

Encore Bancshares, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Encore Bancshares, 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 Encore Bancshares, Inc. and its competitors. This provides our Clients with a clear understanding of Encore Bancshares, Inc. position in the Industry.

The report contains detailed information about Encore Bancshares, 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 Encore Bancshares, 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 Encore Bancshares, 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 Encore Bancshares, 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 Encore Bancshares, Inc. business.

About Encore Bancshares, Inc.

Encore Bancshares, Inc., a financial holding company and wealth management organization, provides banking, investment management, financial planning, and insurance services to privately-owned businesses, professional firms, investors, and affluent individuals.

The company manages, through its primary subsidiary Encore Bank, National Association (Encore Bank), 11 private client offices in the greater Houston area, and 6 private client offices in southwest Florida. The company also operates 5 wealth management offices and 3 insurance offices in Texas through Encore Trust Company, N.A. (Encore Trust), a division of Encore Bank, Linscomb & Williams, Inc. (Linscomb & Williams), a subsidiary of Encore Bank, and Town & Country Insurance Agency, Inc. (Town & Country), a subsidiary of the company.

BANKING SERVICES

Lending Activities

The company makes various types of loans to businesses, including commercial loans, commercial real estate loans, real estate construction loans, revolving lines of credit,

working capital loans, equipment financing, and letters of credit. The types of loans it makes to individuals include residential mortgage loans and mortgage loans on investment and vacation properties, unsecured and secured personal lines of credit, home equity lines of credit, and overdraft protection.

Commercial Loans: Commercial loans are primarily made within its market areas and are underwritten on the basis of the borrower's ability to service the debt from cash flow. Underwriting commercial loans focuses on an analysis of cash flow, including primary and secondary sources of repayment, and the stability of the underlying business which provides the cash flow stream for debt service. It offers short- to medium-term commercial loans.

Commercial Real Estate Loans: The company originates commercial real estate mortgage loans to finance the purchase of real property, which generally includes real estate with completed structures. Its commercial real estate loans are secured by first liens on real estate, and if rental property, an assignment of the lease, have fixed or floating interest rates.

Residential Real Estate Loans: The company's lending activities also include the origination of first and second lien residential real estate loans that are prime, collateralized by residential real estate that is located primarily in its market areas. It originates second mortgage loans through a network of brokers, primarily in the Houston, Dallas, Austin, and Texas markets. Its first lien residential real estate loans are collateralized by 1-4 family residential real estate. Its second lien residential real estate loans are collateralized by 1-4 family residential real estate, located primarily in the Texas markets of Houston, Dallas, and Austin.

Real Estate Construction Loans: The company makes loans to finance the construction of residential properties to clients. It also makes construction loans to custom high-end home builders who operate in the markets where clients are located, and to an extent, to finance commercial properties. Real estate construction loans generally are secured by first liens on real estate.

Consumer Loans: The company provides various consumer loans, including automobile loans, personal loans and lines of credit (secured and unsecured), and deposit account collateralized loans.

Deposits

The company provides checking, savings, money market accounts, time deposits ranging from seven days to five years and individual retirement accounts. For businesses, it provides a range of cash management products and services.

WEALTH MANAGEMENT SERVICES

The company provides various wealth management services through its subsidiary, Linscomb & Williams, and the trust division of Encore Bank, Encore Trust.

Linscomb & Williams

Linscomb & Williams is an investment management and financial planning firm, which operates primarily in the Houston market. Linscomb & Williams provides fee-based financial planning services for clients and investment management services for a quarterly management fee based on the value of assets in the account.

Through Linscomb & Williams, the company offers

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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