

The Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

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

About The Bancorp Inc.

The Bancorp, Inc. operates as the holding company for The Bancorp Bank, which provides a range of commercial and retail banking services and related other banking services, which include private label banking, health savings accounts and prepaid debit cards, to both regional and national markets.

The company serves 12 counties surrounding Philadelphia and Wilmington, including Philadelphia, Delaware, Chester, Montgomery, Bucks, and Lehigh Counties in Pennsylvania; New Castle County in Delaware; and Mercer, Burlington, Camden, Ocean, and Cape May Counties in New Jersey.

The company focuses on providing services to organizations with a pre-existing customer base who can use one or more selected banking services modified to support or complement the services provided by these organizations to their customers. These services include private label banking; credit and debit card processing for merchants affiliated with independent service organizations; healthcare savings accounts for healthcare providers and third-party plan administrators; and prepaid debit cards, also known as stored value cards, for insurers, incentive plans, large retail chains and consumer service organizations.

Commercial Banking Operations

Deposit Products and Services: The company offers its depositors a range of products and services, including checking accounts; savings accounts; health savings accounts; money market accounts; individual retirement accounts, including Roth and education IRAs, as well as traditional IRAs; commercial accounts, including general commercial checking, small business checking, business savings, and business money market accounts; certificates of deposit; and stored value and payroll cards.

Lending Activities: The company originates commercial term loans, commercial mortgage loans, commercial lines of credit, construction loans, direct lease financing, and personal loans. The company focuses primarily on lending to small to mid-size businesses and their principals.

Commercial Term Lending: The company offers loans to businesses to finance fixed assets, acquisitions, and other long-term needs of its business customers.

Commercial Mortgage Lending: The company offers loans to businesses to finance the acquisition of, or to refinance, income-producing real property.

Commercial Lines of Credit: Lines of credit are typically short-term facilities intended to support seasonal cash needs.

1-4 Family Construction Loans: The company offers loans to residential developers for acquisition of land, site improvements, and construction of single and multi-family residential units for sale.

Commercial Construction, Acquisition and Development: The company offers construction loans on industrial properties that later require permanent financing.

Direct Lease Financing: The company's leases are for financing commercial automobile fleets and fleets of government municipalities and agencies.

Consumer Loans: The company provides loans to consumers to finance personal residences, automobiles, home improvements and other personal items.

Affinity Banking

Private Label Banking: The company's private label banking, enabling the affinity group

to provide its members with the banking services and products the company offer. The company has packaged its products and services into a series of modules, with each module providing a specific service, such as basic banking, electronic payment systems, and loan and mortgage centers.

Healthcare Accounts: The company has developed relationships with healthcare providers, third-party administrators, and benefit administrators who facilitate the enrollment of both groups and individuals in deductible health plans and health savings accounts. Under these programs, the company opens health savings accounts offered in a privately labeled banking environment, which enables the affinity group's members to access account information, conduct transactions and process payments to healthcare providers.

Merchant Card Processing: The company has developed a systems for processing credit and debit card transactions by merchant establishments for independent service organizati

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?

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