

Pacific Capital Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Pacific Capital 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 Pacific Capital 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 Pacific Capital 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 Pacific Capital 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 Pacific Capital Bancorp business.

About Pacific Capital Bancorp

Pacific Capital Bancorp operates as the holding company for Pacific Capital Bank, National Association, which provides a range of banking services, including consumer and commercial lending, trust and investment advisory services, and other consumer and business banking products in the central coast of California.

As of December 31, 2009, the company conducted its banking services under five brand names, including Santa Barbara Bank & Trust, First National Bank of Central California, South Valley National Bank, San Benito Bank, and First Bank of San Luis Obispo at 50 locations. Its branches are located in eight California counties. These counties include Santa Barbara, Ventura, Monterey, Santa Cruz, southern Santa Clara, San Benito, San Luis Obispo, and Los Angeles.

Segments

The company operates in two segments, Community Banking; and Commercial and Wealth Management Group.

Community Banking

The Community Banking segment's business units provide residential real estate loans, home equity lines and loans, consumer loans, small business loans, deposit products, small business administration (SBA) loans and lines, and demand deposit overdraft protection products.

Residential real estate loans consist of first and second mortgage loans secured by trust deeds on one to four unit single family homes. Consumer loans and lines of credit are extended with or without collateral to provide financing for purposes, such as the acquisition of recreational vehicles, automobiles, or to provide liquidity. Small business loans and lines of credit offered through the Community Banking Segment are extended without collateral to small businesses based on historical credit performance of the business and with the principal owners of the business. SBA loans are extended to small businesses for a variety of purposes, including working capital, business acquisitions, acquisition of real estate, growth capital, and equipment financing.

The company's deposit products include checking, savings, money market accounts, individual retirement accounts (IRAs), certificates of deposit (CDs), and debit cards.

The Community Banking segment serves customers through traditional banking branches, loan production centers, automated teller machines (ATM), through the customer contact call center, and online banking.

Commercial and Wealth Management Group (CWMG)

The Commercial and Wealth Management Group serves middle market companies with business owners who are high net-worth individuals. This segment offers a line of commercial and industrial and commercial real estate secured loan products and services, as well as trust and investment advisory services and private banking lending, deposit services, and securities brokerages services through its trust and investment management group and through Morton Capital Management (MCM) and R.E. Wacker Associates, Inc. (REWA). The types of products offered in this segment include traditional commercial and industrial and commercial real estate and lines of credit, letters of credit, asset-based lending, foreign exchange services and treasury management. The loan products also include construction loans for commercial and residential development, land acquisition and development loans, secured and unsecured lines of credit and financing arrangements for completed structures.

The company's trust and investment advisory services include investment review, analysis and customized portfolio management for separately managed accounts, full

service brokerage, trust and fiduciary services, equity and fixed income management, and real estate and specialty asset management.

The company's deposit products include checking, savings, money market accounts, IRAs, CDs, and debit cards. Overdraft protection is also offered to these customers.

The CWMG segment serves customers through traditional banking branches, loan production centers, ATMs, through the customer contact call center and online banking.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included mortgage-backed securities; U.S. treasury obligations; U.S. agency obligations; collateralized mortgage obligations; asset-backed securities; and state and municipal securities.

Dispositions

In January 2010, the company sold the assets of the Refund Anticipation Loan (RAL) and Refund Transfer (RT) Programs segment.

History

Pacific Capital Bancorp was founded in 1960.

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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