

# **Bofl Holding Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

<https://marketpublishers.com/r/B564825F9F7BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: B564825F9F7BEN

## **Abstracts**

Bofl Holding 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 Bofl Holding Inc. and its competitors. This provides our Clients with a clear understanding of Bofl Holding Inc. position in the Industry.

The report contains detailed information about Bofl Holding 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 Bofl Holding 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 Bofl Holding 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 Bofl Holding 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 Bofl Holding Inc. business.

### **About Bofl Holding Inc.**

Bofl Holding, Inc. operates as the holding company for Bank of Internet USA, which provides various consumer and wholesale banking services through Internet in the state of California.

The company focuses on gathering retail deposits over the Internet; originating and purchasing various loans; and purchasing mortgage-backed securities. It operates its Internet-based bank from a single location in San Diego, California, serving approximately 32,000 retail deposit and loan customers across 50 states.

#### Lending and Investment Activities

##### Loan Products

The company's loans primarily consist of first mortgage loans secured by single family and multifamily properties, and commercial properties. The company originates and purchases home equity second lien mortgages.

**Single Family Loans:** The company offers or purchases fixed and adjustable rate, single family mortgage loans in all 50 states, both conforming and jumbo loans. It either sells

the single family first mortgage loans that it originates to wholesale lending institutions with servicing rights released to the purchaser or retain the mortgage loan in its portfolio. It also originates first mortgages on a retail basis, selling fixed-rate and other conforming loans to its correspondents or government sponsored entities.

**Home Equity Loans:** The company originates or purchases adjustable rate and fixed rate closed end home equity loans secured by second liens on single family residential properties. It holds the home equity loans that it originates and performs the loan servicing directly on these loans.

**Multifamily Loans:** The company originates and purchases adjustable rate multifamily first lien mortgage loans. It has multifamily loans with interest rates that adjust based on various industry standard indices, including U.S. treasury security yields, LIBOR, and eleventh district cost of funds.

**Commercial Real Estate Loans:** The company purchases and originates commercial real estate loans. It either sells the loans it originates or it retains them for the portfolio. As of June 30, 2010, the company's commercial real estate loans were secured by first liens on mixed-use, shopping and retail centers, office buildings, and multi-tenant industrial properties.

**Consumer and Other:** The company makes secured and unsecured loans to consumers and it makes secured loans to businesses providing mortgage or other financial services to consumers. It originates fixed rate loans secured by recreational vehicles (RVs) and automobiles which it retains and serves. It provides unsecured overdraft lines of credit for its qualifying deposit customers with checking accounts.

### Investment Portfolio

The company, in addition to loans, invests available funds in mortgage-backed securities, fixed income securities, and preferred securities of government-sponsored entities. It is authorized to invest in agency mortgage-backed obligations issued or fully guaranteed by the United States government, non-agency mortgage-backed obligations, specific federal agency obligations, specific time deposits, negotiable certificates of deposit issued by commercial banks and other insured financial institutions, investment grade corporate debt securities, and other specified investments.

### Deposit Products and Services

The company's deposit products primarily consist of demand deposits (interest bearing and non-interest bearing), savings accounts, and time deposits. Its customers access their funds through ATMs, debit cards, automated clearing house funds (electronic transfers) and checks. It also offers the following additional services in connection with its deposit accounts: online bill payment service; online check imaging; ATM cards or VISA check cards; overdraft protection; and electronic statements.

## History

Bofl Holding, Inc. was incorporated in 1999.

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.  
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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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