

Harleysville Savings Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Harleysville Savings Financial Corporation 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 Harleysville Savings Financial Corporation and its competitors. This provides our Clients with a clear understanding of Harleysville Savings Financial Corporation position in the Industry.

The report contains detailed information about Harleysville Savings Financial Corporation 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 Harleysville Savings Financial Corporation. 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 Harleysville Savings Financial Corporation 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 Harleysville Savings Financial Corporation 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 Harleysville Savings Financial Corporation business.

About Harleysville Savings Financial Corporation

Harleysville Savings Financial Corporation operates as the holding company for Harleysville Savings Bank, which provides various banking services in southeastern Pennsylvania.

The company operates from six full-service offices located in Montgomery County and one office located in Bucks County, Pennsylvania. Its primary market area includes Montgomery County, Commonwealth of Pennsylvania, and Bucks County.

The company's primary business consists of attracting deposits from the general public and business customers through various deposit programs and investing such deposits principally in first mortgage loans secured by single-family residential properties in its primary market area. It serves its customers through its full-service branch network, as well as through remote ATM locations, the Internet, and telephone banking.

Lending Activities

The company's loan portfolio is consists of loans secured by first mortgages on single-family residential properties, first mortgage loans on residential properties, included loans on single-family, multi-family residential properties, construction loans, and lot loans on such properties.

Single Family Residential Real Estate Lending: The company originates fixed rate loans on single-family residential properties. It also originates adjustable rate mortgages, as well as non-conforming and jumbo fixed-rate loans.

Multi-family Residential Real Estate Lending: The company originates mortgage loans secured by multifamily dwelling units. The majority of its multifamily residential real estate loans are secured by apartment buildings located in its local market area.

Construction Loans: The company offers fixed-rate and adjustable-rate construction loans on residential properties. Residential construction loans are originated for individuals who are building their primary residence, as well as to selected local builders for construction of single-family dwellings. Construction loans to homeowners are usually made in connection with the permanent financing on the property. It also offers mortgage loans on undeveloped single lots held for residential construction.

Home Equity: The company offers home equity loans and lines of credit.

Commercial Real Estate Loans: The company originates mortgage loans for the acquisition and refinancing of commercial real estate properties. Its loan portfolio consists of loans secured by commercial real estate properties, owner occupied commercial real estate loans, and non-owner occupied commercial real estate loans. The majority of its commercial real estate loans are secured by office buildings, manufacturing facilities, distribution/warehouse facilities, and retail centers, which are generally located in its local market area.

Commercial Business Loans: The company originates business loans typically for small to mid-sized businesses in its market area and might be for working capital, equipment financing, inventory financing, or accounts receivable financing.

Consumer Non-Real Estate Loans: The company originates consumer loans to provide a range of financial services to its customers and to improve the interest rate sensitivity of its interest-earning assets. Its consumer loan department offers vehicle loans, personal loans, and personal lines of credit.

Investment Portfolio

The company's investment portfolio consists primarily of United States government agency mortgage-backed securities and debt obligations of United States government agencies. The other investments include tax-exempt municipal obligations, money market mutual funds, and stock of the FHLB of Pittsburgh. As of September 30, 2010, the company had mortgage-backed securities, invested in FHLMC, Government National Mortgage Association (GNMA), Federal National Mortgage Association (FNMA) backed securities or collateralized mortgage obligations (CMOs).

Deposits

The company has various programs designed to attract both short-term and long-term deposits from the general public. These programs include passbook and club savings accounts, NOW and regular checking accounts, money market deposit accounts, retirement accounts, certificates of deposit ranging in terms from 90 days to 60 months, and jumbo certificates of deposit.

History

Harleysville Savings Financial Corporation was founded in 1915.

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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