

# 1st Pacific Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

1st Pacific Bancorp 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 1st Pacific Bancorp and its competitors. This provides our Clients with a clear understanding of 1st Pacific Bancorp position in the Industry.

The report contains detailed information about 1st Pacific Bancorp 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 1st Pacific Bancorp. 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 1st Pacific Bancorp 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 1st Pacific Bancorp 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 1st Pacific Bancorp business.

## **About 1st Pacific Bancorp**

1st Pacific Bancorp operates as the holding company for 1st Pacific Bank of California that provides commercial banking products and services primarily to small and middle-market businesses and professionals in San Diego County. The company offers a line of loan and deposit products and certain related financial services.

### **Market Area**

The company operates seven full-service branch offices, three in San Diego, California; one in Oceanside, California; one in El Cajon, California; one in Solana Beach, California; and one in La Jolla, California. In 2008, a limited service branch office was opened in downtown San Diego.

### **Lending Services**

The company's lending activities focus on commercial and residential real estate loans, construction loans, commercial business loans, and loans made or guaranteed through the small business administration (the SBA) loan program responsive to the target market's needs.

**Real Estate Loans:** The company offers real estate loans for construction and term financing. Construction loans include loans for single-family homes (both owner occupied and speculative), small residential tract developments, commercial projects (such as multi-family housing, industrial, office, and retail centers) and early stage acquisition and development loans for land and lots. Permanent financing is offered for commercial properties and single-family residential properties.

**Commercial Loans:** The company offers short-term working capital loans, both secured and unsecured; revolving credit accounts, secured and unsecured, such as credit extensions supported by formal business assets; single purpose loans, such as term loans for facilities, plant, and equipment; and Stand-by letters of credit.

**Consumer Loans:** The company's consumer loans include loans for personal, family, or household purposes.

## Deposits

The company offers personal and business checking, money market, savings, and certificates of deposit accounts which can all be tied into a one-statement package.

## Other Services

**Cash Management Services:** The company's cash management products include online banking, automated clearing house (ACH) origination, wire transfers, daily sweep products, lockbox processing, and account transfers / management. It also has a wire transfer system with features for business customers that, among other things, provide immediate confirmation of wire receipts. In addition to these products, the company offers courier service to collect deposits from San Diego-area customers and has a correspondent relationship with another bank allowing it to accept deposits at various third party locations for non-local depository needs.

The company also offers a service called Remote Deposit Capture which allows the customer to create and submit a deposit from its place of business. The company offers BusinessPro Deposit Link online banking program for businesses.

**Internet Banking:** Through Internet banking customers may conduct their banking business remotely from any location and business customers are able to access cash management products, originate wire transfers, and complete ACH transactions.

## History

1st Pacific Bancorp was founded in 2000.

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.  
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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?

## I would like to order

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