

Sterling Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/SE8162056A9BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: SE8162056A9BEN

Abstracts

Sterling Financial Corp. 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 Sterling Financial Corp. and its competitors. This provides our Clients with a clear understanding of Sterling Financial Corp. position in the Industry.

The report contains detailed information about Sterling Financial Corp. 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 Sterling Financial Corp.. 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 Sterling Financial Corp. 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 Sterling Financial Corp. 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 Sterling Financial Corp. business.

About Sterling Financial Corp.

Sterling Financial Corporation operates as the holding company for Sterling Savings Bank, which provides commercial banking products and services, mortgage lending, construction financing, and investment products to individuals, small business, commercial organization, and corporations.

As of December 31, 2009, the company operated 178 deposit-taking branches throughout the western region of the United States, including the states of Washington, Oregon, Idaho, Montana, and California. It also has 168 automated teller machines.

Segments

The company operates through four segments: Community Banking; Residential Construction Lending; Residential Mortgage Banking; and Commercial Mortgage Banking.

The Community Banking segment provides retail, commercial banking, and wealth management services and products.

The Residential Construction Lending segment focuses on credit resolution.

The Residential Mortgage Banking segment originates and sells servicing-retained and servicing-released residential loans through loan production offices.

The Commercial Mortgage Banking segment originates, sells, and services commercial real estate loans and participation interests in commercial real estate loans through offices in the western region primarily through the company's subsidiary INTERVEST-Mortgage Investment Company.

Lending Activities

The company provides both secured and unsecured loans to businesses and individuals.

Commercial Lending: The company has structured its commercial lending into three groups: Commercial and Corporate Banking, Private Banking, and Small Business Administration (SBA) Lending.

The company's Commercial and Corporate Banking Group provides a range of credit products to small- and medium-sized businesses. Credit products include lines of credit, receivable and inventory financing, equipment loans, and term real estate financing for owner-occupied properties. The credit product line for both businesses and individuals includes standardized products, as well as customized accommodations.

The company's Private Banking Group provides a line of financial and credit services to higher-net-worth and higher-income borrowers, including various consumer and commercial banking loans. The private banking group also serves the needs of the owners and key employees of the commercial and corporate business customers.

The company's Small Business Administration Group consists of business development officers located in its key business markets of Seattle, Portland, Spokane, and Santa Rosa. Its business development officers assist small start-up and existing businesses with their financing, cash management, and general business planning needs, primarily by helping them access the Small Business Administration's guaranteed 7(a) and 504 lending programs. These guaranteed lending programs provide small businesses with critical and flexible funding for establishing a new business, or for the operation, acquisition or expansion of an existing business. From their four primary locations, its business development officers support small businesses' banking requirements throughout its commercial and retail branch network.

Multifamily Residential and Commercial Real Estate Lending: The company offers multifamily residential and commercial real estate loans as both construction and permanent loans collateralized by real property. Construction loans on such properties typically have terms of 12 to 24 months and have variable interest rates.

One- to Four-Family Residential Lending: The company originates fixed- and adjustable-rate residential mortgages (ARMs), which have interest rates that adjust annually or every three, five or seven years. It focuses its residential lending on traditional amortizing loans for owner occupied homes, second homes, and investment properties per guidelines. It also originates non-owner occupied residential mortgages. It originates residential construction loans on presold and spec homes, as well as townhouses and condominiums and provides land, lot, and acquisition and development loans for residential subdivisions.

Consumer Lending: Consumer loans and lines of credit are originated directly through its retail branches and Private Banking Group, and indirectly through its Dealer Banking Department. The company finances purchases of consumer goods, including automobiles, boats and recreational vehicles, and lines of credit for personal use.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included mortgage-backed securities and municipal bonds.

Deposits

The company's deposit accounts include transaction (checking) accounts, savings accounts, money market demand accounts (MMDA), and certificates of deposit (CDs) accounts.

History

Sterling Financial Corporation was founded in 1983.

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. STERLING FINANCIAL CORP. 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. STERLING FINANCIAL CORP. 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. STERLING FINANCIAL CORP. SWOT ANALYSIS

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

4. STERLING FINANCIAL CORP. 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. STERLING FINANCIAL CORP. COMPETITORS AND INDUSTRY ANALYSIS

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

6. STERLING FINANCIAL CORP. NEWS & EVENTS

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

7. STERLING FINANCIAL CORP. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. STERLING FINANCIAL CORP. 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. STERLING FINANCIAL CORP. IFE, EFE, IE MATRICES²

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

11. STERLING FINANCIAL CORP. PORTER FIVE FORCES ANALYSIS²

12. STERLING FINANCIAL CORP. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Sterling Financial Corp. 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
Sterling Financial Corp. 1-year Stock Charts
Sterling Financial Corp. 5-year Stock Charts
Sterling Financial Corp. vs. Main Indexes 1-year Stock Chart
Sterling Financial Corp. vs. Direct Competitors 1-year Stock Charts
Sterling Financial Corp. 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

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

Sterling Financial Corp. 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
Sterling Financial Corp. 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?

I would like to order

Product name: Sterling Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/SE8162056A9BEN.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

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/SE8162056A9BEN.html>