

# **Auburn Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

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

The report contains detailed information about Auburn 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 Auburn 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 Auburn 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 Auburn 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 Auburn Bancorp, Inc. business.

### **About Auburn Bancorp, Inc.**

Auburn Bancorp, Inc. operates as a holding company for Auburn Savings Bank, which is a community-oriented savings bank that offers deposit and loan products to individuals and small businesses located in Androscoggin County, Maine. It also operates full-service branch office in Lewiston, Maine.

The company's primary business includes attracting retail deposits from the general public in the areas surrounding its main office in Auburn, Maine and its branch office in Lewiston, Maine, and investing those deposits, together with funds generated from operations, in loans and investment securities.

#### **Lending Activities**

The company originates one- to four-family residential loans and home equity loans. It also originates commercial and multi-family real estate loans and, to a lesser extent, commercial business loans, construction loans, and consumer loans.

**One- to Four-Family Residential Loans:** The company's primary lending activity includes the origination of one- to four-family residential mortgage loans, substantially all of which are secured by properties located in its primary market area. The company offers

fixed-rate and adjustable-rate mortgage loans.

**Home Equity Loans:** The company offers home equity lines of credit and home equity loans. Home equity lines of credit and loans are secured by a mixture of first and second mortgages on one- to four-family owner occupied properties.

**Commercial and Multi-Family Real Estate Loans:** The company offers commercial real estate loans, including commercial business, and multi-family real estate loans that are generally secured by five or more unit apartment buildings and properties used for business purposes, such as small office buildings or retail facilities which are located in its primary market area. It offers adjustable rate commercial and multi-family real estate loans.

**Construction Loans:** The company offers construction loans for the development of one- to four-family residential properties located in its primary market area. Residential construction loans are generally offered to individuals for construction of their personal residences.

**Commercial Loans:** The company makes commercial business loans primarily in its market area to various small businesses, professionals, and sole proprietorships. Commercial lending products include term loans and revolving lines of credit. Commercial loans are generally secured by collateral, primarily accounts receivable, inventory, and equipment.

**Consumer Loans:** The company offers a range of consumer loans, primarily to its customers residing in its primary market area. Its consumer loans generally consist of loans on new and used automobiles, loans secured by deposit accounts, and unsecured personal loans.

## Investment Portfolio

As of December 31, 2008, the company's investment portfolio included the U.S. Treasury obligations, securities of various federal agencies and of state and municipal governments, mortgage-backed securities and certificates of deposit of federally insured institutions, overnight and short-term loans to other banks, corporate debt instruments, and Fannie Mae and Freddie Mac equity securities.

## Deposits

The company's deposit products include interest-bearing demand accounts (such as NOW and money market accounts), savings accounts, and certificates of deposit. In addition to accounts for individuals, it also offers business advantage and commercial checking accounts designed for the businesses operating in its market area.

## Competitors

The company's major competitors include TD Banknorth, N.A., Bank of America and Key Bank, as well as various Maine-based banks, including Androscoggin Savings Bank, Mechanics Savings Bank, and Northeast Bank.

## History

Auburn Bancorp, Inc. was founded in 1887.

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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## 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?

## I would like to order

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