

# State Bank Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/S427E8936E6BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: S427E8936E6BEN

## Abstracts

State Bank Financial Corporation 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 State Bank Financial Corporation and its competitors. This provides our Clients with a clear understanding of State Bank Financial Corporation position in the Industry.

The report contains detailed information about State Bank Financial Corporation 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 State Bank Financial Corporation. 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 State Bank Financial Corporation 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 State Bank Financial Corporation 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 State Bank Financial Corporation business.

## **About State Bank Financial Corporation**

State Bank Financial Corporation operates as a bank holding company for State Bank and Trust Company that offers various community banking services to individuals and businesses.

The company's primary market area is middle Georgia (including Macon, Georgia) and metropolitan Atlanta. It has 21 full service banking offices. Its banking market consists of Bibb, Dooly, Houston, Jones, Fulton and Gwinnett counties, Georgia.

### **Lending Activities**

The company focuses on a range of lending services, including commercial and residential real estate mortgage loans, real estate construction loans, commercial and industrial loans, and consumer loans. Its customers are generally individuals, owner-managed businesses, farmers, professionals, real estate investors, and smaller community banks within its market areas. It offers farmland and agricultural production loans, residential mortgage loans.

**Residential Real Estate Loans:** The company generally originates and holds short-term first mortgages and traditional second mortgage residential real estate loans and home

equity lines of credit. It also offers commercial real estate loans.

**Real Estate Construction and Development Loans:** The company offers fixed and adjustable rate residential and commercial construction loans to builders and developers and to consumers who wish to build their own homes.

Residential land loans are made to both commercial entities and consumer borrowers for the purpose of financing land upon which to build a residential home. Residential land loans are reclassified as residential construction loans once construction of the residential home commences. These loans are further categorized as pre-sold commercial, which is a loan to a commercial entity with a pre-identified buyer for the finished home; owner-occupied consumer, which is a loan to an individual who intends to occupy the finished home; and non owner-occupied commercial (speculative), which is a loan to a commercial entity intending to lease or sell the finished home.

Commercial land loans are made to commercial entities for the purpose of financing land on which to build a commercial project. These loans are for projects that typically involve small-and medium-sized single and multi-use commercial buildings.

Commercial construction loans are made to the borrower for the purpose of financing the construction of a commercial development. These loans are further categorized depending on whether the borrower intends to occupy the finished development (owner-occupied) or whether the borrower intends to lease or sell the finished development (non owner-occupied).

**Commercial and Industrial Loans:** The company makes loans for commercial purposes in various lines of businesses, including the manufacturing industry, service industry and professional service areas.

**Consumer and Other Loans:** The company makes various loans to individuals for personal and household purposes, including secured and unsecured installment loans and revolving lines of credit.

## Deposit Products

The company offers a range of deposit services that are typically available in most banks and savings institutions, including checking accounts, commercial accounts, savings accounts and other time deposits of various types, ranging from daily money market accounts to longer-term certificates of deposit.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included securities of the U.S. government agencies; state and political subdivisions; collateralized-mortgage obligations (CMO); FNMA, GNMA, and FHLMC mortgage-backed securities; and corporate securities.

## Other Services

The company also offers online banking and bill payment services, online cash management, safe deposit box rentals, debit card and ATM card services, and the availability of a network of ATMs for its customers.

## Competition

The company competes with SunTrust Bank, Bank of America, Wachovia (Wells Fargo), and BB&T.

## History

State Bank Financial Corporation was founded in 2005.

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. STATE BANK FINANCIAL CORPORATION 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. STATE BANK FINANCIAL CORPORATION 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. STATE BANK FINANCIAL CORPORATION SWOT ANALYSIS**

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

### **4. STATE BANK FINANCIAL CORPORATION 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. STATE BANK FINANCIAL CORPORATION COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. State Bank Financial Corporation Direct Competitors
- 5.2. Comparison of State Bank Financial Corporation and Direct Competitors Financial Ratios
- 5.3. Comparison of State Bank Financial Corporation and Direct Competitors Stock Charts
- 5.4. State Bank Financial Corporation Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. State Bank Financial Corporation Industry Position Analysis

## **6. STATE BANK FINANCIAL CORPORATION NEWS & EVENTS**

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

## **7. STATE BANK FINANCIAL CORPORATION EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. STATE BANK FINANCIAL CORPORATION ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 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. STATE BANK FINANCIAL CORPORATION IFE, EFE, IE MATRICES<sup>2</sup>**

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

## **11. STATE BANK FINANCIAL CORPORATION PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. STATE BANK FINANCIAL CORPORATION VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

State Bank Financial Corporation 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

State Bank Financial Corporation 1-year Stock Charts

State Bank Financial Corporation 5-year Stock Charts

State Bank Financial Corporation vs. Main Indexes 1-year Stock Chart

State Bank Financial Corporation vs. Direct Competitors 1-year Stock Charts

State Bank Financial Corporation 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

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



State Bank Financial Corporation 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  
State Bank Financial Corporation Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## 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: State Bank Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/S427E8936E6BEN.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](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/S427E8936E6BEN.html>