

# Treaty Oak Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## **Abstracts**

Treaty Oak Bancorp 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 Treaty Oak Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Treaty Oak Bancorp Inc. position in the Industry.

The report contains detailed information about Treaty Oak Bancorp 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 Treaty Oak Bancorp 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 Treaty Oak Bancorp 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 Treaty Oak Bancorp 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 Treaty Oak Bancorp Inc. business.

### About Treaty Oak Bancorp Inc.

Treaty Oak Bancorp, Inc. operates as a bank holding company for Treaty Oak Bank that provides various commercial and consumer banking services in the United States.

### **Clients and Markets**

The company serves individuals and businesses in the commercial sector in Austin, Texas, and in the agriculture, cattle and commercial sectors in the community of Texline, Texas. In the Austin area, the company concentrates on small and middle market businesses and individual clients.

### **Banking Operations**

The company's core services include traditional banking activities, such as personal and commercial deposit accounts and loans, and finance, consulting, and treasury services. Ancillary services include notary services, safe deposit boxes, cashiers' checks and money orders, traveler's checks, wire transfers, and other services.

The company offers business-oriented banking products and services, including - commercial loans for businesses to finance internal growth, acquisitions, and working



capital needs; real estate and construction loans; cash management services, including on-line banking; and remote deposit opportunities and other business services.

The company also offers consumer-oriented banking services, which include consumer loans, checking accounts with debit cards and overdraft protection available, credit card services, traditional savings accounts and certificates of deposit, and 24-hour telephone and Internet banking.

### SERVICES

### **Deposit Services**

The company offers various types of accounts, including: goal-oriented savings accounts; accumulation certificates of deposit (CDs); standard CDs; children's savings accounts; medical savings accounts; IRA accounts; and educational accounts. The company provides automated and electronic account management tools to the clients.

### Lending Services

The company is an active business lender, with its loan portfolio, including commercial loans, residential, commercial and construction real estate loans, and agricultural and personal lending.

### **Internet Services**

The company's Web site, TreatyOakBank.com, provides a line of deposit services. Customers are able to view multiple accounts, transfer funds between related accounts, view statements, send and receive messages, pay bills, and other traditional online services. Additionally, the company offers remote deposit services via Internet integrated devices that reside at its commercial clients' offices, thereby reducing the need for customers to drive to a branch location for deposit services.

### Mortgage Services

Treaty Oak Mortgage is a full service residential mortgage brokerage offering residential mortgage products, while Treaty Oak Commercial Group is a commercial mortgage brokerage sourcing various long-term fixed rate commercial mortgage loans.

### **Other Services**

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The company provides other incentives and benefits to its customers, including rebates of ATM fees paid at most ATM machines throughout the United States; correspondent relationships, which allow customers to use the correspondent's locations to make deposits; the ability to 'link' multiple accounts of different but related Bank clients for the calculation of overall relationship profitability; and extended banking hours.

History

Treaty Oak Bancorp, Inc. was founded in 2003.

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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DISCLAIMER

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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 3×3 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.

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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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