

# Beneficial Mutual Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Beneficial Mutual 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 Beneficial Mutual 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 Beneficial Mutual 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 Beneficial Mutual 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 Beneficial Mutual Bancorp Inc. business.

### **About Beneficial Mutual Bancorp Inc.**

Beneficial Mutual Bancorp, Inc. operates as the holding company for Beneficial Bank, which offers traditional financial services to consumers and businesses in Pennsylvania and New Jersey.

The company attracts deposits from the general public and uses those funds to originate various loans, including commercial real estate loans, consumer loans, home equity loans, one-to-four family real estate loans, commercial business loans, and construction loans. The company offers insurance brokerage and investment advisory services through its wholly owned subsidiaries, Beneficial Insurance Services, LLC and Beneficial Advisors, LLC.

The company operates 38 full-service banking offices in Chester, Delaware, Montgomery, Philadelphia, and Bucks Counties, Pennsylvania; and 30 full-service banking offices in Burlington and Camden Counties, New Jersey.

#### **Lending Activities**

**One-to-Four Family Residential Loans:** The company offers two types of residential mortgage loans: fixed-rate loans and adjustable-rate loans. It offers fixed-rate mortgage

loans with terms of up to 30 years. It offers adjustable-rate mortgage loans with interest rates and payments that adjust annually after an initial fixed period of one, three or five years.

**Commercial Real Estate Loans:** The company offers commercial real estate loans secured by real estate primarily with adjustable rates. It originates various commercial real estate loans generally for terms up to 25 years. Commercial real estate loans also are originated for the acquisition and development of land.

**Commercial Loans:** The company offers commercial business loans to professionals, sole proprietorships, and small businesses in its market area. It offers installment loans for capital improvements, equipment acquisition, and long-term working capital. It originates lines of credit to finance the working capital needs of businesses to be repaid by seasonal cash flows or to provide a period of time during which the business can borrow funds for planned equipment purchases. It also offers accounts receivable lines of credit.

**Consumer Loans:** The company offers various consumer loans, including home equity loans and lines of credit, automobile loans, educational loans, boat loans, loans for recreational vehicles, guaranteed student loans, and loans secured by passbook accounts and certificates of deposit. It also offers unsecured lines of credit. The company offers loans secured by new and used automobiles. It offers consumer loans secured by passbook accounts and certificates of deposit.

## Deposits

The company offers a selection of deposit instruments, including non-interest bearing demand deposits (such as individual and municipal checking accounts), interest-bearing demand accounts (such as NOW and money market accounts), savings accounts, and certificates of deposit. Its business banking deposit products include a commercial checking account and a checking account specifically designed for small businesses. Additionally, it offers cash management, including remote deposit, lockbox service, and sweep accounts.

## Investment Activities

As of December 31, 2009, the company's investment portfolio consisted primarily of mortgage-backed securities, including collateralized mortgage obligations (CMOs). Other securities include United States government and agency securities, including

securities issued by government sponsored enterprises, municipal and other bonds, including collateralized debt obligations (CDOs) backed by bank trust preferred capital securities, equity securities, and mutual funds.

## Subsidiaries

The company's other subsidiaries include Neumann Corporation, a Delaware Investment Holding Company and holds title to various securities and other investments BSB Union Corporation engages in the business of owning and leasing automobiles; St. Ignatius Senior Housing I, L.P. is a limited partnership sponsored by St. Ignatius Nursing Home, a subsidiary of which is the general partner; St. Ignatius Senior Housing II, L.P. is a limited partnership and sponsored by St. Ignatius Nursing Home, a subsidiary of which is the general partner; and Graphic Arts Insurance Agency is an insurance agency in which Beneficial Insurance owns a 51% ownership interest.

## History

Beneficial Mutual Bancorp, Inc. was founded in 1853.

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.

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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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