

# **Bancorp Rhode Island, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

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

The report contains detailed information about Bancorp Rhode Island, 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 Bancorp Rhode Island, 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 Bancorp Rhode Island, 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 Bancorp Rhode Island, 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 Bancorp Rhode Island, Inc. business.

### **About Bancorp Rhode Island, Inc.**

Bancorp Rhode Island, Inc. operates as the holding company for Bank Rhode Island, which provides various banking products and services to individuals, and small and mid-sized businesses in Rhode Island.

The company operates 16 full-service branches, with 12 located in Providence County, 3 located in Kent County, and 1 located in Washington County. It offers online banking services and automatic teller machines (ATMs), both owned and leased, located throughout Rhode Island. It offers cash management and private banking, and other banking products and services.

#### **Lending Activities**

The company offers various loan facilities to serve both commercial and consumer borrowers primarily within the State of Rhode Island and nearby areas of Massachusetts. The commercial real estate group originates nonowner-occupied commercial real estate, multi-family residential real estate, and construction loans. It also satisfies various consumer credit needs by providing home equity term loans, home equity lines of credit, direct automobile loans, savings secured loans, and personal loans, in addition to residential mortgage loans.

**Commercial Real Estate and Multi-Family Loans:** The company originates loans secured by mortgages on owner-occupied and nonowner-occupied commercial and multi-family residential properties.

**Commercial and Industrial Loans:** The company originates non-real estate commercial loans that, in most instances, are secured by equipment, accounts receivable or inventory, as well as the personal guarantees of the principal owners of the borrower.

**Leases:** The company, through its subsidiary, Macrolease Corporation, owns Macrolease International Corporation, a privately held national equipment leasing company.

**Small Business Loans:** The company offers small business loans, which are generally secured by the assets of the business, as well as the personal guarantees of the business' principal owners.

**Construction Loans:** The company originates residential construction loans to builders to construct one- to four-family residential units for resale. It also makes construction loans for the purpose of constructing multi-family or commercial properties.

**Residential Mortgage Loans:** The company's one- to four-family residential mortgage loan portfolio consists primarily of whole loans purchased from other financial institutions. It purchases fixed- and adjustable-rate mortgage whole loans from other financial institutions both in New England and elsewhere in the country.

**Consumer and Other Loans:** The company originates various term loans and line of credit loans for consumers. It also offers direct automobile loans, savings secured loans, and personal loans.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included government sponsored enterprise (GSE) securities; trust preferred collateralized debt obligations; collateralized mortgage obligations; and GSE mortgage-backed securities.

## Deposits

The company attracts deposits from businesses, non-profit entities, governmental

entities, and the general public by offering various deposit products ranging in maturity from demand-type accounts to certificates of deposit. Its core deposits include demand deposit, savings, and other transaction-based accounts.

## History

Bancorp Rhode Island, Inc. was founded in 1996.

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.

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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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