

# Bank of the Carolinas Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Bank of the Carolinas Corp. 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 Bank of the Carolinas Corp. and its competitors. This provides our Clients with a clear understanding of Bank of the Carolinas Corp. position in the Industry.

The report contains detailed information about Bank of the Carolinas Corp. 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 Bank of the Carolinas Corp.. 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 Bank of the Carolinas Corp. 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 Bank of the Carolinas Corp. 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 Bank of the Carolinas Corp. business.

### **About Bank of the Carolinas Corp.**

Bank of the Carolinas Corporation operates as the holding company for Bank of the Carolinas, which provides various financial services to individuals and small businesses through its retail offices.

#### Market Area

The company's primary market area is in the Piedmont region of North Carolina, where it is engaged in general commercial banking primarily in Davie, Randolph, Rowan, Cabarrus, Davidson, Forsyth, and Stokes counties. Its main office is located in Mocksville, North Carolina and its advance office is located in Davie County. Its other offices are located in Asheboro (Randolph County), Cleveland and Landis (Rowan County), Harrisburg and Concord (Cabarrus County), Lexington (Davidson County), King (Stokes County), and Winston-Salem (Forsyth County).

#### Services

The company's operations are primarily retail oriented and directed towards individuals and small- and medium-sized businesses located in its banking market. It also solicits and accepts wholesale deposits. It offers various commercial and consumer banking

services, but its principal activities are the taking of demand and time deposits and the making of consumer and commercial loans.

### Lending Activities

The company makes various types of consumer and commercial loans to individuals and small- and medium-sized businesses for various personal, business, and agricultural purposes, including term and installment loans, equity lines of credit, and overdraft checking credit. Its loan portfolio is divided into real estate loans (including home equity lines of credit), commercial loans, and consumer loans. It offers credit card services to its customers through a correspondent bank.

**Real Estate Secured Loans:** The company's real estate loan classifications include loans secured by real estate, which are made to purchase, construct, or improve residential or commercial real estate, for real estate development purposes, and for various other commercial and consumer purposes. In addition to residential real estate loans made for various purposes, it offers long-term, residential mortgage loans that are funded by and closed in the name of third-party lenders. It also makes residential mortgage loans. Its home equity lines of credit include lines of credit that are used by borrowers for consumer purposes and are secured by first or junior liens on residential real property.

**Commercial Loans:** The company's commercial loan classification includes loans to individuals and small- and medium-sized businesses for working capital, equipment purchases, and various other business and agricultural purposes. These loans are secured by inventory, equipment or similar assets, but they also would be made on an unsecured basis.

**Consumer Loans:** The company's consumer loans consists primarily of loans for various consumer purposes, as well as the outstanding balances on non-real estate secured consumer revolving credit accounts.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. government agency securities; state and municipal obligations; mortgage-backed securities issued by FNMA, GNMA, and FHLMC; and corporate obligations.

### Deposits

The company attracts short-term and long-term deposits from the general public by offering various accounts and rates. It offers statement savings accounts, negotiable order of withdrawal accounts, money market demand accounts, non-interest-bearing accounts, and fixed interest rate certificates with varying maturities.

## History

Bank of the Carolinas Corporation was founded in 1998.

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?

## I would like to order

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