

Towne Bank Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Towne Bank 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 Towne Bank. 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 Towne Bank 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 Towne Bank 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 Towne Bank business.

About Towne Bank

TowneBank, through its subsidiaries, provides retail and commercial banking products and services in the Greater Hampton Roads region in southeastern Virginia. It serves the financial needs of small and medium size businesses, professionals, and individuals. The company also has two controlled divisions: Towne Investment Group, which provides investment and asset management services, and TowneBank Mortgage, which originates mortgage loans and sells them to investors on the national secondary market.

Segments

The company operates through three segments, including Banking, Realty, and Insurance.

Banking Segment

The Banking segment provides loan and deposit services to retail and commercial customers. The company also provides commercial mortgage brokerage services and investment and asset management services. The Banking segment includes the operations of TowneBank Investment Corporation; Towne Investments, LLC; TowneBank Commercial Mortgage, LLC; Towne 1031 Exchange; and Towne

Investment Group.

Through its Banking segment, the company offers a range of deposit products, including checking accounts, NOW accounts, savings accounts, and various types of time deposit services, which range from daily money market accounts to long-term certificates of deposit. In addition, the company offers retirement account services, such as Individual Retirement Accounts.

The company also offers a range of short- to medium-term personal and commercial loans. Personal loans include secured and unsecured loans for financing automobiles, home improvements, education, and personal investments. Commercial loans include secured and unsecured loans for working capital (including inventory and receivables), business expansion (including acquisition of real estate and improvements), and equipment and machinery purchases. Additionally, the company originates fixed- and floating rate mortgage loans, as well as real estate construction and acquisition loans. Through TowneBank Commercial Mortgage, LLC, the company brokers commercial loans.

Other services offered include safe deposit boxes, cash management services, travelers' checks, direct deposit of payroll and social security checks, and automatic drafts for various accounts. In addition, services to facilitate access to banking information, such as Internet banking and on-call banking are offered.

Through Towne 1031 Exchange, the company offers the ability to serve as a qualified intermediary assisting investors with tax-deferred exchanges under Section 1031 of the Internal Revenue Code. The company provides all necessary documentation to accomplish tax deferral while the investors' proceeds are held in accounts established at TowneBank awaiting reinvestment.

Through Towne Investment Group, the company offers other financial services, such as financial, retirement, and estate planning. The company also offers assistance on various investment options, including alternative investments, annuities, margin accounts, convertible bonds, and pension and profit sharing plans. Towne Investment Group is a full-service brokerage division that is supported by an affiliation with Raymond James Financial, Inc.

Realty Segment

The Realty segment provides complete residential real estate services, originations of a

variety of mortgage loans, resort property management, and commercial residential title insurance. It includes TowneBank Mortgage; GSH; Towne Mortgage, LLC; NewTowne Mortgage, LLC; CCV; CRE; LET, and Prudential Towne Realty.

The company assists customers with the process of buying or selling a home. Additionally, it also provides other realty-related services, including relocation services for individuals; families, including those in the military; and property management services for single-family homes, condominiums, town homes, apartments, offices, and retail establishments. In addition to relocation and property management services, the company offers title and settlement services, performs real estate closings for residential properties, and issues title insurance policies for both residential and commercial transactions.

Insurance Segment

The Insurance segment provides property and casualty insurance, as well as employee and group benefits through Towne Insurance and TFA Benefits. Through Towne Insurance, the company offers a line of commercial and consumer insurance products and financial services.

The Insurance segment provides individual and business members with various insurance products, including life, property, casualty, and vehicle insurance. Through Red Sky the company offers travel, medical, and baggage protection insurance for travelers to the coastal region of the Outer Banks of North Carolina via vacation property management companies. Through TFA Benefits, the company also offers employee benefit programs, including medical, dental, vision, life, and disability insurance tailored to the members' needs using nationally recognized carriers.

Market Area

The company's primary service area is the greater Hampton Roads region of Virginia. This market includes the cities and counties of Chesapeake, Gloucester County, Hampton, James City County, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, Williamsburg, and York County. It also services the Outer Banks in North Carolina.

History

TowneBank was founded in 1998.

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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