

Citizens Bancorp (Nevada City, CA) Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Citizens Bancorp (Nevada City, CA) 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 Citizens Bancorp (Nevada City, CA) and its competitors. This provides our Clients with a clear understanding of Citizens Bancorp (Nevada City, CA) position in the Industry.

The report contains detailed information about Citizens Bancorp (Nevada City, CA) 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 Citizens Bancorp (Nevada City, CA). 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 Citizens Bancorp (Nevada City, CA) 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 Citizens Bancorp (Nevada City, CA) 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 Citizens Bancorp (Nevada City, CA) business.

About Citizens Bancorp (Nevada City, CA)

Citizens Bancorp operates as the holding company for Citizens Bank of Northern California that provides community banking services to small and middle market businesses and individuals in Nevada and Placer Counties. The bank offers various deposit products, commercial, residential and consumer loans, and other traditional banking products and services.

Business Banking

The bank offers various business banking products, such as business checking accounts, including small business checking account, business checking account, and business interest checking account; and business savings accounts, including business savings and business money market accounts.

The bank also offers business and commercial loans, such as working capital line of credit, accounts receivable financing, equipment financing and leasing, commercial real estate, business acquisition or expansion loans, and business credit cards. The bank also offers construction financing products.

Personal Banking

The bank's personal banking products include personal checking accounts, such as budget checking account, personal checking account, citizens direct account, personal interest checking, tiered interest checking account, and senior interest checking account.

The bank's also offers personal savings accounts, such as personal savings account, money market savings, minor savings account, and Christmas club accounts. The bank also offers various consumer loans, such as automobile, personal loans or lines of credit, overdraft protection, and credit card services.

Online Banking

The bank offers various online banking systems for both its business and personal banking customers.

The bank offers personal online banking services, such as view current account balances; view the customers account history; transfer funds between accounts; stop payment of checks; order savings bonds; custom automatic email notices for account balances; and free online bill payment, including e-bills, writing checks, automatic repeating payments.

The bank offers various business online banking services, such as view current account balances; view the customers account history; transfer funds between accounts; stop payment of checks; order savings bonds; custom automatic email notices for account balances; free online bill payment, including e-bills, writing checks, automatic repeating payments; and cash management, including payroll, collections, EFTPS tax payments, ACH payments & receipts, wire transfer requests, sending files, and order currency.

Citizens Mortgage

The bank's citizens mortgage offers various home financing products to its customers. The bank offers various mortgage, home equity loan, and home financing to meet its customer needs. Its mortgage loan products include construction loans, home equity lines of credit, 100% financing, full income, stated income, and 'No Doc' loans, refinancing, and fixed rates, adjustable rates, interest only, and pay option loan ARM programs.

Other Products and Services

The bank's other product and service offerings include safe deposit boxes, cashier's checks, wire transfers, courier services, night drop deposit services, and linked overdraft protection.

History

Citizens Bancorp was founded in 1995.

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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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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