

Columbia Bancorp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/C0694A9B0F9BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: C0694A9B0F9BEN

Abstracts

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

The report contains detailed information about Columbia Bancorp. 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 Columbia Bancorp.. 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 Columbia Bancorp. 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 Columbia Bancorp. 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 Columbia Bancorp. business.

About Columbia Bancorp.

Columbia Bancorp operates as the holding company for Columbia River Bank, which provides retail and commercial banking services to small and medium sized businesses and individuals in Oregon and Washington.

Markets

The company has a network of 21 full-service branches throughout Oregon and Washington. In Oregon, it operates 14 branches that serve the northern and eastern Oregon communities of The Dalles, Hood River, Pendleton and Hermiston, the central Oregon communities of Madras, Redmond, and Bend, and the Willamette Valley communities of McMinnville, Canby and Newberg. In Washington, the company operates 7 branches that serve the communities of Goldendale, White Salmon, Pasco, Yakima, Sunnyside, Richland and Vancouver.

Consumer Distribution Channels

Retail Bank Products and Services: Consumer deposit products include non-interest bearing and interest bearing demand accounts, savings accounts, money market accounts and certificates of deposit. The company provides loans to consumer

borrowers for various purposes, including secured and unsecured personal loans, home equity loans, personal lines of credit, credit cards and various installment loans.

CRB Financial Services Team Products and Services: Through arrangements with Primevest Financial Services, Inc. (Primevest), its CRB Financial Services Team offers a range of financial products and services to consumers and businesses. Primevest is an independent, registered broker-dealer and registered investment advisor. In addition, Primevest is a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

Technology-Based Products and Services: The company uses both traditional and new technologies to support its personal service focus. Technologies include the following: ATMs at branch and off-site locations; a telephone banking service in both English and Spanish that allows customers to either speak directly with a customer service representative during banking hours or access account information with a 24-hour automated service; and Internet banking service with online access to account information.

Commercial Distribution Channels

Commercial Loans: The company offers customized loans, including equipment and inventory financing, operational lines of credit, SBA loans for qualified businesses and accounts receivable financing.

Agricultural Loans: The company offers agricultural business loans, including production lines of credit, equipment financing and term loans for capital improvements or other business purposes.

Real Estate Loans: The company offers real estate loans for the construction, purchase, or refinance of commercial, single family residential and rental income properties. The company also provides financing on a selective basis to land developers and speculative and pre-sold financing to home builders. The company's commercial real estate loans are primarily loans to commercial customers, farmers and ranchers and are secured by the properties used in their businesses.

Government-Assisted Loan Programs: The company offers loans to small businesses and farmers that are supported by guarantees issued by various state and federal government agencies.

Services to Non-Profits and Public Entities: The company offers various loan products to borrowers in the non-profit and public entity sector, including city and county governments. The company also offers jumbo certificates of deposit and loan programs.

Deposit and Related Products: The company provides all types of business deposit products, including Visa and Visa merchant, check verification, check recovery, electronic statements, positive pay and remote capture. In addition the company offers business customers a customized banking service package for their employees.

Treasury Management Services: The company offers business customers treasury management services online through its Internet business solution products supported by its team of dedicated treasury management professionals. The company's product suite includes payroll processing, collections, wire transfers, electronic funds transfer for tax payments, lock box services, deposit and loan sweeps and check payment verification.

Investment Products: The company's affiliation with Primevest Financial Services, Inc. allows the company to offer non-FDIC insured financial products and services to its business customers through its CRB Financial Services Team. Product offerings include insurance and annuity products, employee retirement plan products such as SEPs, IRAs and 401(k) plans, and wealth management and estate planning.

Principal Markets of Operation

The company accepts deposits and offers loans at its branches in Wasco, Hood River, Jefferson, Deschutes, Clackamas, Yamhill and Umatilla counties in Oregon and Clark, Klickitat, Benton, Franklin and Yakima counties in Washington. The company also offers loans to customers in adjacent counties including Crook, Gilliam, Multnomah, Sherman and Washington counties in Oregon and Grant, Skamania and Walla Walla counties in Washington. Most of its products and services, including investment products through CRB Financial Services Team, are offered and distributed throughout its branches in Oregon and Washington.

History

Columbia Bancorp 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.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. COLUMBIA BANCORP. 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. COLUMBIA BANCORP. 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. COLUMBIA BANCORP. SWOT ANALYSIS

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

4. COLUMBIA BANCORP. 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. COLUMBIA BANCORP. COMPETITORS AND INDUSTRY ANALYSIS

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

6. COLUMBIA BANCORP. NEWS & EVENTS

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

7. COLUMBIA BANCORP. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. COLUMBIA BANCORP. 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. COLUMBIA BANCORP. IFE, EFE, IE MATRICES²

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

11. COLUMBIA BANCORP. PORTER FIVE FORCES ANALYSIS²

12. COLUMBIA BANCORP. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Columbia Bancorp. 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
Columbia Bancorp. 1-year Stock Charts
Columbia Bancorp. 5-year Stock Charts
Columbia Bancorp. vs. Main Indexes 1-year Stock Chart
Columbia Bancorp. vs. Direct Competitors 1-year Stock Charts
Columbia Bancorp. 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

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

Columbia Bancorp. 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
Columbia Bancorp. 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?

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