

Doral Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Doral Financial Corp. 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 Doral Financial Corp. and its competitors. This provides our Clients with a clear understanding of Doral Financial Corp. position in the Industry.

The report contains detailed information about Doral Financial Corp. 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 Doral Financial Corp.. 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 Doral Financial Corp. 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 Doral Financial Corp. 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 Doral Financial Corp. business.

About Doral Financial Corp.

Doral Financial Corporation, through its subsidiaries, provides a range of financial services primarily in Puerto Rico and New York.

Segments

The company manages its business through three segments, including Banking (including thrift operations), Mortgage Banking and Insurance Agency.

Banking

Through its principal banking subsidiary, Doral Bank, a Puerto Rico commercial bank (Doral Bank PR), Doral Financial accepts deposits from the general public and institutions, obtains borrowings, originates and invests in loans (primarily residential real estate mortgage loans), invests in mortgage-backed securities, as well as in other investment securities, and offers traditional banking services. Doral Bank PR operates 35 branch offices in Puerto Rico. Loans are primarily originated through the branch office network and centralized loan departments. Internal mortgage loan originations are also supplemented by wholesale loan purchases from third parties.

This segment also includes the operations conducted through Doral Bank PR's subsidiaries, Doral Money, Inc. (Doral Money), which engages in commercial and construction lending in the New York City metropolitan area, and CB, LLC, a Puerto Rico limited liability company.

Doral Financial also operates a federal savings bank in New York, New York under the name of Doral Bank, FSB (Doral Bank NY), which operates through a single branch. Doral Bank NY gathers deposits primarily through an Internet-based platform and originates and invests in loans, consisting primarily of interim loans secured by multifamily apartment buildings and other commercial properties and also invests in investment securities.

Doral Financial engages in retail banking activities in Puerto Rico through its principal banking subsidiary, Doral Bank PR, which operates 35 branches in Puerto Rico. Doral Bank PR offers various consumer loan products, as well as deposit products and other retail banking services.

Doral Bank PR focuses on the origination of residential mortgage loans. Doral Financial engages in the banking business in the New York City metropolitan area through its federal savings bank subsidiary, Doral Bank NY. It gathers deposits through an Internet-based platform. Doral Bank NY invests primarily in interim loans secured by multi-family apartment buildings and other commercial properties located in the New York City metropolitan area, as well as in taxi medallion loans.

Doral Money also engages in the mortgage banking business in the New York City metropolitan area. In 2009, Doral Money organized a new middle market syndicated lending unit that engages in purchasing participations in senior credit facilities in the U.S. syndicated leverage loan market.

Doral Bank PR and Doral Bank NY complements their lending activities by earning fee income, collecting service charges for deposit accounts and other traditional banking services.

Commercial Lending: The company provides commercial loans to local businesses, primarily small to middle market clients. Doral Bank PR targets commercial clients in Puerto Rico. Commercial loans include lines of credit and term facilities to finance business operations and to provide working capital for specific purposes, such as to finance the purchase of assets, equipment or inventory.

Doral Financial's portfolio of commercial loans is subject to certain risks, including: continued recessionary conditions and/or additional deterioration of the Puerto Rico economy and the United States economy; interest rate increases; the deterioration of a borrower's or guarantor's financial capabilities; and environmental risks, including natural disasters.

Consumer Loans: Doral Bank PR also provides consumer credit and personal secured loans.

Leasing Activities: Doral Bank PR offers open-ended leases pursuant to which the lessee is responsible for the residual value of the leased unit.

Construction Lending: Doral Bank NY Doral Money extends interim, construction loans and bridge loans secured by multifamily apartment buildings and other commercial properties in the New York City metropolitan area.

Residential Mortgage Lending

Mortgage Loan Products: Doral Bank PR is an approved seller/servicer for the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA), an approved issuer for the Government National Mortgage Association (GNMA) and an approved servicer under the GNMA, FNMA and FHLMC mortgage-backed securities programs. Doral Bank PR originates various mortgage loan products.

Mortgage Banking

This segment relates to the business activities of the holding company (Doral Financial). The company's mortgage origination business is conducted by Doral Mortgage, a wholly-owned subsidiary of Doral Bank PR, and the company's mortgage servicing business is operated by Doral Bank PR.

Insurance Agency

Doral Financial through its wholly-owned subsidiary, Doral Insurance Agency, Inc. (Doral Insurance Agency), offers property, casualty, life and title insurance as an insurance agency, primarily to its mortgage loan customers.

History

Doral Financial Corporation was founded in 1972.

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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