

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

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Abstracts

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

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

About Century Bancorp Inc.

Century Bancorp, Inc. operates as the holding company for Century Bank and Trust Company, which provides banking services to commercial enterprises, state and local governments and agencies, nonprofit organizations, and individuals in Massachusetts.

As of December 31, 2009, the company operated 22 banking offices in 17 cities and towns in Massachusetts ranging from Braintree in the south to Beverly in the north.

The company offers various loans and accepts deposits. In addition, it offers to its corporate and institutional customers automated lockbox collection services, cash management services, and account reconciliation services; and promotes the marketing of these services to the municipal market. Also, the company provides securities brokerage services through a program called Investment Services at Century Bank supported by Linsco/Private Ledger Corp., a securities brokerage business. It also provides financial services, including cash management, transaction processing, and short term financing, to municipalities in Massachusetts and Rhode Island.

Loans

The company's lending activities are conducted principally in Massachusetts. It grants

single and multi-family residential loans, commercial and commercial real estate loans, and consumer loans. The company also grants loans for the construction of residential homes, multi-family properties, commercial real estate properties, and land development. Majority loans granted by the company are secured by real estate collateral.

The company's commercial and industrial (C&I) loan customers represent various small and middle market established businesses involved in manufacturing, distribution, retailing, and services. Majority clients are privately owned with markets that range from local to national in scope. These loans are secured by liens on corporate assets and the personal guarantees of the principals.

Commercial real estate loans are extended to finance various manufacturing, warehouse, light industrial, office, retail, and residential properties in its market area, which includes eastern Massachusetts and southern New Hampshire. Also included are loans to educational institutions, hospitals, and other non-profit organizations.

Residential real estate (1 to 4 family) includes two categories of loans. Included in residential real estate are C&I type loans secured by 1-4 family real estate. Primarily, these are small businesses with modest capital or shorter operating histories. The other category of residential real estate loans is primarily 1-4 family residential properties located in the company's market area.

Home equity loans are extended as both first and second mortgages on owner-occupied residential properties in its market area.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury; U.S. government sponsored enterprise; U.S. government agency and sponsored enterprise mortgage-backed securities; privately issued residential mortgage-backed securities; privately issued commercial mortgage-backed securities; obligations issued by states and political subdivisions; other debt securities; and equity securities.

Deposits

The company offers savings accounts, NOW accounts, demand deposits, time deposits and money market accounts. It offers cash management accounts which provide either automatic transfer of funds from the customer's checking account to a money market

account or short-term borrowings. Also, an account reconciliation service is offered whereby it provides a computerized report balancing the customer's checking account.

History

Century Bancorp, Inc. was founded in 1969.

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. CENTURY BANCORP INC. 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. CENTURY BANCORP INC. 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. CENTURY BANCORP INC. SWOT ANALYSIS

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

4. CENTURY BANCORP INC. 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. CENTURY BANCORP INC. COMPETITORS AND INDUSTRY ANALYSIS

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

6. CENTURY BANCORP INC. NEWS & EVENTS

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

7. CENTURY BANCORP INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. CENTURY BANCORP INC. 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. CENTURY BANCORP INC. IFE, EFE, IE MATRICES²

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

11. CENTURY BANCORP INC. PORTER FIVE FORCES ANALYSIS²

12. CENTURY BANCORP INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Century Bancorp Inc. 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
Century Bancorp Inc. 1-year Stock Charts
Century Bancorp Inc. 5-year Stock Charts
Century Bancorp Inc. vs. Main Indexes 1-year Stock Chart
Century Bancorp Inc. vs. Direct Competitors 1-year Stock Charts
Century Bancorp Inc. 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

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

Century Bancorp Inc. 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
Century Bancorp Inc. 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?

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