

# ES Bancshares, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/EB632621EA9BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: EB632621EA9BEN

## Abstracts

ES Bancshares, 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 ES Bancshares, Inc. and its competitors. This provides our Clients with a clear understanding of ES Bancshares, Inc. position in the Industry.

The report contains detailed information about ES Bancshares, 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 ES Bancshares, 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 ES Bancshares, 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 ES Bancshares, 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 ES Bancshares, Inc. business.

### **About ES Bancshares, Inc.**

ES Bancshares, Inc. operates as the holding company for the Empire State Bank, National Association, which provides various commercial and consumer banking products and services in New York.

The company's primary market area is the New York counties of Orange and Ulster, and the Borough of Staten Island, New York. It also conducts business in certain other communities within Dutchess, Putnam, Rockland, Westchester and Nassau counties, New York, as well as the other boroughs of New York City. Its headquarters is located in Orange County located in Newburgh, New York. Additionally, it operates a second full service office in New Paltz, within the county of Ulster. It also has a branch in Staten Island, New York.

### **Lending Activities**

The company offers various loan products, including commercial real estate loans secured by owner occupied commercial real estate, as well as mortgage loans secured by one- to-four family residences; loans secured by investment real estate owned by individuals who meet certain financial requirements; commercial revolving lines of credit and term loans; home equity loans and lines of credit; multi-family real estate loans;

construction or development loans; and consumer loans.

**Commercial Real Estate and Multi-family Lending:** Mixed-use properties, as well as other income producing properties located in the company's market area secure its commercial real estate loans. Multi-family real estate loans are secured by rental properties that might include walk-up apartments.

**Commercial Business Lending:** The company offers term loans and lines of credit to local businesses for working capital, machinery and equipment purchases, expansion, and other business purposes.

**One- to Four-Family and Home Equity Residential Real Estate Lending:** The company offers both fixed-rate and adjustable-rate one-to-four family residential first mortgage loans. It also originates residential mortgage loans. Its home equity lines of credit and home equity term loans are secured by a lien on the borrower's residence. It also originates loans secured by residential co-ops and condominiums located in its market area.

**Construction and Land Lending:** The company originates construction loans to individuals and builders for the construction of residential and commercial real estate properties. It originates land development loans primarily for the purpose of developing residential subdivisions. It also makes loans to builders and developers for the development of one- to four-family lots in its market area.

**Consumer Lending:** The company originates various consumer loans, including automobile, home improvement, deposit account, and other loans for household and personal purposes.

## Deposits

The company accepts deposits from consumers, businesses, and local municipalities. It offers various deposit accounts, including demand deposit accounts, NOW accounts, money market accounts, regular savings accounts, and certificates of deposit.

## Other Services

The company also offers non-deposit products, such as annuities and mutual funds, merchant credit and debit card processing, automated teller machines, cash management services, online banking services, safe deposit boxes, and individual

retirement accounts.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included securities of U.S. government agencies; mortgage-backed securities; and trust preferred securities.

## History

ES Bancshares, Inc. was founded in 2004.

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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## 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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