

CapitalSouth Bancorp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/C5351E6C650BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: C5351E6C650BEN

Abstracts

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

The report contains detailed information about CapitalSouth 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 CapitalSouth 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 CapitalSouth 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 CapitalSouth 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 CapitalSouth Bancorp. business.

About CapitalSouth Bancorp.

CapitalSouth Bancorp operates as a holding company for CapitalSouth Bank. The company offers various commercial banking services to its customers. The company's business is focused upon serving the needs of small to medium-sized business borrowers and individuals in the metropolitan markets it serves.

Branch Offices

The company operates 12 full service banking offices located in the metropolitan areas of Birmingham, Huntsville and Montgomery, Alabama, and Jacksonville, Florida, and also operates a commercial loan production office in Atlanta, Georgia. The company, through Mortgage Lion, Inc., operates a wholesale mortgage origination office in Fitzgerald, Georgia.

Subsidiaries

CapitalSouth Bank's wholly owned subsidiaries include Security Mutual Financial Services, Inc. (SMFS), Mortgage Lion, Inc. (MLI) and CapitalSouth Insurance, Inc. (CS Agency). SMFS services a portfolio of real estate mortgages and other loans. MLI is a wholesale originator of primarily conventional residential mortgages that are sold in the

secondary market. CS Agency sells life and property casualty insurance and annuities.

Lending Activities

The company's lending focuses upon loans that are secured primarily by single and multi-family real estate, residential construction loans, loans secured by owner-occupied commercial buildings and other types of commercial loans to various small and medium-sized businesses for various purposes.

Real Estate — Mortgage: The company makes commercial mortgage loans to finance the purchase of real property, as well as loans to smaller business ventures, credit lines for working capital and short-term seasonal or inventory financing, including letters of credit, that are also secured by real estate.

Real Estate — Construction: The company also makes construction and development loans to residential and commercial contractors and developers located within its market areas.

Commercial: The company's commercial loan portfolio includes loans to smaller business ventures, credit lines for working capital and short-term seasonal or inventory financing, as well as letters of credit that are generally secured by collateral other than real estate.

Consumer: The company also makes various loans to individuals for personal, family and household purposes, including secured and unsecured installment and term loans.

Commercial Loan — Origination: The company's Business Capital Group originates owner-occupied real estate loans for small and medium sized business customers. The loan products include those under the Small Business Administration (SBA) Section 504 program and other conventional term loan products.

Deposits

The company offers a range of deposit services, including checking, savings, money market accounts and certificates of deposit. It obtains majority of its deposits from individuals and businesses in its market areas.

Other Banking Services

The company offers a range of products and services, including 24-hour Internet banking, remote capture, direct deposit, traveler's checks, safe deposit boxes, United States savings bonds and automatic account transfers.

Deposits

The company offers a range of deposit services, including checking, savings, money market accounts and certificates of deposit. It obtains majority of its deposits from individuals and businesses in its market areas.

Investment Portfolio

As of December 31, 2007, the company's investment portfolio included the U.S. government agency securities; Municipal securities; Mortgage-backed securities; and Collateralized mortgage obligation.

Acquisitions

In 2007, the company acquired Monticello Bancshares, Inc. and its wholly-owned subsidiaries, Monticello Bank and Mortgage Lion, Inc.

Competition

The company's major competitors include Regions Bank; Wachovia Bank; Compass Bank; Colonial Bank; First Commercial Bank; Bank of America; SunTrust Bank; and EverBank.

History

CapitalSouth Bancorp was founded in 1975.

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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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?

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