

# Pacific Mercantile Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Pacific Mercantile 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 Pacific Mercantile 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 Pacific Mercantile 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 Pacific Mercantile 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 Pacific Mercantile Bancorp business.

## **About Pacific Mercantile Bancorp**

Pacific Mercantile Bancorp operates as the holding company for Pacific Mercantile Bank that provides commercial banking services to small and moderate size businesses, professional firms, and individuals in Orange, Los Angeles, San Bernardino, and San Diego counties of southern California. The company operates eight full service commercial banking offices and an Internet banking branch. Its customers are located in 50 states and the District of Columbia.

### **Loan Products**

The company offers its customers various loan products, including commercial loans and credit lines, accounts receivable and inventory financing, SBA guaranteed business loans, commercial real estate, and consumer loans.

**Commercial Loans:** The commercial loans that the company offers generally include short-term secured and unsecured business and commercial loans, accounts receivable financing, equipment and automobile term loans and leases, and SBA guaranteed business loans.

Commercial loans, including accounts receivable financing, generally are made to

businesses that have been in operation for at least three years. The company also offers asset-based lending products. These loans are collateralized primarily by the borrower's accounts receivable and inventory.

**Commercial Real Estate Loans:** The majority of the company's commercial real estate loans are secured by first trust deeds on nonresidential real property. Loans secured by nonresidential real estate often involve loan balances to single borrowers or groups of related borrowers.

**Residential Mortgage Loans:** Residential mortgage loans consist primarily of loans that are secured by first trust deeds on apartment buildings or other multi-family dwellings. The company makes loans secured by single-family residential properties. It makes multi-family residential mortgage loans primarily in Los Angeles and Orange Counties for terms of approximately 30 years. Single-family mortgages consist principally of adjustable rate loans, except that some of the loans have fixed interest rates for the initial five years of the loan term and adjust thereafter.

**Consumer Loans:** The company offers various loan and credit products to consumers, including personal installment loans, lines of credit, and credit cards. It designs these products to meet the needs of its customers, and some are made at fixed rates of interest and others at adjustable rates of interest.

### Business Banking Services

The company offers various banking and financial services designed primarily for its business banking customers. Those services include financial management tools and services that include multiple account control, account analysis, transaction security and verification, wire transfers, bill payment, payroll and lock box services, most of which are available at its Internet Web site; and automated clearinghouse (ACH) origination services which enable businesses, that charge for their services or products on a recurring monthly or other periodic basis, to obtain payment from their customers through an automatic, pre-authorized debit from their customers' bank accounts in the United States.

### Convenience Banking Services

The company also offers various services and products to conduct banking transactions, such as Internet banking services, ATMs, night drop services, courier, and armored car services that enable its business customers to order and receive cash.

## Internet Banking Services

The company's customers can access its Internet bank at [www.pmbank.com](http://www.pmbank.com) to use financial cash management services; view account balances and account history; transfer funds between accounts; pay bills and order wire transfers of funds; transfer funds from credit lines to deposit accounts; make loan payments; print bank statements; place stop payments; and purchase certificates of deposit.

## Deposit Products

The company's deposits include interest-bearing checking, savings, and money market deposits.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury securities; mortgage-backed securities issued by U.S. agencies; municipal securities; non-agency collateralized mortgage obligations; asset backed securities; and mutual fund.

## History

Pacific Mercantile Bancorp was founded in 1998.

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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