

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

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Abstracts

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

The report contains detailed information about Savannah Bancorp 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 Savannah Bancorp 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 Savannah Bancorp 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 Savannah Bancorp 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 Savannah Bancorp Inc. business.

About Savannah Bancorp Inc.

The Savannah Bancorp, Inc., through the subsidiaries, offers a range of lending, deposit, residential mortgage origination, fiduciary, trust, and investment advisory products in Georgia and South Carolina.

The company owns two banks, including The Savannah Bank, N.A. (Savannah) and Bryan Bank & Trust (Bryan); and a registered investment advisory firm, Minis & Co., Inc. (Minis). It has 10 banking offices and 12 ATMs in Savannah, Garden City, Skidaway Island, Whitemarsh Island, Pooler, and Richmond Hill, Georgia and Hilton Head Island and Bluffton, South Carolina. It also has mortgage lending offices in Savannah, Richmond Hill and Hilton Head Island and an investment management office in Savannah. In addition, the company has a loan production office on St. Simons Island, Georgia.

The company's primary service area includes the city of Savannah and surrounding Chatham County, the city of Richmond Hill and surrounding Bryan County and Hilton Head Island, and Bluffton and southern Beaufort County in South Carolina. Its secondary service areas include Effingham and Liberty Counties, Georgia, and Jasper County, South Carolina. The company's target customers are individuals and small to medium-sized businesses, including wholesale, retail, and professional service

businesses in the community.

Banking Services

The company offers a range of deposit services, including checking accounts, savings accounts, and various time deposits ranging from daily money market accounts to long-term certificates of deposit. In addition, retirement accounts, such as individual retirement accounts and simplified employee pension accounts are offered. The company solicits these accounts from individuals, businesses, foundations, organizations, and governmental authorities.

The company offers a range of short-term and medium-term commercial, real estate, residential mortgage, and personal loans. Its primary lending focus is business, real estate, and consumer lending. Commercial loans include both secured loans and unsecured loans. Consumer loans include secured loans for financing automobiles, home improvements, real estate, and other personal investments. Unsecured consumer loans are limited and generally made to the creditworthy borrowers. The company originates fixed and variable rate mortgage loans and offers real estate construction and acquisition loans.

Other Banking Services

The Trust Department of Savannah contracts with Marshall & Ilsley Trust Company for trust data processing, securities safekeeping, and certain other operational functions. This system provides clients and their advisors access to trust account information via the Internet. Employee benefit administration and certain money management functions are outsourced to third parties. The Trust Department offers various trust services, including investment management, personal trusts, custodial accounts, estate administration, and retirement plan asset management.

Minis is a registered investment advisory firm based in Savannah, Georgia. Minis provides investment services to individuals, families, employee benefit plans, non-profit organizations, and other entities.

The company offers cash management services, remote deposit capture, Internet banking, electronic bill payment, non-cash deposit courier service, safe deposit boxes, travelers checks, direct deposit of payroll, U.S. Savings bonds, official bank checks, and automatic drafts for various accounts. It issues ATM and debit cards. The subsidiary banks also offer Discover, VISA, and MasterCard credit cards as an agent for a

correspondent bank.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U. S. government-sponsored enterprises (GSE); mortgage-backed securities - GSE; state and municipal securities, and restricted equity securities.

History

The Savannah Bancorp, 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 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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