

Somerset Hills Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Somerset Hills 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 Somerset Hills 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 Somerset Hills 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 Somerset Hills 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 Somerset Hills Bancorp business.

About Somerset Hills Bancorp

Somerset Hills Bancorp operates as the holding company for Somerset Hills Bank, which provides commercial banking services in Somerset, Morris and Union Counties, New Jersey.

The company operates from its main office in Bernardsville, New Jersey, and its additional five branch offices located in Long Valley, Madison, Mendham, Morristown, and Summit, New Jersey. It operates a licensed mortgage company subsidiary, Sullivan Financial Services, Inc. (Sullivan). Sullivan operates out of its main office in West Orange, New Jersey.

The company conducts a traditional commercial banking business and offers services, including personal and business checking accounts, time deposits, money market accounts, and regular savings accounts. Its lending activities are oriented to the small-to-medium sized business, high net worth individuals, professional practices, and consumer and retail customers. It offers the commercial, consumer, and mortgage-lending products typically offered by community banks and, through its mortgage company subsidiary various residential mortgage products.

The company through its wealth management subsidiary offers insurance services,

securities brokerage, and investment advisory services on a non-proprietary basis under the terms of an agreement with Mass Mutual, its affiliated securities brokerage and its locally affiliated agents. It has also established a title insurance agency joint venture which offers traditional title agency services in connection with commercial real estate transactions.

Loan Portfolio

The company's lending activities are oriented to small-to-medium sized businesses, high net worth individuals, professional practices, and consumer and retail customers.

Commercial loans are loans made for business purposes and are primarily secured by collateral, such as cash balances with it, marketable securities held by or under the control of it, business assets, including accounts receivable, inventory, and equipment and liens on commercial and residential real estate.

Real estate loans consist of construction, land, and land development loans, which include loans secured by first liens on commercial or residential properties to finance the construction or renovation of such properties; commercial mortgages, which include loans secured by first liens on commercial properties to purchase or refinance such properties; and residential mortgages, which include loans secured by first liens on residential real estate, and are made to existing customers of it to purchase or refinance primary and secondary residences.

Consumer loans primarily consist of home equity loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. government sponsored agency securities; mortgage backed securities; collateralized Mortgage obligations; equity securities: FHLB NY stock and other equity securities; obligations of U.S. states and political subdivisions; and corporate debt securities.

Deposits

The company's deposit services include small business and personal checking, savings accounts, and certificates of deposit. Its signature deposit account is the paramount checking account, an interest paying checking account offering features, such as free checks, telephone banking, text banking, Internet banking and bill payment, free safe

deposit box, and a refund of foreign ATM fees. Another deposit service it offers is the escrow ease product. Escrow Ease is designed to meet the trust account needs of attorneys, realtors, and title companies. Sub accounts may be either interest or non-interest bearing and, for attorneys, would also be designated as IOLTA accounts.

History

Somerset Hills Bancorp was founded in 1997.

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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