

# **Southern National Bancorp of Virginia Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

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

The report contains detailed information about Southern National Bancorp of Virginia 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 Southern National Bancorp of Virginia 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 Southern National Bancorp of Virginia 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 Southern National Bancorp of Virginia 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 Southern National Bancorp of Virginia Inc. business.

### **About Southern National Bancorp of Virginia Inc.**

Southern National Bancorp of Virginia, Inc. operates as the holding company for Sonabank, which provides commercial banking services to small and medium-sized businesses and retail consumers in Virginia.

The company conducts full-service community banking operations from locations in Fairfax County (Reston, McLean, and Fairfax), Charlottesville, Warrenton, Leesburg, New Market, Front Royal, South Riding, and Clifton Forge, Virginia and in Rockville, Maryland, and maintains loan production offices in Richmond, Charlottesville, Warrenton, and Fredericksburg.

The company focuses on making loans secured primarily by commercial real estate and other types of secured and unsecured commercial loans to small and medium-sized businesses in various industries, as well as loans to individuals for various purposes.

The company invests in real estate-related securities, including collateralized mortgage obligations and agency mortgage backed securities. It also invests funds in securities

sold with an agreement to repurchase, reverse repurchase agreements, and securities issued by agencies of the federal government.

## Lending Activities

The company offers commercial mortgage and non-mortgage loans. These loans include commercial real estate loans, construction to permanent loans, development and builder loans, accounts receivable financing, lines of credit, equipment and vehicle loans, leasing, and commercial overdraft protection.

**Commercial Real Estate Lending:** Commercial real estate lending includes loans for permanent financing. It offers construction loans for commercial, multi-family, and other non-residential properties.

**Commercial Business Lending:** These loans consist of lines of credit, revolving credit facilities, demand loans, term loans, equipment loans, SBA loans, stand-by letters of credit, and unsecured loans. Commercial business loans are generally secured by accounts receivable, equipment, inventory and other collateral, such as readily marketable stocks and bonds with adequate margins, cash value in life insurance policies and savings and time deposits.

**Small Business Administration (SBA) Lending:** The company has developed a federally guaranteed SBA program. The SBA program is an economic development program which finances the expansion of small businesses. It offers SBA loans to potential borrowers who are proposing a business venture.

**Residential Mortgage Lending:** The company makes fixed and adjustable rate first mortgage loans on residential properties with terms of approximately 30 years.

Residential mortgage loans are secured by single-family homes. The company makes fixed and adjustable rate first mortgage loans on residential properties. It makes single family residential construction loans to builders/developers in its market areas. The company also originates home equity lines of credit.

**Consumer Lending:** The company offers various types of secured and unsecured consumer loans. It makes consumer loans primarily for personal, family, or household purposes.

## Special Products and Services

**Cash Management Services:** The company's cash management services program includes specific products, such as investment/sweep accounts, wire transfer services, employer services/payroll processing services, zero balance accounts, night depository services, lockbox services, depository transfers, merchant services (third party), ACH originations, business debit cards, controlled disbursement accounts, SONA 24/7 (check 21 processing), and Sonabank asset based lending (SABL).

**Other Consumer/Retail Products and Services:** Other products and services that are offered by the company are primarily directed toward the individual customer and include the following: debit cards; ATM services; travelers checks; savings bonds; money orders; notary service; wire transfers; telephone banking; online banking with bill payment services; and credit cards.

## Deposits

The company's deposit products include non-interest-bearing and interest-bearing checking (or NOW account), commercial checking, money market accounts, savings accounts, and certificates of deposit.

## History

Southern National Bancorp of Virginia, Inc. was founded in 2004.

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.

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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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