

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

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Abstracts

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

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

About Uniti Financial Corp.

Uniti Financial Corp. operates as the holding company for Uniti Bank (the bank). Uniti Bank serves as a full service business bank located in Buena Park, home of Knott's Berry Farm. It provides Personal Banking, Business Banking and Trade Finance services to its customers. Uniti Bank also offers Special Services that include Internet Banking, Fax Banking, Telephone Banking, Courier Pickup, Cash Management Services, Night Depository Box and ATMs.

Personal Banking Services

Deposit Services

Basic Checking: This is a non-interest bearing checking account with unlimited check writing privileges.

Standard Checking: This is a non-interest bearing checking account designed for depositors carrying larger balances.

Senior Checking: For seniors, age 65 or older, no monthly service charge and minimum opening deposit of \$100 would be applied.

Interest Plus Checking: This account would pay interest daily while allowing the depositor unlimited access to the account by checks or ATM. This account is available to individuals, sole proprietorships, and non-profit organizations.

Savings Accounts: The bank offers Money Market Savings, Regular Savings, Certificates of Deposit, and Uniti Installment Savings.

Business Banking Services

Checking Accounts

LowAc Business Checking: This non-interest bearing checking account is designed for low activity customers. Unlimited check writing privileges.

Standard Business Checking: This non-interest bearing checking account is suitable for customers with larger account balances.

Analysis Business Checking: This non-interest bearing checking account is designed for customers with very large number of account transactions.

Business Interest Plus Checking: This account pays interest daily while allowing the depositor unlimited access to the account by checks or ATM. This account is available to individuals, sole proprietorships, and non-profit organizations.

Savings Accounts

Business Money Market Savings: This account would pay interest daily while allowing the depositor limited access to the account.

Merchant Service: Uniti Bank provides merchant credit card discount service, large amount cash and coin exchange service, and safe keeping services.

LOANS

Personal Loans

Home Mortgage Loans: Uniti Bank offers a variety of home mortgage loans for new home purchase or refinance.

Home Equity Lines: Customer can borrow against the equity of residences that they own.

Automobile Loans: Uniti Bank offers longer terms for the purchase of new cars, used cars, or the refinance of existing automobile loans.

Swing Loans: The bank offers swing loans.

The bank also offers Credit Cards (Visa Cards).

Overdraft Protection Lines: Uniti Bank extends overdraft protection lines of up to \$5,000 to those clients maintaining Checking and Savings accounts in good standing.

SBA loans: This loan program, guaranteed by U.S. Small Business Administration, is a tool for small business to obtain financing that otherwise might not be available.

Business loans

Business Term Loans: These loans are made to businesses and/or business owners. This loans are used in business; purchase of equipment; and permanent working capital.

Business Lines of Credit: These are revolving credit facilities for businesses and/or business owners. The loan purposes include Temporary, seasonal working capital; Carrying A/R and/or inventory; Future business expansion; and cash reserve for future uncertainties.

Uniti Small Business Express Loan: Uniti Small Business Express Loan is designed to assist businesses with quick cash, without delay.

Real Estate Loans: Uniti Bank can assist customer acquisition of real estate properties for the business purposes.

Construction Loans: Uniti Bank offers a flexible construction loan program that would fit customer construction schedule and construction budget.

Trade Finance

Import Lines of Credit: Customers who are in or plan to get into the business of importing products from overseas can use Uniti Bank's convenient import lines of credit.

Export Lines of Credit: Uniti Bank supports U.S. exporters with flexible export financing. This includes pre-export financing, post-export financing and export working capital financing.

Trade Finance Term Loans: Importers or exporters may use Uniti Bank's Trade Finance Term Loans to finance the purchase or improvement of real properties, and equipment to be used for import or export purposes.

Government Assisted Export Programs: Uniti Bank is an active participant in the export finance programs assisted by the U.S. or local governments.

Import Letters of Credit: Uniti Bank can issue import letters of credit to overseas banks' through the SWIFT network.

Standby Letters of Credit: Uniti Bank issues standby letters of credit in lieu of bank guarantees.

Export Letters of Credit: The bank offers export letters of credit. It would assist customer in preparing the proper documents for collection, and guarantees customer faster and less expensive means of collection.

Documentary Collections: If customer is importing goods from overseas on an open account, Uniti Bank can be a collecting bank on D/A or D/P transactions.

Foreign Exchange: Uniti Bank can assist customer with their overseas transaction in foreign currencies.

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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