

# Merchants Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Merchants Bancshares 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 Merchants Bancshares Inc. and its competitors. This provides our Clients with a clear understanding of Merchants Bancshares Inc. position in the Industry.

The report contains detailed information about Merchants Bancshares 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 Merchants Bancshares 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 Merchants Bancshares 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 Merchants Bancshares 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 Merchants Bancshares Inc. business.

### **About Merchants Bancshares Inc.**

Merchants Bancshares, Inc. operates as the holding company for The Merchants Bank, which provides commercial banking services in Vermont.

The company's trust division offers investment management, financial planning, and trustee services. Its planning services cover a range of issues, including retirement, estate planning, and asset protection solutions.

#### **Retail Services**

The company's retail deposit products include interest bearing and non-interest bearing checking accounts, money market accounts, club accounts, health savings accounts, and short-term and long-term certificates of deposit, including flexible CD instrument. It also offers customary check collection services, wire transfers, safe deposit box rentals, and automated teller machine (ATM), and debit cards. Credit programs include secured and unsecured installment lending, home equity lines of credit, home mortgages, and credit cards. The company has introduced cash rewards checking, which is a personal checking product that provides a cash back feature on all point of sale debit card transactions.

The company offers automatic transfer of funds (ATF) to cover overdrafts, electronic funds transfer to automate transfers between accounts, and an automated telephone banking system. It offers a free online banking service, as well as a free bill payment service delivered via the online option. It operates 34 full service banking offices and 42 ATMs throughout Vermont, with additional surcharge-free access to 37,000 ATMs worldwide.

The company offers both fixed rate and adjustable rate mortgages for residential properties. It offers various consumer loans. Home improvement and home equity lines of credit and various personal loans are available. Financing is also provided for new or used automobiles, boats, airplanes, recreational vehicles, and new mobile homes.

### Commercial Services

The company's corporate sales staff services the majority of the commercial customers, which are primarily operating companies, real estate investors, and developers. Its corporate banking officers and corporate banking administrators provide commercial credit, deposit, and cash management services throughout Vermont to customers requiring business credit above the prescribed authorities of the branch presidents.

Financing is available for business inventory, accounts receivable, fixed assets, real estate, working capital, and community development. The company offers installment loans, credits lines, time loans, construction loans irrevocable letters of credit, the U.S. Small Business Administration guaranteed loans, and USDA guaranteed loans. It offers various business banking services, including a business checking account, a money market account, and overdraft protection line of credit. It also provides Internet banking, bill payment, a debit card, and electronic payment options.

The company offers various commercial checking accounts. Commercial checking uses an earnings credit rate to help offset service charges. It offers a business money market account as the savings vehicle for businesses. Its cash management services include investment sweep, line of credit sweep, multiple sweep, and funds concentration. It offers an overnight cash management sweep program. It also offers remote deposit capture. This service enables commercial customers to deposit checks electronically into the company's checking accounts from their business location.

The company offers commercial online banking, a commercial banking and bill payment service delivered via the Internet. This service allows businesses to view their account histories, print statements, view check images, order stop payments, transfer between

accounts, transmit ACH batches, and order wire transfers. Other miscellaneous commercial banking services include lock box services, night depository, coin and currency handling, and balance reporting services.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury obligations; U.S. agency obligations; The Federal Home Loan Bank (FHLB) obligations; agency residential real estate mortgage backed securities (MBS); commercial real estate MBS; government agency collateralized mortgage obligations (CMO); non-agency CMO; corporate bonds; and asset backed securities.

### History

Merchants Bancshares, Inc. was founded in 1848.

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?

## I would like to order

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