

# Bendigo and Adelaide Bank Limited. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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# **Abstracts**

Bendigo and Adelaide Bank Limited. 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 Bendigo and Adelaide Bank Limited. and its competitors. This provides our Clients with a clear understanding of Bendigo and Adelaide Bank Limited. position in the Industry.

The report contains detailed information about Bendigo and Adelaide Bank Limited. that gives an unrivalled in-depth knowledge about internal businessenvironment 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 Bendigo and Adelaide Bank Limited.. 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 Bendigo and Adelaide Bank Limited. 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 Bendigo and Adelaide Bank Limited. 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 Bendigo and Adelaide Bank Limited. business.

### About Bendigo and Adelaide Bank Limited.

Bendigo and Adelaide Bank Limited provides various banking and other financial services to households, and small to medium businesses primarily in Victoria and Queensland, Australia. It offers personal banking services, including bank accounts, such as everyday bank accounts, savings accounts, check bank accounts, cash management accounts, Bendigo Christmas club passbook account, Bendigo Oxfam Australia cash management account, and term deposit bank accounts; lending products, including home loans and personal loans; and credit, debit, and cash cards. The company also provides a range of investment services; funds management services; insurance services, such as domestic insurance, commercial insurance, health cover, and life and income protection services; foreign currency services, including online telegraphic transfers, bank drafts, and travelers' checks; and various products and services to retirees. Bendigo and Adelaide Bank's business banking services include provision of business finance, including business solutions overdraft, principal and interest loans, interest only loans, business investment facility, interest in advance term loan, unsecured term loan, residential investment loan, and rate lock facilities; transactional banking services; cash management; equipment finance; and electronic fund transfer services. Its other business banking services comprise business credit



card, international trade products and services, agribusiness, foreign exchange, commercial insurance, and margin lending. In addition, the company provides online banking, telephone banking, automated teller machine, and trust services. Bendigo and Adelaide Bank operates through approximately 500 branches, including approximately 160 company-owned branches and 200 Community Bank branches owned and operated by local communities. The company, formerly known as Bendigo Bank Limited, was founded in 1858 and is headquartered in Bendigo, Australia.

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.



# Contents

#### RESEARCH METHODOLOGY

DISCLAIMER

#### 1. BENDIGO AND ADELAIDE BANK LIMITED. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

#### 2. BENDIGO AND ADELAIDE BANK LIMITED. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

#### 3. BENDIGO AND ADELAIDE BANK LIMITED. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

#### 4. BENDIGO AND ADELAIDE BANK LIMITED. FINANCIAL ANALYSIS

- 4.1. Financial Statements
- 4.1.1. Income Statement
- 4.1.2. Balance Sheet
- 4.1.3. Cash Flow
- 4.2. Financial Ratios
- 4.2.1. Profitability
- 4.2.2. Margin Analysis



- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

# 5. BENDIGO AND ADELAIDE BANK LIMITED. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Bendigo and Adelaide Bank Limited. Direct Competitors
- 5.2. Comparison of Bendigo and Adelaide Bank Limited. and Direct Competitors Financial Ratios

5.3. Comparison of Bendigo and Adelaide Bank Limited. and Direct Competitors Stock Charts

- 5.4. Bendigo and Adelaide Bank Limited. Industry Analysis
- 5.4.1. Industry Snapshot
- 5.4.2. Bendigo and Adelaide Bank Limited. Industry Position Analysis

# 6. BENDIGO AND ADELAIDE BANK LIMITED. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

### 7. BENDIGO AND ADELAIDE BANK LIMITED. EXPERTS REVIEW<sup>1</sup>

- 7.1. Experts Consensus
- 7.2. Experts Revisions

### 8. BENDIGO AND ADELAIDE BANK LIMITED. ENHANCED SWOT ANALYSIS<sup>2</sup>

# 9. AUSTRALIA PESTEL ANALYSIS<sup>2</sup>

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors



#### 9.5. Environmental Factors

9.6. Legal Factors

# 10. BENDIGO AND ADELAIDE BANK LIMITED. IFE, EFE, IE MATRICES<sup>2</sup>

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

# 11. BENDIGO AND ADELAIDE BANK LIMITED. PORTER FIVE FORCES ANALYSIS<sup>2</sup>

# 12. BENDIGO AND ADELAIDE BANK LIMITED. VRIO ANALYSIS<sup>2</sup>

# **APPENDIX: RATIO DEFINITIONS**

# LIST OF FIGURES

Bendigo and Adelaide Bank Limited. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit Profit Margin Chart Operating Margin Chart Return on Equity (ROE) Chart Return on Assets (ROA) Chart Debt to Equity Chart Current Ratio Chart Bendigo and Adelaide Bank Limited. 1-year Stock Charts Bendigo and Adelaide Bank Limited. 5-year Stock Charts Bendigo and Adelaide Bank Limited. vs. Main Indexes 1-year Stock Chart Bendigo and Adelaide Bank Limited. vs. Direct Competitors 1-year Stock Charts Bendigo and Adelaide Bank Limited. Article Density Chart

<sup>1 –</sup> Data availability depends on company's security policy.

<sup>2 -</sup> 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.



# List Of Tables

#### LIST OF TABLES

Bendigo and Adelaide Bank Limited. Key Facts Profitability Management Effectiveness Income Statement Key Figures **Balance Sheet Key Figures Cash Flow Statement Key Figures Financial Performance Abbreviation Guide** Bendigo and Adelaide Bank Limited. Key Executives Bendigo and Adelaide Bank Limited. Major Shareholders Bendigo and Adelaide Bank Limited. History Bendigo and Adelaide Bank Limited. Products Revenues by Segment Revenues by Region Bendigo and Adelaide Bank Limited. Offices and Representations Bendigo and Adelaide Bank Limited. SWOT Analysis Yearly Income Statement Including Trends Income Statement Latest 4 Quarters Including Trends Yearly Balance Sheet Including Trends Balance Sheet Latest 4 Quarters Including Trends Yearly Cash Flow Including Trends Cash Flow Latest 4 Quarters Including Trends Bendigo and Adelaide Bank Limited. Profitability Ratios Margin Analysis Ratios Asset Turnover Ratios **Credit Ratios** Long-Term Solvency Ratios Financial Ratios Growth Over Prior Year Bendigo and Adelaide Bank Limited. Capital Market Snapshot Bendigo and Adelaide Bank Limited. Direct Competitors Key Facts **Direct Competitors Profitability Ratios Direct Competitors Margin Analysis Ratios Direct Competitors Asset Turnover Ratios Direct Competitors Credit Ratios Direct Competitors Long-Term Solvency Ratios** Industry Statistics



Bendigo and Adelaide Bank Limited. Industry Position Company vs. Industry Income Statement Analysis Company vs. Industry Balance Sheet Analysis Company vs. Industry Cash Flow Analysis Company vs. Industry Ratios Comparison Bendigo and Adelaide Bank Limited. Consensus Recommendations<sup>1</sup> Analyst Recommendation Summary<sup>1</sup> Price Target Summary<sup>1</sup> Experts Recommendation Trends<sup>1</sup> Revenue Estimates Analysis<sup>1</sup> Earnings Estimates Analysis<sup>1</sup> Historical Surprises<sup>1</sup> Revenue Estimates Trend<sup>1</sup> Earnings Estimates Trend<sup>1</sup> Earnings Estimates Trend<sup>1</sup> Revenue Revisions<sup>1</sup>



# **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 3×3 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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