

Northrim Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Northrim Bancorp 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 Northrim Bancorp 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 Northrim Bancorp 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 Northrim Bancorp 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 Northrim Bancorp Inc. business.

About Northrim Bancorp Inc.

Northrim BanCorp, Inc. operates as the multi holding company, which provides a range of banking products and services to businesses, professionals, and individuals in Alaska. As of December 31, 2008, Northrim BanCorp operated 11 branches, including 7 in Anchorage, and one each in Eagle River and Wasilla.

The company's wholly-owned subsidiaries include Northrim Bank (The bank); Northrim Investment Services Company (NISC); Northrim Capital Trust 1 (NCT1); and Northrim Statutory Trust 2 (NST2). The company also holds a 24% interest in the profits and losses of a residential mortgage holding company, Residential Mortgage Holding Company LLC (RML Holding Company) through Northrim Bank's wholly-owned subsidiary, Northrim Capital Investments Co. (NCIC).

The company also operates in the Washington and Oregon market areas through Northrim Funding Services (NFS), a division of the bank. NCIC purchased ownership interests totaling 50.1% in Northrim Benefits Group, LLC (NBG), an insurance brokerage company that focuses on the sale and servicing of employee benefit plans. Through NISC, the company purchased a 24% interest in Pacific Wealth Advisors, LLC (PWA), an investment advisory, trust and wealth management business located in Seattle, Washington.

The company owned a 48% equity interest in Elliott Cove Capital Management LLC (Elliott Cove), an investment advisory services company, through its wholly owned subsidiary, NISC. In addition to its ownership interest, the company provides Elliott Cove with a line of credit.

Northrim Funding Services (NFS) provides short-term working capital to customers in the states of Washington and Oregon by purchasing their accounts receivable.

Deposit Services

The company's deposit services include noninterest-bearing checking accounts and interest-bearing time deposits, checking accounts, and savings accounts. It has two deposit products that are indexed to specific U.S. Treasury rates. Its deposit services and products are: an indexed money market deposit account; a 'Jump-Up' certificate of deposit (CD) that allows additional deposits with the opportunity to increase the rate to the market rate for a similar term CD; an indexed CD that allows additional deposits, quarterly withdrawals without penalty, and tailored maturity dates; and arrangements to courier noncash deposits from its customers to their branch.

Lending Services

The company focuses on commercial and real estate lending. It also engages in construction and land development lending in Anchorage, Fairbanks, and the Matanuska Valley (near Anchorage). The company also provides consumer loans.

The company's loan products include short and medium-term commercial loans, commercial credit lines, construction and real estate loans and consumer loans. It emphasizes providing financial services to small and medium-sized businesses and to individuals.

Commercial Loans: The company's commercial loan portfolio includes both secured and unsecured loans for working capital and expansion. Short-term working capital loans are secured by accounts receivable, inventory, or equipment. It also makes longer-term commercial loans secured by equipment and real estate. The company also makes commercial loans that are guaranteed in large part by the Small Business Administration or the Bureau of Indian Affairs and commercial real estate loans that are participated with the Alaska Industrial Development and Export Authority.

Construction Loans

Land Development: The company is a land development and residential construction lender.

One-to-Four-Family Residences: The company finances the single-family houses. It originates one-to-four-family residential construction loans to builders for the construction of homes.

Commercial Construction: The company also provides construction lending for commercial real estate projects. Such loans are made only when there is a firm take-out commitment upon completion of the project by a third party lender.

Commercial Real Estate: These loans are secured by office buildings, apartment complexes, or warehouses. The company also originates and sells to AHFC, loans secured by multifamily residential units.

Home Equity Lines and Other Consumer Loans: The company provides personal loans for automobiles, recreational vehicles, boats, and other larger consumer purchases. It provides both secured and unsecured consumer credit lines to accommodate the needs of individual customers, with home equity lines of credit serving as the major product in this area.

Other Customer Services: In addition to its deposit and lending services, the company offers its customers 24-hour services: Telebanking, faxed account statements, Internet banking for individuals and businesses, and automated teller services. Other special services include personalized checks at account opening, overdraft protection from a savings account, extended banking hours, commercial drive-up banking with coin service, automatic transfers and payments, wire transfers, direct payroll deposit, electronic tax payments, automated clearing house origination and receipt, cash management programs to meet the specialized needs of business customers, and courier agents who pick up noncash deposits from business customers.

Investment Portfolio

The company's investment portfolio consists primarily of government sponsored entity securities, corporate bonds, and municipal securities.

Competition

The company's competitors include Alaska USA Federal Credit Union, Wells Fargo Bank Alaska, First National Bank Alaska, and Key Bank.

History

Northrim BanCorp, Inc. was founded in 1990.

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.

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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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