

# WSB Holdings, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

WSB Holdings, 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 WSB Holdings, Inc. and its competitors. This provides our Clients with a clear understanding of WSB Holdings, Inc. position in the Industry.

The report contains detailed information about WSB Holdings, 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 WSB Holdings, 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 WSB Holdings, 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 WSB Holdings, 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 WSB Holdings, Inc. business.

### **About WSB Holdings, Inc.**

WSB Holdings, Inc. operates as the holding for The Washington Savings Bank, F.S.B., which provides various commercial banking products and services to middle income individuals, and small and middle income businesses.

The company engages in the business of attracting deposit accounts from the general public and using such funds, together with other borrowed funds, to make first and second mortgage loans, land acquisition and development loans, commercial loans, construction loans, consumer loans, and non-residential mortgage loans, with an emphasis on residential, mortgage, and construction lending.

The company's primary market area consists of the suburban Maryland (Washington, D.C. suburbs) counties of Prince Georges, Anne Arundel, and Charles. It has five savings branches in Maryland. They are located in Bowie, Waldorf, Crofton, Millersville, and Odenton, which are adjacent to the Baltimore-Washington corridor.

### **Lending Activities**

**Single-Family Residential Real Estate Lending:** These loans are secured by first or second mortgages on single-family properties, excluding construction loans. The

company originates conventional mortgage loans, Federal Housing Administration (FHA) loans, Veterans Administration (VA) loans, and loans in excess of the Fannie Mae (FNMA), and Freddie Mac (FHLMC) ceilings both for sale in the secondary market and for its own portfolio. It also offers adjustable-rate mortgages.

**Non-Residential Real Estate Lending:** The company makes permanent mortgage loans on various nonresidential properties, including office buildings and warehouses.

**Acquisition, Development, and Construction Lending:** The company provides construction loans for single-family and multi-family residences and for non-residential properties. These loans include funding for the acquisition and development of unimproved properties to be used for residential or non-residential construction.

**Commercial Lending:** The company involves commercial and commercial real estate lending. It has issued a limited number of standby letters of credit, generally to development loan customers in connection with development work financed by it.

**Consumer Lending:** The company's consumer loans include loans secured by deposits.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included mortgage-backed securities; Federal Home Loan Bank (FHLB) stock; securities of FHLB Agencies; and municipal bonds.

### Deposits

The company offers a selection of deposit instruments, including consumer, small business and commercial demand deposit accounts, interest-bearing checking accounts, money market accounts, regular savings accounts, certificates of deposit, and retirement savings plans.

### Subsidiaries

The company's wholly owned subsidiaries include WSB, Inc., WSB Investments, Inc., and WSB Realty, LLC. WSB, Inc. is primarily engaged in the business of developing single family residential lots that are offered for sale to third parties. The subsidiary also builds homes on certain lots on a contract basis. WSB Investments, Inc. is primarily engaged in maintaining and managing a portfolio of the company's investment

securities. WSB Realty, LLC acquires, owns, holds, leases, develops, manages, operates, and invests in or otherwise dealing with various real and personal property.

## History

WSB Holdings, Inc. was founded in 1982.

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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## 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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