

SouthCrest Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/S08E4C6D0EABEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: S08E4C6D0EABEN

Abstracts

SouthCrest Financial Group 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 SouthCrest Financial Group Inc. and its competitors. This provides our Clients with a clear understanding of SouthCrest Financial Group Inc. position in the Industry.

The report contains detailed information about SouthCrest Financial Group 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 SouthCrest Financial Group 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 SouthCrest Financial Group 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 SouthCrest Financial Group 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 SouthCrest Financial Group Inc. business.

About SouthCrest Financial Group Inc.

SouthCrest Financial Group, Inc., through its wholly owned subsidiaries, provides commercial and community-banking products and services in Georgia and Alabama. The company's subsidiaries include Bank of Upson (Upson), The First National Bank of Polk County (FNB Polk), Peachtree Bank (Peachtree), and Bank of Chickamauga (Chickamauga).

Market Area

As of December 31, 2008, the company operated 14 branches in Fayette, Meriwether, Polk, Upson, and Walker Counties, Georgia; and Chilton County, Alabama.

Bank of Upson / Meriwether Bank and Trust / SouthCrest Bank

Bank of Upson's main office is located in Thomaston, Upson County, Georgia and operates 7 full-service banking locations and 17 24-hour ATM sites in Meriwether, Spalding, Fayette, and Upson Counties in western Georgia.

In Upson County, Georgia, the company operates its main office and a full-service branch. In Meriwether County, Georgia, Upson operates three full-service branches

under the trade name 'Meriwether Bank & Trust'. In Fayette County, Georgia, Upson has two full-service de-novo branches which it operates under the trade name 'SouthCrest Bank'.

Bank of Upson is a full service commercial bank focusing on meeting the banking needs of individuals and small- to medium-sized businesses. It offers a line of banking and financial products and services customary for full service banks of similar size and character. These services include consumer loans, real estate loans, and commercial loans, as well as maintaining deposit accounts, such as checking accounts, money market accounts, and various certificates of deposit. Bank of Upson attracts deposits and conducts its lending transactions from and within its primary service area encompassing Upson, Fayette, and Meriwether Counties Georgia.

The First National Bank of Polk County

FNB Polk is located in Cedartown, Polk County, Georgia and operates 3 full-service banking locations and 3 ATM sites in Polk County in northwest Georgia. FNB Polk operates out of its main office in Cedartown, Polk County, Georgia. In addition to its main office, FNB Polk operates a branch office in Cedartown and another in the Rockmart, also in Polk County. FNB Polk also operates 3 ATM machines at each of the branches.

FNB Polk is a full service commercial bank that provides community-banking services to the individuals and business in Polk County in northwest Georgia. FNB Polk performs banking services customary for full service banks of similar size and character. Such services include making real estate, commercial and consumer loans, providing other banking services, such as traveler's checks, and maintaining deposit accounts such as checking, money market, consumer certificates of deposit, and IRA accounts.

Peachtree Bank

Peachtree is located in Maplesville, Chilton County, Alabama and operates 2 full-service banking locations in central Alabama. Peachtree is a full-service community bank providing banking services in its primary trade area. Its services include making real estate, commercial and consumer loans, as well as providing deposit accounts, such as checking, money market, consumer certificates of deposit, and IRA accounts.

Bank of Chickamauga

Chickamauga is located in Chickamauga, Walker County, Georgia and operates 2 full-service banking locations in north Georgia. Chickamauga is a full-service community bank providing banking services in its primary trade area of Walker County, Georgia, which falls within the Chattanooga, Tennessee, MSA. Such services include making real estate, commercial, and consumer loans, as well as providing deposit accounts, such as checking, money market, consumer certificates of deposit, and IRA accounts.

Business Activities

Deposit Services: The company offers various deposit services, including non-interest bearing checking accounts, interest bearing checking accounts, money market accounts, savings accounts, and time deposits of maturities ranging from three months to five years.

Lending Services: The company's lending business consists primarily of making consumer loans to individuals, commercial loans to small and medium-sized businesses and professional organizations, and secured real estate loans, including residential and commercial construction loans, and first and second mortgage loans for the acquisition and improvement of personal residences.

Investment Services: The company provides investment services through its partnership with a full-service brokerage firm, and offering its customers brokerage services for stocks, bonds, mutual funds, IRA's, 529 plans, retirement plans, certificates of deposit, and insurance products. The customer base for this service consists of individual investors, small businesses, and non-profit organizations. This service is offered at the Bank of Upson through its division operating under the trade name 'SouthCrest Investments'.

History

SouthCrest Financial Group, Inc. was founded in 1910.

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. SOUTHCREST FINANCIAL GROUP 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. SOUTHCREST FINANCIAL GROUP 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. SOUTHCREST FINANCIAL GROUP INC. SWOT ANALYSIS

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

4. SOUTHCREST FINANCIAL GROUP 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. SOUTHCREST FINANCIAL GROUP INC. COMPETITORS AND INDUSTRY ANALYSIS

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

6. SOUTHCREST FINANCIAL GROUP INC. NEWS & EVENTS

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

7. SOUTHCREST FINANCIAL GROUP INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. SOUTHCREST FINANCIAL GROUP INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 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. SOUTHCREST FINANCIAL GROUP INC. IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. SOUTHCREST FINANCIAL GROUP INC. PORTER FIVE FORCES ANALYSIS²

12. SOUTHCREST FINANCIAL GROUP INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

SouthCrest Financial Group 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

SouthCrest Financial Group Inc. 1-year Stock Charts

SouthCrest Financial Group Inc. 5-year Stock Charts

SouthCrest Financial Group Inc. vs. Main Indexes 1-year Stock Chart

SouthCrest Financial Group Inc. vs. Direct Competitors 1-year Stock Charts

SouthCrest Financial Group 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

SouthCrest Financial Group Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
SouthCrest Financial Group Inc. Key Executives
SouthCrest Financial Group Inc. Major Shareholders
SouthCrest Financial Group Inc. History
SouthCrest Financial Group Inc. Products
Revenues by Segment
Revenues by Region
SouthCrest Financial Group Inc. Offices and Representations
SouthCrest Financial Group 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
SouthCrest Financial Group Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
SouthCrest Financial Group Inc. Capital Market Snapshot
SouthCrest Financial Group 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

SouthCrest Financial Group 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
SouthCrest Financial Group Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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

Product name: SouthCrest Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/S08E4C6D0EABEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/S08E4C6D0EABEN.html>