

Beacon Federal Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Beacon Federal 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 Beacon Federal 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 Beacon Federal 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 Beacon Federal 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 Beacon Federal Bancorp, Inc. business.

About Beacon Federal Bancorp, Inc.

Beacon Federal Bancorp, Inc. operates as the holding company for Beacon Federal, which provides various banking services in New York, Massachusetts, Texas, and Tennessee.

The company's principal business includes originating one- to four-family residential mortgage loans, consumer loans, home equity loans, commercial real estate loans, multi-family mortgage loans, and commercial business loans.

The company owns 100% of the common stock of Beacon Comprehensive Services, Inc., which sells tax preparation services, as well as investment and insurance products on an agency basis, primarily to customers of the company.

Market Area

The company conducts operations from its headquarters and seven retail branch offices located in New York, Massachusetts, Tennessee, and Texas. It operates a network of 23 free-standing ATMs in Onondaga, contiguous counties in New York, and 1 ATM in Tennessee. It also a member of the Allpoint network, which provides its customers surcharge-free access to approximately 37,000 ATMs worldwide. Its primary market

area consists of the six counties in which it has its offices: Onondaga and Oneida Counties, New York, Middlesex County, Massachusetts, Rutherford and Warren Counties, Tennessee, and Smith County, Texas.

Lending Activities

The company's principal lending activity is the origination of real estate mortgage loans to purchase or refinance one- to four-family residential real estate, as well as home equity loans, indirect auto loans, and other consumer loans, along with commercial business loans, commercial real estate loans, and multi-family real estate mortgage loans.

One- to Four-Family Residential Mortgage Loans: The company offers residential mortgage loans that conform to Freddie Mac underwriting standards (conforming loans) and non-conforming loans. It offers fixed-rate conventional mortgage loans with terms of up to 30 years, and adjustable-rate mortgage loans that provide an initial fixed interest rate for one, three, five, seven or ten years. It originates both fixed- and adjustable-rate mortgage loans. The company also originates loans above the lending limit for conforming loans (jumbo loans).

Multi-Family Residential Mortgage Loans: Multi-family real estate mortgage loans are secured by multi-family rental properties, such as apartment buildings.

Commercial Real Estate Loans: The company originates commercial real estate loans secured primarily by office buildings. Its commercial real estate loans are secured by properties located in upstate New York and the Nashville, Tennessee area. Its commercial real estate loans are primarily written as 5- or 10-year adjustable-rate mortgages. It also originates 10- to 15-year fixed-rate, fully amortizing loans.

Construction Loans: The company originates construction loans for the purchase of developed lots and raw land and for the construction of single-family residences. Construction loans are offered to individuals for the construction of their personal residences (owner-occupied), and to qualified developers. The company grants construction loans to area builders, often in conjunction with development loans.

Commercial Business Loans: The company makes various types of secured and unsecured commercial business loans to customers in its market area for the purpose of acquiring equipment and other general business purposes.

Home Equity Loans: The company offers home equity loans, which are primarily secured by first or second mortgages on one- to four-family residences. It offers home equity loan products, including both installment loans and revolving credit loans.

Consumer Loans: The company offers direct and indirect automobile loans. It offers various other consumer loans, principally to customers with acceptable credit ratings residing in its primary market area. The company's other consumer loans consist of secured and unsecured personal loans, motorcycle, motor home loans, and boat loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio consisted of mortgage-backed securities issued or guaranteed by the United States Government or United States Government-sponsored enterprises; United States Government Agency collateralized mortgage obligations; private label collateralized mortgage obligations; debt securities issued by the United States Government, agencies of the United States Government, or United States Government-sponsored enterprises; and pooled trust preferred securities.

Deposits

The company offers various deposit accounts, including savings accounts, health savings accounts, certificates of deposit, NOW accounts, money market accounts, non-interest bearing checking accounts, and individual retirement accounts.

History

Beacon Federal Bancorp, Inc. was founded in 1953.

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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