

California United Bank Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/C1DC13BD558BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: C1DC13BD558BEN

Abstracts

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

The report contains detailed information about California United Bank 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 California United Bank. 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 California United Bank 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 California United Bank 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 California United Bank business.

About California United Bank

California United Bank provides various financial services to business, business owners, professionals, and high net worth individuals. The company offers products and services to customers located throughout the San Fernando, Conejo and Santa Clarita Valleys, and the Los Angeles region.

The company offers deposit, loan and other financial services to small to medium-sized businesses, to experienced real estate developers, to the professional community, including attorneys, certified public accountants, financial advisors and healthcare providers and to high-net worth individuals.

Geographic Market Area

The company markets its banking services primarily to small- and medium-sized businesses within the San Fernando Valley (the SF Valley), the Santa Clarita Valley (the Santa Clarita Valley), the Conejo Valley, Simi Valley and the Los Angeles Region of Southern California. The SF Valley includes the cities of Burbank, Calabasas, Glendale and San Fernando, as well as various communities that are part of the city of Los Angeles, and is surrounded by ranges of foothills, which define its geographic presence.

Products

The company offers a range of commercial loan and deposit products, as well as other services delivered either directly or through strategic alliances with other providers. The products offered are aimed at both business and individual customers in its target market.

Loan Products

The company offers a diversified mix of business loans encompassing various loan products, including commercial and industrial loans; commercial real estate loans; and construction loans. It also offers home equity loans to accommodate the needs of business owners and high net worth individual clients, as well as personal loans for that customer segment.

Commercial and Industrial Loans: These loans consists of a significant portion of the company's loan portfolio and are made to businesses located in the San Fernando, Santa Clarita and Conejo Valleys, the Los Angeles region and surrounding communities. Its commercial and industrial loans may be secured (other than by real estate) or unsecured. They may take the form of single payment, installment, equipment financing loans (secured by the underlying equipment) or lines of credit secured by general liens on accounts receivable, inventory or the borrowers other business assets.

Construction Loans: The company originates and underwrites interim construction loans, both original construction and renovation and conversion.

Commercial and Residential Real Estate Loans: The company originates and underwrites commercial property and apartment loans principally within its service area. Typically, these loans are held in its loan portfolio and collateralized by the underlying property.

Home Equity Loans: The company offers home equity loans, the applicants for which are generally its high net worth clientele and the principals and executives of its business customers. It offers home equity loans which are lines of credit which the borrower can draw upon as needed. It also offers home equity loans that have a fixed repayment program, which can be interest only with a lump-sum payment at maturity, or amortized principal and interest payments.

Personal Loans: The company offers personal loans. These are unsecured and they

may be secured by collateral, including deposit accounts or marketable securities.

Deposit Products

The company focuses deposit generation on transactional accounts, encompassing non-interest bearing demand deposit, money market and NOW accounts. It also offers time certificates of deposit, as well as passbook savings accounts. It services its attorney clients by offering IOLTA Accounts. The company markets deposits by utilizing third party couriers who contract with its customers, as well as a remote deposit product.

Investment Products

The company offers customers requiring either higher yields or more security investment sweeps into multiple types of money market funds provided by Dreyfus Corporation, a wholly owned subsidiary of Mellon Financial Corporation. It offers its customers the ability to purchase mutual funds, securities, annuities and insurance through a third party with whom it has entered into agreements. It has also entered into an agreement with a third party who is an LPL Registered Representative and Branch Office Manager to provide the sales, investment and compliance advice related to this program.

Internet Banking

The company offers online banking for its customers through its Web site. There are multiple types of online banking; for personal, small business and commercial customers. All modules allow customers to view their accounts online, review images of paid items, to transfer funds from one of their accounts to another and to place stop payments. Online bill payment is also available. Commercial online customers can view images of items; and can export information to Quicken, QuickBooks, and Microsoft Money or Excel Spreadsheets.

Remote Deposit

The company offers qualified customers CUB Remote, a remote deposit product, which allows deposit of checks through imaging from the customer's own office.

Other Services

In addition to a full complement of lending and deposit products and related services,

the company provides its customers, either directly or through other providers, with on site ATM's and Visa Debit Cards and ATM cards; bank-by-mail, courier services, cash management services, telephone banking, domestic and international wires, credit cards and international services.

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.
The complete financial data is available for publicly traded companies.

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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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