

Rainier Pacific Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Rainier Pacific Financial Group 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 Rainier Pacific Financial Group Inc. and its competitors. This provides our Clients with a clear understanding of Rainier Pacific Financial Group Inc. position in the Industry.

The report contains detailed information about Rainier Pacific Financial Group 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 Rainier Pacific Financial Group 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 Rainier Pacific Financial Group 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 Rainier Pacific Financial Group 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 Rainier Pacific Financial Group Inc. business.

About Rainier Pacific Financial Group Inc.

Rainier Pacific Financial Group, Inc. operates as the holding company for Rainier Pacific Savings Bank, which provides various banking services. The company offers consumers an array of deposit and loan services through Rainier Pacific Bank and offer automobile and homeowners' insurance, financial planning, and non-federally insured mutual fund and investment services through two operating units of the company doing business as Rainier Pacific Insurance Services and Rainier Pacific Financial Services. It also provides deposit and loan services to small businesses, and local builders of single-family residential homes in its local markets.

Market Area

As of December 31, 2008, the company operated a retail network of 14 branches throughout the Tacoma-Pierce County market and the City of Federal Way, with its corporate office located in the central business district of downtown Tacoma.

Lending Activities

The company focuses its lending activities primarily on generating five or more family

residential (multi-family) and commercial real estate loans, loans secured by owner occupied one- to four-family residences, real estate construction and land loans, consumer loans, and commercial loans for small businesses. It offers various secured and unsecured consumer loan products, including direct and indirect auto loans, deposit secured loans, unsecured personal loans, VISA lines of credit, and home equity loans and lines of credit. It focuses on originating multi-family and commercial real estate loans on properties located primarily in the Puget Sound region of Western Washington. It offers real estate construction and land loans secured by single-family residential properties to consumers and local builders.

Residential One- to Four-Family Lending: Residential mortgage loans are primarily made on owner-occupied properties within the Pierce and South King County markets. It originates a limited number of jumbo fixed- and adjustable-rate single-family loans.

Multi-Family and Commercial Real Estate Lending: The company originates multi-family and commercial real estate loans. It pursues' multi-family and commercial real estate loans located in the Puget Sound region of Washington State. Commercial and multi-family real estate loans include investment or owner-occupied office and medical buildings, retail shopping centers, mini-storage facilities, warehouse facilities, and apartment buildings and complexes.

Real Estate Construction and Land Loans: The company originates real estate construction and land loans primarily in the Pierce, Thurston, and King County market areas with custom residential construction all-in-one, residential speculative construction, single-family land acquisition and development, and lot inventory loans to builders and developers. It originates undeveloped land loans to local contractors and developers for the purpose of holding the land for future development. The company also makes construction loans for commercial and multi-family development projects. These projects include multi-family, apartment, retail, office/warehouse, and office buildings.

Consumer Lending: The company's consumer installment loans, such as auto, boats, recreational, home equity, and personal loans, are generally offered on a fixed-rate basis, while VISA, unsecured personal lines of credit, and home equity lines of credit are principally offered on a variable rate basis. These loans consist primarily of indirect auto loans and include indirect loans on recreational vehicles and boats.

Commercial Business Lending: The company provides commercial business loans.

Investment Activities

As of December 31, 2008, the company's investment portfolio included federal home loan bank stock, trust preferred CDO securities, U.S. Government mortgage-backed securities, and municipal bonds.

Deposits: The company offers deposit instruments, such as checking accounts, money market accounts, savings accounts, and certificates of deposit.

Competition

The company's major competitors include Columbia Bank, Key Bank, Bank of America, Washington Mutual - Chase, and Wells Fargo Bank.

History

Rainier Pacific Financial Group, Inc. was founded in 1932.

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. RAINIER PACIFIC FINANCIAL GROUP 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. RAINIER PACIFIC FINANCIAL GROUP 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. RAINIER PACIFIC FINANCIAL GROUP INC. SWOT ANALYSIS

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

4. RAINIER PACIFIC FINANCIAL GROUP 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. RAINIER PACIFIC FINANCIAL GROUP INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Rainier Pacific Financial Group Inc. Direct Competitors
- 5.2. Comparison of Rainier Pacific Financial Group Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Rainier Pacific Financial Group Inc. and Direct Competitors Stock Charts
- 5.4. Rainier Pacific Financial Group Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Rainier Pacific Financial Group Inc. Industry Position Analysis

6. RAINIER PACIFIC FINANCIAL GROUP INC. NEWS & EVENTS

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

7. RAINIER PACIFIC FINANCIAL GROUP INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. RAINIER PACIFIC FINANCIAL GROUP 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. RAINIER PACIFIC FINANCIAL GROUP INC. IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. RAINIER PACIFIC FINANCIAL GROUP INC. PORTER FIVE FORCES ANALYSIS²

12. RAINIER PACIFIC FINANCIAL GROUP INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Rainier Pacific Financial Group 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

Rainier Pacific Financial Group Inc. 1-year Stock Charts

Rainier Pacific Financial Group Inc. 5-year Stock Charts

Rainier Pacific Financial Group Inc. vs. Main Indexes 1-year Stock Chart

Rainier Pacific Financial Group Inc. vs. Direct Competitors 1-year Stock Charts

Rainier Pacific Financial Group 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.

List Of Tables

LIST OF TABLES

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

Rainier Pacific Financial Group 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
Rainier Pacific Financial Group 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

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?

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