

# 1st United Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/17B7DFB5EA1BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: 17B7DFB5EA1BEN

## Abstracts

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

The report contains detailed information about 1st United 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 1st United 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 1st United 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 1st United 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 1st United Bancorp, Inc. business.

### **About 1st United Bancorp, Inc.**

1st United Bancorp, Inc. operates as the financial holding company for 1st United Bank that provides financial services to residents and businesses in Florida. The company offers its customers, primarily professionals, individuals, small- and medium-sized businesses, traditional loan and deposit products, which it tailors to their specific needs.

The company provides various loans, including commercial loans, which would include collateralized loans for working capital, including inventory and receivables, business expansion, including real estate construction, acquisitions and improvements, and purchase of equipment and machinery; small business loans, including SBA lending; Exim Bank insured or guaranteed loans; residential real estate loans to enable borrowers to purchase, refinance, construct upon or improve real property, and home equity loans; and consumer loans, including collateralized and uncollateralized loans for financing automobiles, boats, home improvements, and personal investments.

#### **Real Estate Loans**

**Real Estate Loans – Commercial:** Through its Business Banking division and SBA division, its commercial real estate loan portfolio includes loans secured by office buildings, warehouses, retail stores and other properties, which are primarily located in

or near its market.

**Real Estate Loans – Residential:** The company originates a mix of fixed rate and adjustable rate mortgages. Lending officers contact local builders, realtors, government officials, community leaders and other groups to determine the residential credit needs of the communities it service. It primarily offers adjustable rate mortgages, which are commonly referred to as ARMs, and maintain these ARMs in its portfolio or sell the ARMs in the secondary market. It also originates fixed rate loans from within its primary service area.

**Construction - Residential and Commercial Real Estate Loans:** Through its Business Banking and Residential Lending division, the company originates real estate construction loans to individuals for the construction of their residences, as well as to builders and real estate developers for construction of one-to-four family residences. The company has construction loans on commercial real estate projects secured by industrial properties, office buildings or other property.

**Land Loans:** The company's portfolio does include exposure to land development both residential and commercial. Typically, Borrowers have or had preliminary plans for development and were waiting for final plans to be completed to submit for construction financing.

### Consumer Loans

The company originates consumer loans bearing both fixed and prime-based interest rates. It originates its loans directly through its banking centers, through its business bankers and residential lenders. It focuses on consumer lending on the origination of direct second mortgage loans and home equity loans (secured by a junior lien on residential real property), and home improvement loans. It also extends personal loans, which may be secured by various forms of collateral, both real and personal, or to a minimal extent, may be made on an unsecured basis.

### Commercial Loans

The company, through its Business Banking division, focuses on the commercial loan market consists of small- to medium-sized businesses. These businesses include professional associations (physicians, law firms, and accountants), medical services, retail trade, construction, transportation, wholesale trade, manufacturing, and tourism-related service industries.

## Deposits

The company's products include a range of checking account programs for individuals and small businesses, including money market accounts, certificates of deposit, IRA accounts, and sweep investment capabilities.

## Investment Activity

The company's investment portfolio includes callable agency debentures, mortgage-backed securities, adjustable rate mortgage pass-throughs, collateralized mortgage obligations and one small corporate security.

## Competition

The company's major competitors include Bank of America, SunTrust Bank, Wells Fargo, BB&T, PNC, Citigroup, and Regions Financial.

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. 1ST UNITED BANCORP, INC. 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. 1ST UNITED BANCORP, INC. 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. 1ST UNITED BANCORP, INC. SWOT ANALYSIS**

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

### **4. 1ST UNITED BANCORP, INC. 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. 1ST UNITED BANCORP, INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. 1st United Bancorp, Inc. Direct Competitors
- 5.2. Comparison of 1st United Bancorp, Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of 1st United Bancorp, Inc. and Direct Competitors Stock Charts
- 5.4. 1st United Bancorp, Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. 1st United Bancorp, Inc. Industry Position Analysis

## **6. 1ST UNITED BANCORP, INC. NEWS & EVENTS**

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

## **7. 1ST UNITED BANCORP, INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. 1ST UNITED BANCORP, INC. 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. 1ST UNITED BANCORP, INC. 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. 1ST UNITED BANCORP, INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. 1ST UNITED BANCORP, INC. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

- 1st United Bancorp, Inc. 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
- 1st United Bancorp, Inc. 1-year Stock Charts
- 1st United Bancorp, Inc. 5-year Stock Charts
- 1st United Bancorp, Inc. vs. Main Indexes 1-year Stock Chart
- 1st United Bancorp, Inc. vs. Direct Competitors 1-year Stock Charts
- 1st United Bancorp, Inc. 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

1st United Bancorp, Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
1st United Bancorp, Inc. Key Executives  
1st United Bancorp, Inc. Major Shareholders  
1st United Bancorp, Inc. History  
1st United Bancorp, Inc. Products  
Revenues by Segment  
Revenues by Region  
1st United Bancorp, Inc. Offices and Representations  
1st United Bancorp, Inc. 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  
1st United Bancorp, Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
1st United Bancorp, Inc. Capital Market Snapshot  
1st United Bancorp, Inc. 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



1st United Bancorp, Inc. 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  
1st United Bancorp, Inc. 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: 1st United Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/17B7DFB5EA1BEN.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/17B7DFB5EA1BEN.html>