

# **Preferred Bank Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

<https://marketpublishers.com/r/P0266CBD66FBEN.html>

Date: June 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: P0266CBD66FBEN

## **Abstracts**

Preferred Bank 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 Preferred Bank and its competitors. This provides our Clients with a clear understanding of Preferred Bank position in the Industry.

The report contains detailed information about Preferred Bank 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 Preferred Bank. 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 Preferred Bank 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 Preferred Bank 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 Preferred Bank business.

## **About Preferred Bank**

Preferred Bank operates as an independent commercial bank in California focusing on the Chinese-American market. The company provides personalized deposit services and real estate finance, commercial loans and trade finance to small and mid-sized businesses and their owners, entrepreneurs, real estate developers and investors, professionals, and high net worth individuals.

### **Market**

The company conducts banking business from its main office in downtown Los Angeles, California and 12 full-service branch banking offices in Los Angeles, Orange, and San Bernardino Counties. It markets its services and conducts its business primarily in Los Angeles, Orange, Ventura, Riverside and San Bernardino counties.

### **Lending Activities**

The company originates various types of loans, most of which fall into the following four categories: real estate mini-perm loans; real estate construction loans; commercial loans; and trade finance.

In addition to these loan types, the company makes a small amount of consumer loans principally as an accommodation to its business customers. It also utilizes its relationships within the banking industry to purchase and sell participations in loans that meet its underwriting criteria.

**Real Estate Mini-Perm Loans:** Real estate mini-perm loans secured by retail, industrial, office and residential multi-family properties.

**Real Estate Construction:** The company is also a construction lender with construction loans.

**Commercial Loans:** The company offers various commercial loan products, including lines of credit for working capital, term loans for capital expenditures and commercial and stand-by letters of credit.

**Trade Finance Credits:** The company's trade finance portfolio includes loans made to U.S. based importers who are also its borrowers or depositors. It also provides standby letters of credit and foreign exchange services to its clients. It offers various services to importers, including - commercial letters of credit; import lines of credit; documentary collections; international wire transfers; and acceptances/trust receipt financing. It offers the various services to exporters, including - export letters of credit; export finance; documentary collections; bills purchase program; and international wire transfers.

## Deposit Products

The company provides a range of deposit products. It offers regular checking, savings, NOW and money market deposit accounts; fixed-rate, fixed maturity retail certificates of deposit ranging in terms from 14 days to five years; and individual retirement accounts and non-retail certificates of deposit consisting of Jumbo CDs. It provides courier service to pick up non-cash deposits, and for those customers that use major amounts of cash, it arranges for armored car and vault service.

## Investment Portfolio

The company's investment securities consist primarily of U.S. agency issues, investment grade corporate notes, municipal bonds and mortgage-backed securities. In addition, for liquidity purposes, it uses overnight federal funds, which are temporary overnight sales of excess funds to correspondent banks; and interest-bearing deposits at other financial institutions, which consist of certificates of deposit spread over various

financial institutions.

## Customers

The company provides a range of deposit and loan products and services to customers primarily within the following categories:

**Real Estate Finance:** Consisting of investors and developers within the real estate industry and of owner-occupied properties in Southern California. It provides construction loans and mini-permanent (mini-perm) loans for residential, commercial, industrial and other income producing properties.

**Middle Market Business:** Consisting of manufacturing, service and distribution companies. The company offers a range of lending products to customers in this market, including working capital loans, equipment financing and commercial real estate loans. Additionally, it provides a range of deposit products and related services, including safe deposit boxes, account reconciliation, courier service and cash management services.

**International Trade Finance:** Consisting of importers and exporters based in the U.S. requiring both borrowing and operational products. The company offers a range of products to international trade finance customers, including commercial and standby letters of credit, acceptance financing, documentary collections, foreign draft collections, international wires and foreign exchange.

**Private Banking:** Consisting of wealthy individuals residing in the Pacific Rim area with residences, real estate investments or businesses in Southern California. The company offers its banking products and services to this segment.

**Professionals:** Consisting generally of physicians, accountants, attorneys, business managers and other professionals. The company provides specialized personal banking services to customers in this segment, including courier service, various types of specialized deposit accounts and personal and business loans, as well as lines of credit.

The company provides an operating traditional Internet banking system with bill pay services for these customers.

## History

Preferred Bank was founded in 1991.

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.

## Contents

### RESEARCH METHODOLOGY

### DISCLAIMER

## **1. PREFERRED BANK 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. PREFERRED BANK 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. PREFERRED BANK SWOT ANALYSIS**

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

## **4. PREFERRED BANK 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. PREFERRED BANK COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Preferred Bank Direct Competitors
- 5.2. Comparison of Preferred Bank and Direct Competitors Financial Ratios
- 5.3. Comparison of Preferred Bank and Direct Competitors Stock Charts
- 5.4. Preferred Bank Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. Preferred Bank Industry Position Analysis

## **6. PREFERRED BANK NEWS & EVENTS**

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

## **7. PREFERRED BANK EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. PREFERRED BANK ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 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. PREFERRED BANK IFE, EFE, IE MATRICES<sup>2</sup>**

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

## **11. PREFERRED BANK PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. PREFERRED BANK VRIO ANALYSIS<sup>2</sup>**

## **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

Preferred Bank 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

Preferred Bank 1-year Stock Charts

Preferred Bank 5-year Stock Charts

Preferred Bank vs. Main Indexes 1-year Stock Chart

Preferred Bank vs. Direct Competitors 1-year Stock Charts

Preferred Bank 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.



## List Of Tables

### LIST OF TABLES

Preferred Bank Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
Preferred Bank Key Executives  
Preferred Bank Major Shareholders  
Preferred Bank History  
Preferred Bank Products  
Revenues by Segment  
Revenues by Region  
Preferred Bank Offices and Representations  
Preferred Bank 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  
Preferred Bank Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
Preferred Bank Capital Market Snapshot  
Preferred Bank 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  
Industry Statistics

Preferred Bank 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  
Preferred Bank Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## 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 3×3 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

Product name: Preferred Bank Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/P0266CBD66FBEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/P0266CBD66FBEN.html>