

First Community Bank Corp. of America Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

First Community Bank Corp. of America 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 First Community Bank Corp. of America and its competitors. This provides our Clients with a clear understanding of First Community Bank Corp. of America position in the Industry.

The report contains detailed information about First Community Bank Corp. of America that gives an unrivalled in-depth knowledge about internal businessenvironment 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 First Community Bank Corp. of America. 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 First Community Bank Corp. of America 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 First Community Bank Corp. of America 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 First Community Bank Corp. of America business.

About First Community Bank Corp. of America

First Community Bank Corporation of America operates as the holding company for First Community Bank of America, which provides various banking services to small and medium sized businesses and individuals in Florida. It also provides association lockbox services, which supports the payment processing needs of property management companies along the West Coast of Florida. The company has 11 Florida branch locations in Pinellas, Hillsborough, Pasco, and Charlotte Counties.

Loan Activities

The company offers a range of short- and medium-term commercial, consumer, and real estate loans.

Commercial Loans: This category includes loans made to business entities for various business purposes. Its commercial loans include term loans with variable interest rates secured by equipment, inventory, receivables and real estate, as well as secured and unsecured working capital lines of credit.



Commercial Real Estate Loans: The company's commercial real estate loans are offered to developers of both commercial and residential properties.

Construction and Development Loans: As of December 31, 2009, the company's construction real estate portfolio consisted of residential and commercial.

Residential Real Estate Loans: The company offers adjustable or fixed-interest rate residential real estate loans to qualified individuals for the purchase of existing single-family residences in its principal markets. Residential real estate loans are offered primarily in Florida.

Consumer and Installment Loans: Consumer loans include lines of credit and term loans secured by second mortgages on the residences of borrowers for various purposes, including home improvements, education, and other personal expenditures. Consumer loans also include installment loans to individuals for personal, family, and household purposes, including automobile and boat loans and pre-approved lines of credit.

Deposits

The company offers interest bearing and non-interest bearing accounts, including commercial and retail checking accounts, money market accounts, sweep accounts, cash management accounts, individual retirement accounts, savings accounts, and other time deposits, ranging from daily money market accounts to longer term certificates of deposit. It seeks deposits from residents, businesses, professionals, and employees of businesses in its primary markets.

Other Services and Products

In addition to the deposit and loan products, the company also provides cash management services; sweep accounts; telephone banking; safe deposit boxes; traveler's checks; e-statements; deposit pick-up for commercial customers; wire transfers and ACH services; online banking/bill payment services; 1031 exchange services; automatic drafts for various accounts; debit cards; certificate of deposit account registry service (CDARS); direct deposit of payroll and social security checks; VISA and MasterCard credit card services through correspondent banks; and health saving accounts (HSA).



Investment Portfolio

The company primarily invests in obligations of the United States or obligations guaranteed as to principal and interest by the United States and other taxable securities or mortgage backed obligations.

Customers

The company focuses on attracting small and medium-sized businesses and individuals, including service companies, light manufacturing companies, commercial real estate developers, entrepreneurs and professionals, such as engineers, physicians, attorneys, certified public accountants, and architects.

History

First Community Bank Corporation of America was founded in 1985.

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 3×3 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.

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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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