

## Provident Community Bancshares, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Provident Community Bancshares, Inc. 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 Provident Community Bancshares, Inc. and its competitors. This provides our Clients with a clear understanding of Provident Community Bancshares, Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about Provident Community Bancshares, 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 Provident Community Bancshares, 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 Provident Community Bancshares, 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 Provident Community Bancshares, 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 Provident Community Bancshares, Inc. business.

### About Provident Community Bancshares, Inc.

Provident Community Bancshares, Inc. operates as the holding company for Provident Community Bank, N.A. that provides various banking and financial services in South Carolina.

The company owns two banking offices and an operations center in Union, South Carolina; one banking office in Winnsboro, South Carolina; two banking offices in Rock Hill, South Carolina; and a banking office in each of Laurens, Jonesville, and Simpsonville, South Carolina.

## Lending Activities

**Real Estate Loans:** The company originates residential mortgage loans to enable borrowers to purchase existing single family homes or to construct new homes. It offers mortgage lending products with both fixed and adjustable rates. Commercial real estate loans consist of permanent loans secured by multi-family loans, apartment houses, as well as commercial and industrial properties, including office buildings, warehouses, shopping centers, hotels, motels, and other special purpose properties. Commercial real estate loans are originated and purchased for inclusion in the bank's portfolio.

**Construction Loans:** The company engages in construction lending that primarily is secured by single family residential real estate and commercial real estate. It grants construction loans to individuals with a takeout for permanent financing from one of its correspondent mortgage lenders or another financial institution, and to approved builders on both presold and unsold properties.

**Consumer Loans:** The company's consumer loan portfolio primarily consists of automobile loans on new and used vehicles, mobile home loans, boat loans, second mortgage loans, loans secured by savings accounts, and unsecured loans.

**Commercial Loans:** Commercial business loans are made primarily in the bank's market area to small businesses through its branch network.

## Investment Portfolio

The company's investment portfolio, as of December 31, 2009, included investments in the U.S. agency obligations, Government sponsored enterprises, municipal securities, trust preferred securities, and mortgage-backed and related securities.

## Deposits

The company accepts various deposit products, including negotiable order of withdrawal accounts, money market savings accounts, passbook and statement savings accounts, individual retirement accounts, and certificate of deposit accounts.

## Competition

The company competes with super-regional banks, such as BB&T and SunTrust, and large regional banks, such as First-Citizens Bank and Trust Company of South Carolina and Carolina First Bank.

## History

Provident Community Bancshares, Inc. was founded in 1934.

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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