurance, fixed annuities, and disability insurance.

## History

Bank of the James Financial Group, Inc. was incorporated in 1998.

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.

The complete financial data is available for publicly traded companies.

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