

Banner Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/BA1361B2AD6BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: BA1361B2AD6BEN

Abstracts

Banner Corporation 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 Banner Corporation and its competitors. This provides our Clients with a clear understanding of Banner Corporation position in the Industry.

The report contains detailed information about Banner Corporation 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 Banner Corporation. 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 Banner Corporation 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 Banner Corporation 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 Banner Corporation business.

About Banner Corporation

Banner Corporation operates as a bank holding company in the United States. The company's wholly owned subsidiaries include Banner Bank and Islanders Bank.

Banner Bank conducts business from its main office in Walla Walla, Washington, and as of December 31, 2009, its 86 branch offices and 7 loan production offices located in Washington, Oregon, and Idaho. Islanders Bank is also a commercial bank that conducts business from three locations in San Juan County, Washington.

Banner Bank is a regional bank which offers a variety of commercial banking services and financial products to individuals, businesses and public sector entities in its primary market areas. Islanders Bank is a community bank which offers similar banking services to individuals, businesses and public entities located in the San Juan Islands.

The company's primary business is that of traditional financial institutions, accepting deposits and originating loans in locations surrounding its offices in portions of Washington, Oregon and Idaho. Banner Bank is also an active participant in the secondary market, engaging in mortgage banking operations through the origination and sale of one- to four-family residential loans. A portion of Banner Bank's construction and mortgage lending activities are conducted through its subsidiary, Community

Financial Corporation (CFC), which is located in the Lake Oswego area of Portland, Oregon.

Lending Activities

The company offers a range of loan products to meet the demands of its customers. It originates loans for its own loan portfolio and for sale in the secondary market. Its lending activities have been primarily directed toward the origination of real estate and commercial loans. Real estate lending activities have been focused on residential construction and first mortgages on owner occupied, one- to four-family residential properties. The company's lending activities also include the origination of multifamily and commercial real estate loans. Commercial business lending has been directed toward meeting the credit and related deposit needs of various small- to medium-sized business and agri-business borrowers operating in its primary market areas.

One- to Four-Family Residential Real Estate Lending: The company originates loans secured by first mortgages on one- to four-family residences in the northwest communities where the company has offices. Banner Bank's mortgage lending subsidiary, CFC, provides residential lending primarily in the greater Portland, Oregon and Pasco (Tri Cities), Washington market areas. The company offers fixed- and adjustable-rate mortgages (ARMs). Through its mortgage banking activities, the company sells residential loans on either a servicing-retained or servicing-released basis.

Construction and Land Lending: The company invests a portion of its loan portfolio in residential construction and land loans to professional home builders and developers. The company also originates construction loans for commercial and multifamily real estate. The company's main concentration of construction and land development loans is in the Portland/Vancouver market area. It also has a significant amount of construction and land loans for properties in the Puget Sound region and to a much smaller extent in the greater Boise area and certain eastern Washington and eastern Oregon markets.

Construction loans made by the company include those with a sale contract or permanent loan in place for the finished homes and those for which purchasers for the finished homes may be identified either during or following the construction period. Loans for the construction of one- to four-family residences are made for a term of 12 to 18 months. The company also makes land loans to developers, builders, and individuals to finance the acquisition and/or development of improved lots or unimproved land.

Commercial and Multifamily Real Estate Lending: The company originates loans secured by multifamily and commercial real estate, including loans for construction of multifamily and commercial real estate projects. Commercial real estate loans are made for both owner-occupied and investor properties. Multifamily and commercial real estate loans originated by the company are both fixed- and adjustable-rate loans generally with intermediate terms of 5 to 10 years. Its commercial real estate portfolio consists of loans on various property types.

Commercial Business Lending: The company is active in small- to medium-sized business lending and is engaged in agricultural lending primarily by providing crop production loans. The company's commercial business loans may be structured as term loans or as lines of credit. Commercial business term loans are made to finance the purchase of fixed assets and have maturities of five years or less. Commercial business lines of credit are made for the purpose of providing working capital and are approved with a term of one year.

Agricultural Lending: Agricultural operating loans are made as a percentage of the borrower's anticipated income to support budgeted operating expenses. These loans are secured by a blanket lien on all crops, livestock, equipment, accounts and products and proceeds thereof. The company also originates loans to finance the purchase of farm equipment. Loans to purchase farm equipment are made for terms of up to seven years. It also originates agricultural real estate loans secured primarily by first liens on farmland and improvements thereon located in its market areas.

Consumer and Other Lending: The company originates various consumer loans, including home equity lines of credit, automobile loans, and loans secured by deposit accounts.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. Government treasury and agency obligations; and mortgage-backed or related securities.

Deposits

The company offers a selection of deposit instruments, including demand checking accounts, negotiable order of withdrawal (NOW) accounts, money market deposit

accounts, regular savings accounts, certificates of deposit, cash management services, and retirement savings plans.

History

Banner Corporation was founded in 1890.

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. BANNER CORPORATION 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. BANNER CORPORATION 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. BANNER CORPORATION SWOT ANALYSIS

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

4. BANNER CORPORATION 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. BANNER CORPORATION COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Banner Corporation Direct Competitors
- 5.2. Comparison of Banner Corporation and Direct Competitors Financial Ratios
- 5.3. Comparison of Banner Corporation and Direct Competitors Stock Charts
- 5.4. Banner Corporation Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Banner Corporation Industry Position Analysis

6. BANNER CORPORATION NEWS & EVENTS

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

7. BANNER CORPORATION EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. BANNER CORPORATION ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 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. BANNER CORPORATION IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. BANNER CORPORATION PORTER FIVE FORCES ANALYSIS²

12. BANNER CORPORATION VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Banner Corporation 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
Banner Corporation 1-year Stock Charts
Banner Corporation 5-year Stock Charts
Banner Corporation vs. Main Indexes 1-year Stock Chart
Banner Corporation vs. Direct Competitors 1-year Stock Charts
Banner Corporation 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

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

Banner Corporation 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
Banner Corporation Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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: Banner Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/BA1361B2AD6BEN.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

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/BA1361B2AD6BEN.html>