

# International Bancshares Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/I19DE187ECFBEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: I19DE187ECFBEN

## Abstracts

International Bancshares Corp. 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 International Bancshares Corp. and its competitors. This provides our Clients with a clear understanding of International Bancshares Corp. position in the Industry.

The report contains detailed information about International Bancshares Corp. 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 International Bancshares Corp.. 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 International Bancshares Corp. 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 International Bancshares Corp. 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 International Bancshares Corp. business.

### **About International Bancshares Corp.**

International Bancshares Corporation, a financial holding company, provides commercial and retail banking services in south, central, and southeast Texas, including Austin and Houston, and the state of Oklahoma. The company operates through 280 main banking and branch facilities located in 104 communities.

#### **Subsidiaries**

The company's primary bank subsidiary is International Bank of Commerce, Laredo (IBC). Its other bank subsidiaries include Commerce Bank; International Bank of Commerce, Brownsville; and International Bank of Commerce, Zapata. It also has direct non-banking subsidiaries, including IBC Life Insurance Company, which reinsures a small percentage of credit life and accident and health risks related to loans made by bank subsidiaries; IBC Subsidiary Corporation, a second-tier bank holding company incorporated in the State of Delaware; and IBC Capital Corporation, a company incorporated in the State of Delaware for the purpose of holding certain investments of it. It owns a 50 percent interest in Gulfstar Group I, Ltd. and related entities, which are involved in investment banking activities. It also owns a controlling interest in three merchant banking entities.

## Operations

The company's subsidiaries are in the business of gathering funds from various sources and investing these funds to earn a return. Funds gathering primarily take the form of accepting demand, savings, and time deposits from individuals, partnerships, corporations, and public entities. Investments principally are made in loans to various individuals and entities, as well as in debt securities of the U.S. government and various other entities whose payments are guaranteed by the U.S. government. It also engages in the making of commercial, financial, agricultural, real estate, personal, home improvement, automobile, and other installment and term loans.

The company's subsidiaries are primarily focused on providing commercial banking services to small and medium sized businesses located in their trade areas and international banking services. Its subsidiaries also emphasize on consumer and retail banking, including mortgage lending, as well as branches situated in retail locations and shopping malls.

The company's subsidiaries are also active in facilitating international trade along the United States border with Mexico and elsewhere. The international banking business of it includes providing letters of credit, making commercial and industrial loans, and providing a nominal amount of currency exchange. Each bank subsidiary also offers other related services, such as credit cards, travelers' checks, safety deposit, collection, notary public, escrow, drive-up and walk-up facilities, and other customary banking services. Additionally, each bank subsidiary makes available certain securities products through third party providers.

The company's subsidiaries also make banking services available during traditional and nontraditional banking hours through their network of approximately 435 automated teller machines, and through their branches situated in retail locations and shopping malls. Additionally, it introduced IBC Bank Online, an Internet banking product to provide customers online access to banking information and services.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury securities; residential mortgage-backed securities; obligations of states and political subdivisions; equity securities; and other securities.

## History

International Bancshares Corporation was founded in 1966.

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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