

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

<https://marketpublishers.com/r/FC0B418982DBEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: FC0B418982DBEN

Abstracts

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

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

About Flushing Financial Corp.

Flushing Financial Corporation operates as the holding company for Flushing Savings Bank, FSB.

The company's principal business is attracting retail deposits from the general public and investing those deposits together with funds generated from ongoing operations and borrowings, primarily in originations and purchases of one-to-four family (focusing on mixed-use properties – properties that contain both residential dwelling units and commercial units), multi-family residential and commercial real estate mortgage loans; construction loans, primarily for residential properties; Small Business Administration (SBA) loans and other small business loans; mortgage loan surrogates.

Market Area

The company's main office is in Flushing, New York, located in the Borough of Queens. As of December 31, 2009, company operated out of 15 full-service offices, located in the New York City Boroughs of Queens, Brooklyn, and Manhattan, and in Nassau County, New York, and the Commercial Bank operated out of 3 offices, 1 in Brooklyn and 2 in Nassau County, New York. It also operates an Internet branch, iGObanking.com. The company maintains its executive offices in Lake Success in

Nassau County, New York. Substantially its mortgage loans are secured by properties located in the New York City metropolitan area.

Lending Activities

Loan Portfolio Composition: The company's loan portfolio consists primarily of mortgage loans secured by multi-family residential, commercial real estate, one-to-four family mixed-use property, one-to-four family residential property, and construction loans. In addition, it offers SBA loans, other small business loans and consumer loans. Its mortgage loan portfolio consists of adjustable rate mortgage (ARM) loans and fixed-rate mortgage loans

Multi-Family Residential Lending: The company offers both fixed-rate and adjustable-rate multi-family residential mortgage loans, with maturities of approximately 30 years. Its fixed-rate multi-family mortgage loans are originated for terms of approximately 15 years.

Commercial Real Estate Lending: The company's commercial real estate mortgage loans are secured by improved properties, such as office buildings, hotels/motels, nursing homes, small business facilities, strip shopping centers, warehouses, and religious facilities. Its fixed-rate one-to-four family mixed-use property mortgage loans are originated for terms of approximately 30 years

One-to-Four Family Mortgage Lending – Mixed-Use Properties: The company offers mortgage loans secured by one-to-four family mixed-use properties. These properties contain up to four residential dwelling units and a commercial unit. The company offers both fixed-rate and adjustable-rate one-to-four family mixed-use property mortgage loans with maturities of approximately 30 years.

One-to-Four Family Mortgage Lending – Residential Properties: The company offers mortgage loans secured by one-to-four family residential properties, including townhouses and condominium units. The company offers both fixed-rate and adjustable-rate residential mortgage loans with maturities of approximately 30 years.

In addition to income verified loans, the company originates residential mortgage loans to self-employed individuals with in its local community based on stated income and verifiable assets that allows the company to assess repayment ability. The company offers ARM loans with adjustment periods of 3, 5, 7, and 10 years.

Home equity loans are included in its portfolio of residential mortgage loans. These loans are offered as adjustable-rate 'home equity lines of credit' on which interest only is due for an initial term of 10 years and thereafter principal and interest payments sufficient to liquidate the loan are required for the remaining term, not to exceed 30 years.

Construction Loans: The company's construction loans primarily have been made to finance the construction of one-to-four family residential properties, multi-family residential properties, and residential condominiums. The company also finances the construction of commercial real estate.

Small Business Administration Lending: These loans are extended to small businesses and are guaranteed by the SBA up to a maximum of 85% of the loan balance. The company also provides term loans and lines of credit under the SBA Express Program, on which the SBA provides a 50% guaranty.

Commercial Business and Other Lending: The company originates other loans for business, personal, or household purposes. Business loans are personally guaranteed by the owners, and may also be secured by additional collateral, including equipment, and inventory. Included in commercial business loans are loans made to owners of New York City taxi medallion owners. Consumer loans consist of passbook loans and overdraft lines of credit.

Investment Portfolio

The company invests in various types of assets, including U.S. government obligations, securities of various federal agencies, mortgage-backed and mortgage-related securities, certificates of deposit of insured banks and savings institutions, certain bankers acceptances, reverse repurchase agreements, loans of federal funds, and, subject to certain limits, corporate securities, commercial paper, and mutual funds.

Deposits

The company's deposits include savings accounts, money market accounts, demand accounts, NOW accounts and certificates of deposit.

History

Flushing Financial Corporation was founded in 1929.

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.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. FLUSHING FINANCIAL CORP. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. FLUSHING FINANCIAL CORP. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. FLUSHING FINANCIAL CORP. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. FLUSHING FINANCIAL CORP. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. FLUSHING FINANCIAL CORP. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Flushing Financial Corp. Direct Competitors
- 5.2. Comparison of Flushing Financial Corp. and Direct Competitors Financial Ratios
- 5.3. Comparison of Flushing Financial Corp. and Direct Competitors Stock Charts
- 5.4. Flushing Financial Corp. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Flushing Financial Corp. Industry Position Analysis

6. FLUSHING FINANCIAL CORP. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. FLUSHING FINANCIAL CORP. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. FLUSHING FINANCIAL CORP. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. FLUSHING FINANCIAL CORP. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. FLUSHING FINANCIAL CORP. PORTER FIVE FORCES ANALYSIS²

12. FLUSHING FINANCIAL CORP. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Flushing Financial Corp. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit
Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Flushing Financial Corp. 1-year Stock Charts
Flushing Financial Corp. 5-year Stock Charts
Flushing Financial Corp. vs. Main Indexes 1-year Stock Chart
Flushing Financial Corp. vs. Direct Competitors 1-year Stock Charts
Flushing Financial Corp. Article Density Chart

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.

List Of Tables

LIST OF TABLES

Flushing Financial Corp. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Flushing Financial Corp. Key Executives
Flushing Financial Corp. Major Shareholders
Flushing Financial Corp. History
Flushing Financial Corp. Products
Revenues by Segment
Revenues by Region
Flushing Financial Corp. Offices and Representations
Flushing Financial Corp. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Flushing Financial Corp. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Flushing Financial Corp. Capital Market Snapshot
Flushing Financial Corp. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Flushing Financial Corp. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Flushing Financial Corp. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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

Product name: Flushing Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/FC0B418982DBEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/FC0B418982DBEN.html>