

CoBiz Financial Inc Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about CoBiz Financial 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 CoBiz Financial 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 CoBiz Financial 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 CoBiz Financial 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 CoBiz Financial Inc business.

About CoBiz Financial Inc

CoBiz Financial Inc., through its subsidiaries, provides financial products and services. The company's wholly owned subsidiary CoBiz Bank operates as a full-service business banking institution serving two markets, Colorado and Arizona.

In Colorado, the company operates under the name Colorado Business Bank and has 12 locations, including 9 in the Denver metropolitan area, 1 in Boulder, and 2 in the Vail area. In Arizona, it operates under the name Arizona Business Bank and has 8 locations serving the Phoenix metropolitan area and the surrounding area of Maricopa County.

Segments

The company's segments include Commercial Banking, Investment Banking, Investment Advisory and Trust, Insurance, and Other.

Commercial Banking

This segment includes Colorado Business Bank and Colorado Business Ban. It offers commercial banking, real estate banking, private banking, interest-rate hedging,

depository products, and treasury management.

Investment Banking

This segment includes Green Manning & Bunch, Ltd. It offers merger and acquisition advisory services; institutional private placements of debt and equity; and strategic financial services.

Investment Advisory and Trust

This segment includes Alexander Capital Management Group, Inc.; Wagner Investment Management, Inc.; and CoBiz Trust. It offers customized client investment policy; proprietary bond and equity offerings; tailored asset allocation strategies; trust administration; investment management; estate settlements; and family office services.

Insurance

This segment includes CoBiz Insurance, Inc. and Financial Designs, Ltd. It offers estate and business succession planning; employee benefits and retirement planning; executive compensation and benefits planning; commercial lines; private client; and risk management services.

Lending Activities

The company provides a range of commercial and retail lending services, including commercial loans, commercial and residential real estate construction loans, commercial and residential real estate mortgage loans, consumer loans, revolving lines of credit, and equipment lease financing.

Commercial Loans: Commercial lending consists of loans to small and medium-sized businesses in a variety of industries. The company's areas of emphasis in commercial lending include loans to wholesalers, manufacturers, construction, and business services companies. The company provides a range of commercial loans, including lines of credit for working capital purposes and term loans for the acquisition of equipment and other purposes.

Real Estate Mortgage Loans: Real estate mortgage loans include various types of loans for which it holds real property as collateral. The company restricts commercial real estate lending activity to owner-occupied properties or to investor properties that are

owned by customers with which it has a banking relationship. The company makes commercial real estate loans at both fixed and floating interest rates, with maturities generally ranging from 5 to 20 years.

Real Estate Construction Loans: The company originates loans to finance construction projects involving one- to four-family residences. The company provides financing to residential developers. It provides loans for the construction of both pre-sold projects and projects built prior to the location of a specific buyer.

The company also originates loans to finance the construction of multi-family, office, industrial, retail, and tax credit projects. These projects are owned by the user of the property, or are sponsored by developers who maintain an ongoing banking relationship with the company.

Consumer Loans: The company provides a range of consumer loans to customers, including personal lines of credit, home equity loans, and automobile loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included mortgage-backed securities, securities of U.S. Government agencies, trust preferred securities, corporate debt securities, and other investments.

Deposits

The company offers various accounts for depositors, which are designed to attract both short- and long-term deposits. These accounts include certificates of deposit, savings accounts, money market accounts, checking and NOW accounts, and individual retirement accounts.

History

The company was founded in 1980. It was formerly known as CoBiz Inc. and changed its name to CoBiz Financial Inc. in 2007.

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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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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