

# First Niagara Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

First Niagara Financial Group 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 First Niagara Financial Group Inc. and its competitors. This provides our Clients with a clear understanding of First Niagara Financial Group Inc. position in the Industry.

The report contains detailed information about First Niagara Financial Group 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 First Niagara Financial Group 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 First Niagara Financial Group 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 First Niagara Financial Group 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 First Niagara Financial Group Inc. business.

### **About First Niagara Financial Group Inc.**

First Niagara Financial Group, Inc. operates as the bank holding company for First Niagara Bank, a federally-chartered savings bank. The bank provides a range of retail and commercial banking, as well as other financial services to individuals, families and businesses through its branch network located across Upstate New York and Western Pennsylvania.

The bank's subsidiaries provide a range of financial services to individuals and small and medium size companies in its market areas. First Niagara Commercial Bank (the 'Commercial Bank') is the company's New York State chartered bank whose primary purpose is to generate municipal deposits. First Niagara Funding, Inc. the company's real estate investment trust (REIT) primarily originates and holds commercial real estate and business loans. First Niagara Risk Management, Inc. (FNRM), its service insurance agency is engaged in the sale of insurance products, including commercial and personal insurance, surety bonds, life, disability, and long-term care coverage, as well as other risk management advisory services. FNRM's risk management consulting business includes alternative risk and self-insurance, claims investigation and adjusting services, and third party administration of self insured workers' compensation plans. FNRM's employee benefits consulting business includes a retirement plan practice, compliance services, benefit plan administration, as well as a compensation consulting

practice. FNRM also provides industry specific insurance programs related to long-term care, moving and storage, ice rinks, and municipalities.

## Segments

The bank has two business segments, Banking and Financial services. The Banking segment includes all of its retail and commercial banking operations. The Financial services segment includes its insurance and employee benefits consulting operations.

## Lending Activities

The bank originates business and commercial real estate loans, leases, and residential mortgages to customers located within its primary market areas. It also originates and retains in its lending portfolio various types of home equity and consumer loan products.

**Commercial Real Estate and Multi-family Lending:** The bank originates commercial real estate loans secured by first liens on apartment houses, office buildings, shopping centers, and industrial and warehouse properties. As part of its product mix, the bank also offers the commercial real estate and multi-family construction loans to its relationship borrowers.

**Commercial Business Loans:** The bank's commercial business loans portfolio includes business term loans and lines of credit issued to small and medium size companies in its market areas, some of which are secured in part by additional owner occupied real estate. The bank makes secured and unsecured commercial loans and extends lines of credit for the purpose of financing equipment purchases, inventory, business expansion, working capital, and other general business purposes. The bank offers additional commercial business products and services, such as letters of credit, cash management, remote deposit capture, merchant services, wire transfer capabilities, lock-box, business credit and debit cards, and online banking. The bank also makes commercial business and real estate loans.

**Specialized Lending:** The bank's specialized lending portfolio consists of commercial leases and loans to finance insurance premiums. It offers installment direct financing small ticket equipment leases.

**Residential Real Estate Lending:** The bank originates mortgage loans to enable its customers to finance residential real estate, both owner occupied and non-owner occupied, in its primary market areas. The bank originates fixed-rate loans, as well as

FHA and VA loans in the secondary market to government sponsored enterprises, such as Federal National Mortgage Association (FNMA) and Federal Home Loan Mortgage Corporation (FHLMC) or to wholesale lenders. The bank offers monthly ARM products secured by residential properties.

Home Equity Lending: The bank offers fixed-rate, fixed-term, monthly and bi-weekly home equity loans, and prime-based home equity lines of credit

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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