

Sun Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/SB941D66A85BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: SB941D66A85BEN

Abstracts

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

The report contains detailed information about Sun Bancorp 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 Sun Bancorp 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 Sun Bancorp 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 Sun Bancorp 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 Sun Bancorp Inc. business.

About Sun Bancorp Inc.

Sun Bancorp Inc operates as a bank holding company for Sun National Bank. The company provides a comprehensive array of commercial and retail banking services. Its lending services to businesses include term loans and lines of credit, mortgage loans, construction loans, and equipment leasing.

The company's commercial deposit services include business checking accounts and cash management services, such as electronic banking, sweep accounts, lockbox services, Internet banking, remote deposit, and controlled disbursement services. Its lending services to consumers include residential mortgage loans, residential construction loans, second mortgage loans, home equity loans, and installment loans. The company's consumer deposit services include checking accounts, savings accounts, money market deposits, certificates of deposit and individual retirement accounts. In addition, the company offers mutual funds, securities brokerage, annuities, and investment advisory services.

Market Area

As of December 31, 2009, the company had 70 locations throughout New Jersey, including 62 Community Banking Centers and 5 Commercial Lending Centers.

Lending Activities

The company originates commercial and industrial loans. It also offers home equity loans, residential real estate and second mortgage loans and other consumer loans, including installment loans. Substantially loans are originated in the company's primary market area.

Commercial and Industrial Loans: The company's commercial and industrial loans include short- and long-term business loans, lines of credit, mortgage loans on commercial real estate and construction loans to developers and builders. The company's primary lending focus is the origination of commercial loans.

The company's lending to businesses includes the origination of Small Business Administration (SBA) guaranteed term loans and lines of credit. The company sells the guaranteed portion of each SBA term loan in the secondary market.

The company's commercial and industrial loans have a real estate component as part of the collateral securing the accommodation. Additionally, the company makes commercial real estate loans for the acquisition, refinance, improvement, and construction of real property. The company also originates residential construction loans.

Home Equity Lines of Credit (HELOC): The company originates home equity lines of credit, secured by first or second homes owned or being purchased by the loan applicant.

Second Mortgage Loans: The company originates second mortgage loans secured by mortgage liens against the borrowers' primary, secondary or investment property. Second mortgage loans are consumer term loans.

Residential Real Estate Loans: The company originates residential mortgages through Sun Home Loans, Inc., a wholly owned subsidiary of the company. The majority of these loans for owner occupied single-family residences and originated with a forward commitment to sell the loan in the secondary market.

Other Loans: The company's other loans category include small business loans serving businesses with credit needs. These small business loans are generally lines of credit. It also includes secured and unsecured installment loans to consumers. Secured

installment loans are secured by various collateral, such as new and used automobiles, boats, and certificates of deposits. Loans secured by recreational vehicles and modular housing are also included in the other loans category.

Investment Activities

The company's investments consist of federal funds, securities issued or guaranteed by the United States Government or its agencies, mortgage-backed securities, states and political subdivisions, and trust preferred securities.

Deposits

Consumer and commercial deposits, as well as deposits from governmental entities are principally from within the company's primary market area through the offering of a selection of deposit instruments including checking, regular savings, money market deposits, term certificate accounts, and individual retirement accounts. The company also obtains funding through brokered deposits.

Fee Income Services

The company offers an array of full-service banking capabilities through products and services designed to enhance the relationship with its customers.

Cash Management Services: The company offers cash management services designed to meet the needs of its commercial and small business customers. The Cash Management department offers additional products and services, such as electronic banking, sweep accounts, lockbox services, Internet banking, remote deposit, and controlled disbursement services.

Sun Financial Services: The company's investment services division, in conjunction with its broker-dealer affiliation, offers professionals that deliver a range of products and services to meet the specific needs of the company's customers. The products offered include insurance, annuities, mutual funds, securities, and real estate investment trusts.

Leasing: The company has a relationship with a third-party to develop a referral program with lease financing products. Under this program, the third-party assists the company in offering leasing products to its commercial customers. The third-party provides documentation services, portfolio administration, and disposal or sale of equipment.

Customer Derivatives: The company also enters into financial derivative transactions primarily consisting of interest rate swaps.

History

Sun Bancorp, Inc. was founded in 1985.

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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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.
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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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