

# **EuroBancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

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

The report contains detailed information about EuroBancshares Inc. 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 EuroBancshares Inc.. 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 EuroBancshares Inc. 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 EuroBancshares Inc. 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 EuroBancshares Inc. business.

### **About EuroBancshares Inc.**

EuroBancshares, Inc. operates as the bank holding company for Eurobank, which provides commercial banking products and services primarily to small and mid-sized businesses in Puerto Rico. The company primarily engages in generating deposits and originating loans.

The company also owns Euro Seguros which is its wholly owned insurance agency subsidiary. Its business is involved in service industries, wholesale and retail distribution, dairy farming, construction, manufacturing, transportation, and professional services.

### **Market Area**

The company serves through its main office and branches in the greater metropolitan area of San Juan and its branches in Aguadilla, Bayamon, Caguas, Carolina, Canovanas, Cidra, Condado, Guaynabo, Hatillo, Ponce, Humacao, Luquillo, San Lorenzo, Manati, and Mayaguez, Puerto Rico.

### **Products and Services**

The company provides Internet banking, electronic funds transfers through automated clearing house services, cash management, vault services, and loan and deposit sweep accounts. Its products and services are grouped in the categories, including commercial banking, leasing (EuroLease), and mortgage banking (EuroMortgage). In addition, it provides automobile, property and casualty, credit life, and guaranteed auto protection insurance to customers in its market area through its other wholly owned subsidiary, EuroSeguros.

### Commercial Banking

The company markets commercial banking products and services to small and mid-sized businesses located in Puerto Rico. Commercial banking products and services offered include commercial loans, residential construction loans, consumer credit, and personal secured loans, as well as deposit products and other non-deposit banking services, including Internet banking and cash management services.

The company provides various services, such as data processing, bookkeeping, accounting, treasury management, credit approval, loan review, compliance, risk management, and internal auditing. It also provides direction in the areas of credit policy and administration, strategic planning, marketing, investment portfolio management, and other financial and administrative services.

### Commercial and Construction Loans

The company provides commercial and construction loans to local businesses, including lines of credit and commercial term loans to finance operations and to provide working capital for specific purposes, such as to finance the purchase of assets, equipment, or inventory.

### Consumer Loans

The company provides consumer credit and personal secured loans to the owners and employees of businesses.

### Leasing Activities

Under the trade name 'EuroLease', the company offers open-ended leases, including automobile and equipment leasing.

## Mortgage Banking

Under the tradename 'EuroMortgage', the company offers Federal National Mortgage Association, or FNMA, Veterans Affairs, or VA, and Federal Housing Administration, or FHA, and Freddie Mac loans, as well as conforming and non-conforming mortgage loans. Its targeted market for mortgage banking is the financing of residential properties on the Island. It also provides mortgage banking services to its retail customers and to the owners, executives, and employees of its targeted commercial customers.

## Trust and Wealth Management

The company, through trust and wealth management services, develops and cross-sells services related to the administration of retirement benefits plans, personal and corporate trust, and wealth management services to the owners, executives, and employees of its customer base. It offers investment products and services, including financial planning, estate planning, settlement, and investment management services to individuals and corporate customers.

## Insurance

The company offers automobile, title, life, property and casualty, and guaranteed auto protection insurance to customers in its market area. Also, it offers credit life insurance for credit cards, residential mortgage, and personal loans.

## International Banking Entities

The company operates EBS Overseas, Inc., which invests in notes and bonds issued by the U.S. government, the Commonwealth of Puerto Rico, other foreign governments and their agencies, and the U.S. and foreign corporations.

## Deposits

The company's deposit products include checking, savings, and time deposits; money market deposits; NOW deposits; certificates of deposit; and individual retirement accounts.

## History

EuroBancshares, Inc. was founded in 1979.

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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## 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

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