

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.

Table of Content

RESEARCH METHODOLOGY

DISCLAIMER

1. PEOPLES BANCORPORATION, INC. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders

1.5. Company History

2. PEOPLES BANCORPORATION, INC. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. PEOPLES BANCORPORATION, INC. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. PEOPLES BANCORPORATION, INC. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis
 - 4.2.3. Asset Turnover
 - 4.2.4. Credit Ratios
 - 4.2.5. Long-Term Solvency
 - 4.2.6. Growth Over Prior Year
 - 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. PEOPLES BANCORPORATION, INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Peoples Bancorporation, Inc. Direct Competitors
- 5.2. Comparison of Peoples Bancorporation, Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Peoples Bancorporation, Inc. and Direct Competitors Stock Charts
- 5.4. Peoples Bancorporation, Inc. Industry Analysis
 - 5.4.1. Banks and Thrifts Industry Snapshot
 - 5.4.2. Peoples Bancorporation, Inc. Industry Position Analysis

6. PEOPLES BANCORPORATION, INC. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. PEOPLES BANCORPORATION, INC. EXPERTS REVIEW¹

- 7.1. Experts Opinion
- 7.2. Experts Estimates

8. PEOPLES BANCORPORATION, INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. PEOPLES BANCORPORATION, INC. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. PEOPLES BANCORPORATION, INC. PORTER FIVE FORCES ANALYSIS²

12. PEOPLES BANCORPORATION, INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF TABLES

Peoples Bancorporation, Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Peoples Bancorporation, Inc. Key Executives
Key Executives Biographies¹
Key Executives Compensations¹
Peoples Bancorporation, Inc. Major Shareholders
Peoples Bancorporation, Inc. History
Peoples Bancorporation, Inc. Products
Revenues by Segment
Revenues by Region
Peoples Bancorporation, Inc. Offices and Representations
Peoples Bancorporation, Inc. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Peoples Bancorporation, Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Peoples Bancorporation, Inc. Capital Market Snapshot
Peoples Bancorporation, Inc. Direct Competitors Key Facts
Direct Competitors Profitability Ratios

Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Banks and Thrifts Industry Statistics
Peoples Bancorporation, Inc. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Peoples Bancorporation, Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

LIST OF FIGURES

Peoples Bancorporation, Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Peoples Bancorporation, Inc. 1-year Stock Charts
Peoples Bancorporation, Inc. 5-year Stock Charts
Peoples Bancorporation, Inc. vs. Main Indexes 1-year Stock Chart
Peoples Bancorporation, Inc. vs. Direct Competitors 1-year Stock Charts
Peoples Bancorporation, Inc. Article Density Chart

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.

The complete financial data is available for publicly traded companies.

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