

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

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Abstracts

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

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

About Cowlitz Bancorp.

Cowlitz Bancorporation operates as the holding company for Cowlitz Bank that provides a range of financial services to small and medium-sized businesses, professionals, and retail customers.

The company operates four branches in Cowlitz County in southwest Washington. Outside of Cowlitz County, it does business under the name Bay Bank with branches in Bellevue, Seattle, and Vancouver, Washington; and Portland, Oregon and a limited service branch in a retirement center in Wilsonville, Oregon. It also provides mortgage banking services through its Bay Mortgage division with offices in Longview and Vancouver, Washington.

Products and Services

The company's commercial and personal banking services include commercial and real estate lending, consumer lending, international banking services, Internet banking, mortgage banking, and trust services.

Lending Activities

Commercial Loans: The company offers specialized loans for its business and commercial customers, including operating lines of credit that support accounts receivables and inventory, as well as secured term loans to finance machinery and equipment.

Real Estate Loans: The company provides real estate loans to support single family residential lending. Real estate loans are available for construction, purchase, or refinancing of residential properties. It provides customers access to long-term residential real estate loans through Bay Mortgage and its branch network, focusing on facets of residential lending from single family homes to small multiplexes, including FHA and VA loans, construction, and bridge loans. Real estate loans reflected in the loan portfolio also include loans made to commercial customers that are secured by real property.

Consumer Loans: The company provides loans to individual borrowers for various purposes, including secured and unsecured personal loans, home equity, personal lines of credit, and motor vehicle loans. It also offers Visa credit cards to its customers.

Trust Services

The company, through its Cowlitz Branch, offers trust services. It provides trust services to individuals, partnerships, corporations, and institutions; and acts as fiduciary of living trusts, estates, conservatorships, and other plans.

International Banking

The company, through its Seattle branch, offers international banking services. It provides commercial and standby letters of credit, foreign exchange and foreign collection services, international funds transfer capabilities accounts receivable financing, and foreign denominated accounts.

Internet Banking

Internet banking and cash management systems are available to both business and individual customers, providing access to information and services from the company's Web site.

Other Banking Products and Services

The company offers additional products and services for its customers, including a debit card program, automated teller machines at six branches and one off-site location, merchant services, and an automated telephone banking service.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. agency mortgage-backed securities; non-agency mortgage-backed securities; municipal bonds; and other securities.

Deposits

The company offers various deposit accounts, including noninterest-bearing checking and interest-bearing checking, savings, money market, and certificates of deposit.

History

Cowlitz Bancorporation was founded in 1978.

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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