

# **Burke & Herbert Bank & Trust Co. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Burke & Herbert Bank & Trust Co. 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 Burke & Herbert Bank & Trust Co. and its competitors. This provides our Clients with a clear understanding of Burke & Herbert Bank & Trust Co. position in the Industry.

The report contains detailed information about Burke & Herbert Bank & Trust Co. 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 Burke & Herbert Bank & Trust Co.. 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 Burke & Herbert Bank & Trust Co. 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 Burke & Herbert Bank & Trust Co. 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 Burke & Herbert Bank & Trust Co. business.

### **About Burke & Herbert Bank & Trust Co.**

Burke & Herbert Bank & Trust Co. provides personal and commercial banking services primarily in Virginia. The company has 16 offices in Alexandria, Arlington, Fairfax County, and Falls Church. Its each location has an automated teller machine (ATM). The Bank also operates two remote site ATM's located at Alexandria and Mount Vernon, George Washington's Home.

#### **Services**

The company offers a range of products from personal accounts and online banking, to business accounts, loans and trust services. It offers on-line banking, 24 hour telephone access, and Visa debit cards which are accepted at ATMs and businesses worldwide.

#### **Personal Services**

**Personal Deposit Accounts:** These include Regular Checking, NOW Checking, Super NOW Checking, Statement Savings, Money Market Savings and Christmas Club.

**Personal Loan Services:** The company's loan portfolio include Personal Loans, Automobile Financing, Overdraft Line of Credit, Equity Lending, Log Term Mortgage,

## Mortgages and Construction Loans.

Certificates of deposit: The company offers various deposits which include Regular 10-91 Days, Regular 6 Months, Small Saver 12-36 Months, Small Saver 60 Months, JUMBO 30 Days, JUMBO 60-90 Days, JUMBO 180 Days and JUMBO 1 Year.

The company also offers Individual Retirement Accounts; Visa and Master Cards; and Trust Services.

## Business Services

Business Deposit Accounts: The company's products include Regular Checking, NOW Checking, Super NOW Checking, Statement Savings and Money Market Savings.

Business Loan Services: The company's loan portfolio include Revolving lines of Credit (Secured & Unsecured), Business Overdraft Lines of Credit, Construction Loans, Term/Installment Loans, Commercial Mortgage Loans, Equipment Loans, Stand-By Letters of Credit, and S.B.A. Loans.

The company's other services include Merchant Services via Translink, Trust Services, and Corporate Visa Card.

## Trust Services

The company's trust services include Trust Administration, including Investment management, Distribution of funds & bill paying, Protection of beneficiaries, Minimize tax liability, Preserve family holdings, and Record keeping services; Estate Administration, including Collect assets & information, Calculate debts & claims, Determine and pay taxes, File required court accounts, and Distribute assets; Trust Real Estate Services, including Maintenance & repairs, Bill paying, Property inspection, and Appraisals; and Retirement Planning, including Manage IRA accounts, and Manage profit sharing plans & money purchase plans.

## History

Burke & Herbert Bank & Trust Co. was founded in 1852.

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.

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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 3×3 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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