

Old Line Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Old Line 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 Old Line 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 Old Line 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 Old Line 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 Old Line Bancshares Inc. business.

About Old Line Bancshares Inc.

Old Line Bancshares, Inc. operates as the bank holding company for Old Line Bank, which provides commercial banking products and services to small and medium size businesses, entrepreneurs, professionals, consumers, and high net worth clients in Maryland.

The company's primary market area consists of the suburban Maryland (Washington, D.C. suburbs) counties of Prince George's, Anne Arundel, Charles, and northern St. Mary's. As of December 31, 2009, the company operated through a branch in Bowie; six branch locations in Prince George's county, including its Fairwood Office Park branch; two branches in Waldorf, and two branches in Anne Arundel County in Maryland.

Lending Activities

The company's lending activities consist of short to medium term commercial business loans, commercial real estate loans, real estate construction loans, home equity loans, and consumer installment loans, both secured and unsecured. It also provides luxury boat financing to individuals, who tend to be high net worth individuals.

Commercial Business Lending: The company's commercial business lending consists of lines of credit, revolving credit facilities, accounts receivable financing, term loans, equipment loans, SBA loans, stand-by letters of credit, and unsecured loans. It originates commercial loans for any business purpose including the financing of leasehold improvements and equipment, the carrying of accounts receivable, general working capital, contract administration, and acquisition activities. The company secures commercial business loans with accounts receivable, equipment, deeds of trust, and other collateral, such as marketable securities, cash value of life insurance, and time deposits at Old Line Bank.

Commercial Real Estate Lending: The company finances commercial real estate for its clients, usually for owner occupied properties. It would finance owner-occupied commercial real estate at a maximum loan—to-value of 85%. It originates commercial real estate loans on a fixed rate or adjustable rate basis.

Real Estate Construction Lending: This segment of loan portfolio consists of funds advanced for construction of single family residences, multi-family housing, and commercial buildings. These loans have short durations, meaning maturities of nine months or less. Residential houses, multi-family dwellings, and commercial buildings under construction and the underlying land for which the loan was obtained secure the construction loans. All of these loans are concentrated in its primary market area.

Residential Real Estate Lending: The company offers various consumer-oriented residential real estate loans. The bulk of portfolio is made up of home equity loans to individuals with a loan to value not exceeding 85%. It also offers fixed rate home improvement loans.

Consumer Installment Lending

Luxury Boat Loans: The company offers various types of secured and unsecured consumer loans. A primary aspect of its consumer lending is financing for luxury boat purchases.

Personal and Household Loans: The company also makes consumer loans for personal, family or household purposes.

Other Banking Products

The company offers its customers safe deposit boxes, wire transfer services, debit

cards, automated teller machines at its branch locations and credit cards through a third party processor. Additionally, it provides Internet banking capabilities to its customers. With its Internet banking service, its customers might view their accounts on-line and electronically remit bill payments. Its commercial account services include direct deposit of payroll for its commercial clients' employees, an overnight sweep service, and remote deposit capture service.

Investment Portfolio

The company's investment portfolio consists primarily of time deposits in other banks, investment grade securities, including U.S. treasury securities, U.S. government agency securities, U.S. government sponsored entity securities, securities issued by states, counties and municipalities, mortgage-backed securities, and certain equity securities, including Federal Reserve Bank stock, Federal Home Loan Bank stock, Maryland Financial Bank stock, and Atlantic Central Bankers Bank stock.

Deposit Activities

The company offers various deposit products that include demand, NOW, money market, and savings accounts, as well as certificates of deposit.

History

Old Line Bancshares, Inc. was founded in 1989.

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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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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