

Intermountain Community Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Intermountain Community 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 Intermountain Community 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 Intermountain Community 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 Intermountain Community 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 Intermountain Community Bancorp business.

About Intermountain Community Bancorp

Intermountain Community Bancorp operates as the holding company for Panhandle State Bank, which provides commercial banking services primarily to individuals, professionals, and small to medium-sized businesses in the United States.

Primary Market Area

The company maintains its main office in Sandpoint, Idaho and has 18 other branches. In addition to the main office, 7 branch offices operate under the name of Panhandle State Bank. Eight branches are operated under the name Intermountain Community Bank, a division of Panhandle State Bank, and three branches operate under the name Magic Valley Bank, a division of Panhandle State Bank. Its 16 branches are located throughout Idaho in the cities of Bonners Ferry, Caldwell, Coeur d'Alene, Fruitland, Gooding, Kellogg, Nampa, Payette, Ponderay, Post Falls, Priest River, Rathdrum, Sandpoint, Twin Falls, and Weiser. One branch is located in Spokane Valley, Washington and one branch is located in Spokane, Washington. In addition, the company has one branch located in Ontario, Oregon.

Lending Activities

The company offers various secured and unsecured loans to help meet the needs of its communities.

Commercial Loans: The company offers a range of loans and open-end credit arrangements to businesses of small and moderate size, from small sole proprietorships to corporate entities, with purposes ranging from working capital and inventory acquisition to equipment purchases and business expansion. It also participates in the small business administration (SBA) and USDA financing programs. It also offers loans for agricultural and ranching purposes. These include expansion loans, short-term working capital loans, equipment loans, cattle or livestock loans, and real estate loans on a limited basis.

Real Estate Loans: The company offers first mortgage loans to purchase or refinance homes, home improvement loans and home equity loans and credit lines. Conforming 1st mortgage loans are offered with up to 30-year maturities. Loans for purchase, construction, rehabilitation or repurchase of commercial and industrial properties are also available.

Consumer Loans: The company offers various consumer loans, including personal loans, motor vehicle loans, boat loans, recreational vehicle loans, home improvement loans, home equity loans, open-end credit lines, both secured and unsecured, and overdraft protection credit lines.

Municipal Financing: Operating and term loans are available to entities that qualify for the company to offer such financing on a tax-exempt basis.

Investment Services

The company provides non-FDIC insured investment services through its division, Trust and Investment Services. Products offered to its customers include annuities, equity and fixed income securities, mutual funds, insurance products, and brokerage services. It also provides investment management services through the Trust & Wealth Management Department to clients in 50 states. As of December 31, 2009, the company's investment portfolio included U.S. treasury securities and obligations of government agencies; mortgage-backed securities & collateralized mortgage obligations (CMOs); and state and municipal bonds.

Deposit Services

The company offers various retail deposit services, including checking accounts, savings accounts, money market accounts and various types of certificates of deposit. It also offers various business-oriented deposit accounts, including various types of FDIC-insured checking, savings, money market, and time deposit accounts, and non-FDIC insured alternatives, including reverse repurchase agreements and sweep accounts.

Trust & Wealth Management Services

The company provides trust and wealth management services to its higher net worth customers to assist them in investment, tax, and estate planning.

Other Services

Other consumer-oriented services include automated teller machines (ATMs), debit cards, safe deposit boxes, Internet and phone banking services, savings bonds, and VISA/Mastercard credit cards. It is a member of the Star, Plus, Exchange, Interlink, and Accell ATM networks. Its business smart online product allows companies to manage their financial operations from any location, including originating ACH entries for payroll, outgoing tax and other payments, and incoming collections.

Competitors

The company's primary competitors in northern Idaho/eastern Washington include US Bank, Wells Fargo, Washington Trust Bank, Sterling Savings Bank, Banner Bank, and Bank of America, Idaho Independent Bank, and Mountain West Bank.

The company's primary competitors in other regions in southwestern and south central Idaho and eastern Oregon include international or regional banks, US Bank, Wells Fargo, Key Bank, Bank of America, Banner Bank, Zions Bank, Bank of the Cascades, Idaho Independent Bank, DL Evans Bank, First Federal Savings Bank, and Farmers National Bank.

History

Intermountain Community Bancorp was founded in 1981.

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.
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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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