

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.

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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.

The complete financial data is available for publicly traded companies.

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