

## Peoples Bancorporation, Inc. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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Peoples Bancorporation, Inc. Due Diligence 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 Peoples Bancorporation, Inc. and its competitors. This provides our Clients with a clear understanding of Peoples Bancorporation, Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about Peoples Bancorporation, 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 Peoples Bancorporation, 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 Peoples Bancorporation, 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 Peoples Bancorporation, 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 Peoples Bancorporation, Inc. business.

### About Peoples Bancorporation, Inc.

Peoples Bancorporation, Inc. operates as a holding company for The Peoples National Bank, Easley, which provides financial services to individuals and companies.

The company conducts its business from nine banking offices located in the Upstate Area of South Carolina. Its customer base is primarily derived from Greenville and Pickens Counties, South Carolina and the northeast section of Anderson County, South Carolina.

## Lending Activities

The company's various lending activities include commercial, consumer, installment, and real estate loans.

Commercial loans include loans made to individuals, partnerships, or corporate borrowers, which are obtained for various business purposes and with an emphasis to small and medium-sized businesses. It also offers agricultural loans. Commercial loans are made on either a secured or unsecured basis. The security for these loans consists of liens on inventories, receivables, equipment, and furniture and fixtures.

The company's real estate loans include construction loans and loans secured by real estate, both commercial and residential.

The company's consumer loans include secured installment loans to individuals for personal, family, and household purposes, including automobile loans to individuals, and pre-approved lines of credit.

The company also provides daily repurchase agreements; alternative investment products, such as annuities, mutual funds, stocks, and bonds; credit cards; letters of credit; home equity lines of credit; safe deposit boxes; wire transfer services; Internet banking; and ATM facilities.

## Investment Portfolio

The company invests primarily in obligations of the United States of America or obligations guaranteed as to principal and interest by the United States of America, other taxable securities, and obligations of states and municipalities.

## Deposits

The company offers various deposit products, including interest-bearing and noninterest-bearing deposit accounts, including commercial and retail checking accounts, negotiable orders of withdrawal (NOW) accounts, public funds accounts, money market accounts, individual retirement accounts, including Keogh plans with stated maturities, regular interest-bearing statement savings accounts, and certificates of deposit. The primary sources of deposits are residents, businesses, and employees of businesses.

## History

Peoples Bancorporation, Inc. was founded in 1986.

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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<sup>1</sup> – Data availability depends on company's security policy.

<sup>2</sup> – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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