

Metrocorp Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Metrocorp Bancshares 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 Metrocorp Bancshares 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 Metrocorp Bancshares 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 Metrocorp Bancshares 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 Metrocorp Bancshares Inc. business.

About Metrocorp Bancshares Inc.

MetroCorp Bancshares, Inc. operates as the holding company for MetroBank, National Association; and Metro United Bank, which provide commercial banking services to businesses, professionals and individuals in Texas and California.

The company attracts customer deposits through its 19 branches located in the greater Houston, Dallas, San Diego, Los Angeles, and San Francisco metropolitan areas. Its deposit products vary from noninterest-bearing demand deposit transaction accounts to interest-bearing NOW and money market transaction accounts, checking and savings accounts, and various termed time deposits, such as certificates of deposit (CD's) and individual retirement accounts (IRA's).

Operations

The company's primary lending focus is small and medium-sized businesses in various industries.

Commercial and Industrial Loans: The company's commercial lending emphasis includes loans to wholesalers, manufacturers, and business service companies. It makes available to businesses various short and medium-term commercial lending

products for working capital (including inventory and accounts receivable), purchases of equipment and machinery, and business expansion (including acquisitions of real estate and improvements).

Commercial Mortgage Loans: The company originates commercial mortgage loans to finance the purchase of real property, which consists of developed real estate. Its commercial mortgage loans are collateralized by first liens on real estate.

Construction Loans: The company originates loans to finance the construction of residential and non-residential properties. The majority of its residential construction loans in Texas are for single-family dwellings. It also originates loans to finance the construction of commercial properties, such as multi-family, office, industrial, warehouse, and retail centers.

Government Guaranteed Small Business Lending: The company has developed various government guaranteed lending programs to provide credit enhancement to its commercial and industrial and commercial mortgage portfolios. It offers small business administration (SBA) loans to minority-owned businesses.

Trade Finance: The company originates trade finance loans and letters of credit to facilitate export and import transactions for small and medium-sized businesses.

Residential Mortgage Brokerage and Lending: The company uses its existing branch network to offer a line of single-family residential mortgage products through third party mortgage companies. It also originates five to seven year balloon residential mortgage loans, primarily collateralized by owner occupied residential properties.

Retail Banking: The company offers various deposit products and services to retail customers through its branch networks in Texas and California. Retail deposit products and services include various deposits, ATM cards, debit cards, and online banking. It offers retail loan products.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included securities of U.S. treasury and other U.S. government corporations and agencies; obligations of state and political subdivisions; mortgage-backed securities and collateralized mortgage obligations, such as government issued or guaranteed, privately issued residential, and asset backed securities; and other investments, such as investment in certificate of

deposit account registry service (CDARS), Federal Home Loan Bank /Federal Reserve Bank stock, and investment in subsidiary trust.

History

MetroCorp Bancshares, Inc. was founded in 1987.

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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