

## Valley Commerce Bancorp Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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Valley Commerce Bancorp Due Diligence 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 Valley Commerce Bancorp and its competitors. This provides our Clients with a clear understanding of Valley Commerce Bancorp position in the Banks and Thrifts Industry.

- The report contains detailed information about Valley Commerce Bancorp 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 Valley Commerce Bancorp. 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 Valley Commerce Bancorp 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 Valley Commerce Bancorp 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 Valley Commerce Bancorp business.

### About Valley Commerce Bancorp

Valley Commerce Bancorp operates as the bank holding company for Valley Business Bank. The company serves Tulare and Fresno Counties and the surrounding areas.

The company's target customers are local businesses, professionals, and commercial property owners. It conducts its business through its branch offices located in Visalia, Fresno, Woodlake, Tipton and Tulare, all in California's South San Joaquin Valley.

## Lending Activities

The company originates primarily commercial mortgage loans, secured, and unsecured commercial loans and construction loans. It also originates a small number of consumer and agricultural loans and brokers single-family residential loans to other mortgage lenders. As of December 31, 2009, the company's loan portfolio consisted of real estate-related loans, including construction loans, real estate mortgage loans and commercial loans secured by real estate, and commercial loans.

## Investment Securities

The company's investment security portfolio consists of obligations of U.S. Treasury and government agencies, mortgage-backed securities of U.S. government sponsored enterprises, obligations of states and political subdivisions, and other investment grade securities.

## Deposits

The company offers a range of deposit products, including non-interest bearing demand deposit accounts and interest-bearing money market, savings, and time deposit accounts. It also has access to time deposits through deposit brokers. The company's deposits are a combination of business and consumer accounts.

## Other Bank Services

The company offers Internet banking services, including remote deposit capture and mobile banking. It also offers courier services, travelers' checks, safe deposit boxes, banking-by-mail, and other customary bank services. The company provides certain services, such as international banking transactions to its customers through correspondent banks.

## History

Valley Commerce Bancorp was founded in 1995.

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.

## Table of Content

### RESEARCH METHODOLOGY

### DISCLAIMER

### **1. VALLEY COMMERCE BANCORP 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. VALLEY COMMERCE BANCORP 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. VALLEY COMMERCE BANCORP SWOT ANALYSIS**

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

### **4. VALLEY COMMERCE BANCORP 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. VALLEY COMMERCE BANCORP COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Valley Commerce Bancorp Direct Competitors
- 5.2. Comparison of Valley Commerce Bancorp and Direct Competitors Financial Ratios
- 5.3. Comparison of Valley Commerce Bancorp and Direct Competitors Stock Charts
- 5.4. Valley Commerce Bancorp Industry Analysis
  - 5.4.1. Banks and Thrifts Industry Snapshot
  - 5.4.2. Valley Commerce Bancorp Industry Position Analysis

### **6. VALLEY COMMERCE BANCORP NEWS & EVENTS**

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

### **7. VALLEY COMMERCE BANCORP EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Opinion
- 7.2. Experts Estimates

### **8. VALLEY COMMERCE BANCORP ENHANCED SWOT ANALYSIS<sup>2</sup>**

### **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 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. VALLEY COMMERCE BANCORP IFE, EFE, IE MATRICES<sup>2</sup>**

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

## **11. VALLEY COMMERCE BANCORP PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. VALLEY COMMERCE BANCORP VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

#### **LIST OF TABLES**

Valley Commerce Bancorp Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
Valley Commerce Bancorp Key Executives  
Key Executives Biographies<sup>1</sup>  
Key Executives Compensations<sup>1</sup>  
Valley Commerce Bancorp Major Shareholders  
Valley Commerce Bancorp History  
Valley Commerce Bancorp Products  
Revenues by Segment  
Revenues by Region  
Valley Commerce Bancorp Offices and Representations  
Valley Commerce Bancorp 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  
Valley Commerce Bancorp Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
Valley Commerce Bancorp Capital Market Snapshot  
Valley Commerce Bancorp 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  
Banks and Thrifts Industry Statistics  
Valley Commerce Bancorp 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  
Valley Commerce Bancorp Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## LIST OF FIGURES

Valley Commerce Bancorp 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  
Valley Commerce Bancorp 1-year Stock Charts  
Valley Commerce Bancorp 5-year Stock Charts  
Valley Commerce Bancorp vs. Main Indexes 1-year Stock Chart  
Valley Commerce Bancorp vs. Direct Competitors 1-year Stock Charts  
Valley Commerce Bancorp 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.

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