

Imperial Credit Industries Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Imperial Credit Industries 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 Imperial Credit Industries 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 Imperial Credit Industries 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 Imperial Credit Industries 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 Imperial Credit Industries Inc. business.

About Imperial Credit Industries Inc.

Imperial Credit Industries, Inc. (ICII or the company) operates as an industrial bank holding company. The Company's business activities are conducted primarily through its wholly owned subsidiary Southern Pacific Bank (SPB). SPB offers its customers a wide variety of deposit and commercial loan products. The Company also conducts limited operations through Imperial Business Credit Inc. (IBC).

The Company groups its business segments into the following categories.

Core Businesses: Business Finance Lending; Coast Business Credit; Imperial Warehouse Finance, Inc; The Lewis Horwitz Organization; Multifamily and Commercial Mortgage Lending and Income Property Lending Division.

Non-Core Activities: De-emphasized/Discontinued/Exited Businesses.

Core Businesses

Business Finance Lending

Coast Business Credit

Coast Business Credit (CBC) is the asset-based and cash stream lending division of the company's principal subsidiary, SPB, which makes revolving lines of credit and term loans available to growth companies in the equipment leasing, aircraft transportation, manufacturing, distribution, technology, service, telecommunications and retail industries. CBC is headquartered in Los Angeles, California, and conducts its lending operations throughout the United States. In addition to the Los Angeles office, CBC has 14 loan production and satellite Offices.

CBC's Loan Portfolio

CBC principally lends to middle market businesses secured by accounts receivable and inventory. Term loans are usually secured by real property, equipment or other fixed assets. CBC's lending focuses on the manufacturing and distributing sectors, which includes businesses involved in electrical equipment, transportation equipment, publishing, wholesale durable goods, retail stores, wall & floor tile, commercial lighting and plastic manufacturing, among others.

Loan Products

Accounts Receivable Loans: These loans are revolving lines of credit that are secured by accounts receivable from their customers. Each borrower's customers normally make their payments to a blocked account, lockbox, or directly to CBC.

Inventory Loans: These loans are revolving lines of credit secured by eligible inventory that is restricted to raw materials and finished goods. Inventory loans are generally made in conjunction with accounts receivable loans to qualifying borrowers.

Term Loans: CBC also originates term loans secured by real property, equipment or other fixed assets. These loans have three-to-five year amortization periods, but are due and payable upon termination of a master loan and security agreement, if one exists.

Participation Loans: Participation loans consist of both term loans and revolving lines of credit which CBC and other lenders (banks or other asset-based lenders) jointly lend to borrowers under one loan agreement.

Cash Stream Loans: CBC also originates loans based on a multiple of recurring cash streams. Such loans are made to companies that generate a consistent stream of

recurring collections. These companies include Internet service providers, paging companies, wireless phone operators, payphone companies, alarm companies, furniture rental companies, and other companies where regular, consistent payments are made for providing a particular product or service.

Imperial Warehouse Finance, Inc

Imperial Warehouse Finance, Inc (IWF) is a wholly owned subsidiary of SPB which provides nationwide short-term repurchase lines of credit to residential mortgage lenders (Sellers) who are in search of developing long-term business relationships with a reliable warehouse lender.

Lewis Horwitz Organization

The Lewis Horwitz Organization (LHO) is an internationally recognized commercial finance lender engaged in providing financing for independent motion picture and television production. Typically, LHO lends to independent producers of film and television on a senior secured basis, basing its credit decisions on the creditworthiness and reputation of distributors and sales agents who have contracted to distribute the films.

Loan Products

LHO provides loans (with a typical term of 12 to 18 months) and letters of credit (L/C) for the production of motion pictures and television shows or series that have a predictable worldwide market, and therefore, an ascertainable source of revenue arising from licensing of the distribution rights throughout the world. LHO also provides various types of credit facilities to creditworthy companies in the film and television industry.

Multifamily and Commercial Mortgage Lending

The Company conducts its mortgage lending operations through the Income Property Lending Division (IPL) of SPB.

Income Property Lending Division

As of December 31, 2001, IPL had four loan origination offices located in California and Florida.

Loan Portfolio

The focus of IPL's lending activities is the small loan market for 5+ unit multifamily apartments and commercial buildings.

Loan Products

IPL generally seeks to make 70% of its loans secured by apartment buildings and 30% of its loans secured by commercial properties. Most of IPL's business is generated through in-house loan representatives who market the loans directly to mortgage brokers and borrowers. IPL also uses direct mailing, referrals from brokers and real estate developers.

Funding

The Company's business operations conducted through the divisions of SPB are primarily financed through SPB's deposits, Federal Home Loan Bank borrowings, and its capital contributions.

History

Imperial Credit Industries, Inc. was founded in 1986.

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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