

# Central Virginia Bankshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Central Virginia Bankshares 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 Central Virginia Bankshares Inc. and its competitors. This provides our Clients with a clear understanding of Central Virginia Bankshares Inc. position in the Industry.

The report contains detailed information about Central Virginia Bankshares 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 Central Virginia Bankshares 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 Central Virginia Bankshares 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 Central Virginia Bankshares 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 Central Virginia Bankshares Inc. business.

### **About Central Virginia Bankshares Inc.**

Central Virginia Bankshares, Inc. operates as the bank holding company for Central Virginia Bank, which provides financial services to individuals and corporate customers through its seven branches located in the Virginia counties of Powhatan, Chesterfield, Henrico, and Cumberland. The company's primary deposit products are checking accounts, savings accounts, and certificates of deposit. Its primary lending products are residential mortgage, construction, installment, and commercial business loans.

#### **Lending Activities**

**Residential Mortgage Loans:** The company originates residential mortgage loans that are sold in the secondary market, or are carried in its loan portfolio. These loans are generally either 3 year, or 5 year adjustable rate mortgages (ARMs) or 15 to 30 year fixed rate mortgages.

**Commercial Mortgage Loans:** The company seeks permanent commercial mortgage loans on income-producing properties, such as apartments, shopping centers, hotels, and office buildings.

**Real Estate Construction Lending:** The company makes construction and small

development loans for residential housing purposes.

**Consumer Lending:** The company offers various consumer demand, time, and installment loans for various purposes, including automobile loans, home equity lines of credit, and credit cards.

**Commercial Business Lending:** The company makes commercial loans to qualified businesses in its market area.

The company also offers Internet banking, telephone banking, debit cards, and other ancillary services, such as the sales of non-deposit investment products through a partnership with Community Bankers Securities, LLC. It makes seasonal and term loans, both alone and in conjunction with other banks or governmental agencies. It also offers other related services, such as ATMs, travelers' checks, safe deposit boxes, deposit transfer, notary public, escrow, drive-in facilities, and other customary banking services.

## Deposits

The company's primary deposit products are checking accounts, savings accounts, and certificates of deposit.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury securities and U. S. government agencies and corporations; preferred and equities; mortgage-backed securities; corporate and other debt; and states and political subdivisions.

## History

Central Virginia Bankshares, Inc. was founded in 1972.

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.

## Contents

RESEARCH METHODOLOGY

DISCLAIMER

### **1. CENTRAL VIRGINIA BANKSHARES INC. COMPANY PROFILE**

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

### **2. CENTRAL VIRGINIA BANKSHARES INC. BUSINESS OVERVIEW**

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

### **3. CENTRAL VIRGINIA BANKSHARES INC. SWOT ANALYSIS**

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

### **4. CENTRAL VIRGINIA BANKSHARES INC. FINANCIAL ANALYSIS**

- 4.1. Financial Statements
  - 4.1.1. Income Statement
  - 4.1.2. Balance Sheet
  - 4.1.3. Cash Flow
- 4.2. Financial Ratios
  - 4.2.1. Profitability
  - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

## **5. CENTRAL VIRGINIA BANKSHARES INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Central Virginia Bankshares Inc. Direct Competitors
- 5.2. Comparison of Central Virginia Bankshares Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Central Virginia Bankshares Inc. and Direct Competitors Stock Charts
- 5.4. Central Virginia Bankshares Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. Central Virginia Bankshares Inc. Industry Position Analysis

## **6. CENTRAL VIRGINIA BANKSHARES INC. NEWS & EVENTS**

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

## **7. CENTRAL VIRGINIA BANKSHARES INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. CENTRAL VIRGINIA BANKSHARES INC. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors

9.5. Environmental Factors

9.6. Legal Factors

## **10. CENTRAL VIRGINIA BANKSHARES INC. IFE, EFE, IE MATRICES<sup>2</sup>**

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

## **11. CENTRAL VIRGINIA BANKSHARES INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. CENTRAL VIRGINIA BANKSHARES INC. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

Central Virginia Bankshares Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

Central Virginia Bankshares Inc. 1-year Stock Charts

Central Virginia Bankshares Inc. 5-year Stock Charts

Central Virginia Bankshares Inc. vs. Main Indexes 1-year Stock Chart

Central Virginia Bankshares Inc. vs. Direct Competitors 1-year Stock Charts

Central Virginia Bankshares Inc. Article Density Chart

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.

## List Of Tables

### LIST OF TABLES

Central Virginia Bankshares Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
Central Virginia Bankshares Inc. Key Executives  
Central Virginia Bankshares Inc. Major Shareholders  
Central Virginia Bankshares Inc. History  
Central Virginia Bankshares Inc. Products  
Revenues by Segment  
Revenues by Region  
Central Virginia Bankshares Inc. Offices and Representations  
Central Virginia Bankshares Inc. SWOT Analysis  
Yearly Income Statement Including Trends  
Income Statement Latest 4 Quarters Including Trends  
Yearly Balance Sheet Including Trends  
Balance Sheet Latest 4 Quarters Including Trends  
Yearly Cash Flow Including Trends  
Cash Flow Latest 4 Quarters Including Trends  
Central Virginia Bankshares Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
Central Virginia Bankshares Inc. Capital Market Snapshot  
Central Virginia Bankshares Inc. Direct Competitors Key Facts  
Direct Competitors Profitability Ratios  
Direct Competitors Margin Analysis Ratios  
Direct Competitors Asset Turnover Ratios  
Direct Competitors Credit Ratios  
Direct Competitors Long-Term Solvency Ratios  
Industry Statistics

Central Virginia Bankshares Inc. Industry Position  
Company vs. Industry Income Statement Analysis  
Company vs. Industry Balance Sheet Analysis  
Company vs. Industry Cash Flow Analysis  
Company vs. Industry Ratios Comparison  
Central Virginia Bankshares Inc. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>



## 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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