

# Premier Commercial Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/P873691B026BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: P873691B026BEN

## Abstracts

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

The report contains detailed information about Premier Commercial 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 Premier Commercial 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 Premier Commercial 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 Premier Commercial 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 Premier Commercial Bancorp business.

## **About Premier Commercial Bancorp**

Premier Commercial Bancorp operates as the holding company for Premier Commercial Bank, Anaheim and Premier Commercial Bank Arizona, Mesa.

### **Premier Commercial Bank**

Premier Commercial Bank, N.A. conducts a general commercial banking business. The Bank's main and principal executive offices are located at Anaheim in California.

The Bank has one full-service banking office in California providing services to customers in the Orange, Los Angeles, and San Diego Counties. It also operates a loan production/deposit production office in Irvine which principally generates real-estate, commercial and SBA loans in California. The company's Bank also has a SBA loan production office in Woodland Hills.

The company's Bank offers a range of banking services, including personal and business checking accounts and various types of interest-bearing deposit accounts, including interest-bearing checking, money market, savings, IRA, SEP, and time certificates of deposits. In addition, its Bank has developed a nationwide SBA lending program as a 'preferred lender'. Through this program, the company originates and

funds both '7(a)' and '504' loans, primarily secured by commercial real estate property and guaranteed up to 85% by the Small Business Administration. Loan products include consumer installment (primarily automobile loans), home equity lines of credit, single-family residential construction loans, on both an owner-occupied and a non-owner basis, single family residential tract loans (over 4 units), commercial construction and permanent loans for office, retail and industrial buildings for owner-occupancy, investment and re-sale, commercial lines of credit, term loans and letters of credit for local businesses.

The Bank also offers safe deposit boxes, night depository facilities, merchant credit card services, notary services, traveler's checks, note collection, wire transfer services, cashiers checks, 24 hour A banking services, telephone banking, internet banking, direct deposit, and automatic transfers between accounts.

#### Premier Commercial Bank Arizona

Premier Commercial Bank Arizona, N.A. (the 'AZ Bank') conducts general commercial banking business. The Bank's main and principal executive office is located at Mesa in Arizona. AZ Bank has one full-service banking office in Arizona providing services to customers in the Maricopa County and Greater Phoenix area.

AZ Bank offers a range of banking services, including personal and business checking accounts and various types of interest-bearing deposit accounts, including interest-bearing checking, money market, savings, IRA, SEP, and time certificates of deposits. In addition, its AZ Bank has developed a nationwide SBA lending program as a 'preferred lender'. Through this program, the company originates and funds both '7(a)' and '504' loans, primarily secured by commercial real estate property and guaranteed up to 85% by the Small Business Administration. Its loan products include consumer installment (primarily automobile loans), home equity lines of credit, single-family residential construction loans, on both an owner-occupied and a non-owner basis, single family residential tract loans (over 4 units), commercial construction and permanent loans for office, retail and industrial buildings for owner-occupancy, investment and re-sale, commercial lines of credit, term loans and letters of credit for local businesses.

AZ Bank also offers safe deposit boxes, night depository facilities, merchant credit card services, notary services, traveler's checks, note collection, wire transfer services, cashiers checks, telephone banking, internet banking, direct deposit, and automatic transfers between accounts.

## Loan Portfolio

The company's loan portfolio, as of December 31, 2006, included Commercial Real Estate loans, Construction loans, Commercial loans, Small Business Administration (SBA) loans, Consumer loans, including Home Equity Loans.

**Commercial Real Estate** — these loans include hotels, multi-family residential units, commercial office buildings, warehouses and small business locations. These properties are both owner occupied and non owner occupied.

**Construction Loans** — these loans include construction projects for single family homes, multi-family residential units and commercial properties.

**Commercial Loans** — these loans can be unsecured or secured depending on the overall financial strength of the borrower and any guarantors.

**Small Business Administration Loans (SBA)** — SBA loans can have the characteristic of its commercial real estate loans as well as commercial loans. The majority of SBA loans are secured by owner-occupied real estate used in the borrowers business.

**Consumers** — consumer loans, which include home equity lines, auto loans and other personal loans, are offered to executives and owners of business borrowers.

## Investment Portfolio

The company's investment portfolio includes U.S. Treasury securities, securities of U.S. Government Agencies, Other Investment Securities, securities of State and Municipal Governments.

## Deposits

The company's deposits include Savings, Money Markets and NOW Accounts; Time Deposits; and Noninterest-Bearing Demand Deposits.

## History

Premier Commercial Bancorp was founded in 2001.

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. PREMIER COMMERCIAL BANCORP 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. PREMIER COMMERCIAL BANCORP 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. PREMIER COMMERCIAL BANCORP SWOT ANALYSIS**

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

### **4. PREMIER COMMERCIAL BANCORP 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. PREMIER COMMERCIAL BANCORP COMPETITORS AND INDUSTRY ANALYSIS**

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

## **6. PREMIER COMMERCIAL BANCORP NEWS & EVENTS**

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

## **7. PREMIER COMMERCIAL BANCORP EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. PREMIER COMMERCIAL BANCORP 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. PREMIER COMMERCIAL BANCORP 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. PREMIER COMMERCIAL BANCORP PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. PREMIER COMMERCIAL BANCORP VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

Premier Commercial Bancorp 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  
Premier Commercial Bancorp 1-year Stock Charts  
Premier Commercial Bancorp 5-year Stock Charts  
Premier Commercial Bancorp vs. Main Indexes 1-year Stock Chart  
Premier Commercial Bancorp vs. Direct Competitors 1-year Stock Charts  
Premier Commercial Bancorp 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

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

Premier Commercial Bancorp 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  
Premier Commercial Bancorp 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 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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