

Astoria Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/A8FB45209D5BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: A8FB45209D5BEN

Abstracts

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

The report contains detailed information about Astoria Financial Corporation 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 Astoria Financial Corporation. 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 Astoria Financial Corporation 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 Astoria Financial Corporation 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 Astoria Financial Corporation business.

About Astoria Financial Corporation

Astoria Financial Corporation operates as the holding company of Astoria Federal Savings and Loan Association (Astoria Federal), which provides various banking services. The company operates 85 full-service banking offices.

The company's primary business is attracting retail deposits from the general public and investing those deposits, together with funds generated from operations, principal repayments on loans and securities and borrowings, primarily in one-to-four family mortgage loans, multi-family mortgage loans, commercial real estate loans, and mortgage-backed securities. It also invests in construction loans and consumer and other loans, the U.S. government, government agency, and government-sponsored enterprise (GSE) securities, and other investments, such as obligations of states and political subdivisions and Freddie Mac preferred stock.

The company's deposit gathering sources are primarily concentrated in the communities surrounding its banking offices in Queens, Kings (Brooklyn), Nassau, Suffolk, and Westchester counties of New York. It originates mortgage loans through its banking and loan production offices in New York, through a broker network covering 16 states and the District of Columbia and through a third party loan origination program covering 17 states and the District of Columbia.

Lending Activities

One-to-Four Family Mortgage Lending: The company's primary lending emphasis is on the origination and purchase of first mortgage loans secured by one-to-four family properties that serve as the primary residence of the owner. It has also made loans secured by non-owner occupied one-to-four family properties acquired as an investment by the borrower. It also originates various second mortgage loans.

Multi-Family and Commercial Real Estate Lending: The company also originates multi-family and commercial real estate loans. The multi-family and commercial real estate loans in its portfolio consist of both fixed rate and adjustable rate loans. Multi-family and commercial real estate loans are 5 to 15 year term balloon loans amortized over 15 to 30 years. It originates multi-family and commercial real estate loans in the New York metropolitan area, which includes New York, New Jersey and Connecticut. Mixed use loans are secured by properties which are intended for both residential and business use and are classified as multi-family or commercial real estate. Commercial real estate loans are typically secured by retail stores, office buildings and mixed use properties (more business than residential units).

Construction Loans: The company offers construction loans for various types of residential properties and certain commercial real estate properties.

Consumer and Other Loans: The company's consumer and other loans portfolio consists of primarily home equity lines of credit. Home equity lines of credit are adjustable rate loans which are indexed to the prime rate and reset monthly. Such lines of credit are underwritten based on its evaluation of the borrower's ability to repay the debt. It also offers overdraft protection, lines of credit, commercial loans, and passbook loans.

Deposits

The company offers various deposit accounts, including passbook and statement savings accounts, money market accounts, NOW and demand deposit accounts, liquid certificates of deposit (liquid CDs), and certificates of deposit, which include all time deposits other than liquid CDs.

Subsidiary Activities

The company's other principal subsidiary is AF Insurance Agency, Inc., which is a licensed life insurance agency. Through contractual agreements with various third parties, AF Insurance Agency, Inc. makes insurance products available primarily to the customers of Astoria Federal.

As of December 31, 2009, the following were principal wholly-owned subsidiaries of Astoria Federal: AF Agency, Inc., which makes various annuity products available to the customers of Astoria Federal through an unaffiliated third party vendor; Astoria Federal Mortgage Corp. is an operating subsidiary through which Astoria Federal engages in lending activities outside the state of New York; Fidata Service Corp., which invests in loans secured by real property which qualify as intangible investments; and Suffco Service Corporation, which serves as document custodian for the loans of Astoria Federal and Fidata and certain loans being serviced for Fannie Mae and other investors.

History

Astoria Financial Corporation was founded in 1888.

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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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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