+44 20 8123 2220
info@marketpublishers.com

Harvard Illinois Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

https://marketpublishers.com/r/H8838C82D30BEN.html
Date: April 2024
Pages: 50
Price: US$ 499.00 (Single User License)
ID: H8838C82D30BEN

Abstracts

Harvard Illinois Bancorp, 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 Harvard Illinois Bancorp, Inc. and its competitors. This provides our Clients with a clear understanding of Harvard Illinois Bancorp, Inc. position in the Industry.

The report contains detailed information about Harvard Illinois Bancorp, 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 Harvard Illinois Bancorp, 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 Harvard Illinois Bancorp, 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 Harvard Illinois Bancorp, 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 Harvard Illinois Bancorp, Inc. business.

About Harvard Illinois Bancorp, Inc.

Harvard Illinois Bancorp, Inc. operates as the holding company for Harvard Savings Bank, which provides financial services to individuals, families, and businesses in Illinois.

Market Area

The company conducts business through its main office and one branch office located in Harvard, Illinois and an additional branch office located in Morris, Illinois. Three offices are located in McHenry and Grundy Counties, Illinois. Its primary market area consists of McHenry, Grundy, and Boone counties, Illinois; and Walworth county, Wisconsin.

Lending Activities

The company's principal lending activities include originating one- to four-family residential mortgage loans, commercial real estate, commercial and industrial, home equity, construction, agricultural, and other loans.

One- to Four-Family Residential Real Estate Lending: The company originates long-

term permanent loans secured by mortgages on owner-occupied one- to four-family residences. It also originates adjustable-rate one- to four-family residential mortgage loans.

Commercial Real Estate Lending: The company's commercial real estate loans have balloon loan terms of three to ten years with amortization terms of 15 to 25 years and fixed interest rates.

Multi-Family Real Estate Lending: The company also makes loans on multi-family residences in its market area.

Home Equity Lending: The company originates variable-rate home equity lines-of-credit and fixed- and variable-rate loans secured by a lien on the borrower's primary residence.

Construction and Land Lending: The company makes construction loans to builders and developers for the construction of one- to four- and multi-family residential units and to individuals for the construction of their primary or secondary residence. It also makes land loans to developers, primarily for the purpose of developing residential subdivisions. It also makes construction loans for commercial development projects, such as multi-family, apartment and other commercial buildings. The company makes loans to builders and developers for the development of one- to four-family lots in its market area.

Farmland: These loans are primarily secured by farmland located in its market area. Its adjustable rate farmland loans have interest rates that adjust every one, three or five years in accordance with a designated index and are amortized over 15-25 years.

Commercial and Industrial Lending: The company originates commercial and industrial loans and lines of credit to small- and medium-sized companies in its primary market area. Its commercial and industrial loans are generally used for working capital purposes or for acquiring equipment, inventory or furniture.

Consumer Lending: The company makes secured and unsecured loans to consumers.

Investment Activities

As of December 31, 2009, the company's investment portfolio included U.S. government and federal agency; mortgage-backed; state and political subdivisions;

shay asset management mutual funds; and other equity securities.

Deposits

The company offers a selection of deposit accounts, including demand accounts, NOW accounts, money market accounts, savings accounts, and certificates of deposit.

History

Harvard Illinois Bancorp, Inc. was founded in 1934.

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.

+44 20 8123 2220
info@marketpublishers.com

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. HARVARD ILLINOIS BANCORP, INC. 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. HARVARD ILLINOIS BANCORP, INC. 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. HARVARD ILLINOIS BANCORP, INC. SWOT ANALYSIS

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

4. HARVARD ILLINOIS BANCORP, INC. 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. HARVARD ILLINOIS BANCORP, INC. COMPETITORS AND INDUSTRY ANALYSIS

5.1. Harvard Illinois Bancorp, Inc. Direct Competitors
5.2. Comparison of Harvard Illinois Bancorp, Inc. and Direct Competitors Financial Ratios
5.3. Comparison of Harvard Illinois Bancorp, Inc. and Direct Competitors Stock Charts
5.4. Harvard Illinois Bancorp, Inc. Industry Analysis
5.4.1. Industry Snapshot
5.4.2. Harvard Illinois Bancorp, Inc. Industry Position Analysis

6. HARVARD ILLINOIS BANCORP, INC. NEWS & EVENTS

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

7. HARVARD ILLINOIS BANCORP, INC. EXPERTS REVIEW[1]

7.1. Experts Consensus
7.2. Experts Revisions

8. HARVARD ILLINOIS BANCORP, INC. ENHANCED SWOT ANALYSIS[2]

9. UNITED STATES PESTEL ANALYSIS[2]

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. HARVARD ILLINOIS BANCORP, INC. IFE, EFE, IE MATRICES[2]

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

11. HARVARD ILLINOIS BANCORP, INC. PORTER FIVE FORCES ANALYSIS[2]

12. HARVARD ILLINOIS BANCORP, INC. VRIO ANALYSIS[2]

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Harvard Illinois Bancorp, Inc. 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
Harvard Illinois Bancorp, Inc. 1-year Stock Charts
Harvard Illinois Bancorp, Inc. 5-year Stock Charts
Harvard Illinois Bancorp, Inc. vs. Main Indexes 1-year Stock Chart
Harvard Illinois Bancorp, Inc. vs. Direct Competitors 1-year Stock Charts
Harvard Illinois Bancorp, Inc. 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.

+44 20 8123 2220
info@marketpublishers.com

List Of Tables

LIST OF TABLES

Harvard Illinois Bancorp, Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Harvard Illinois Bancorp, Inc. Key Executives
Harvard Illinois Bancorp, Inc. Major Shareholders
Harvard Illinois Bancorp, Inc. History
Harvard Illinois Bancorp, Inc. Products
Revenues by Segment
Revenues by Region
Harvard Illinois Bancorp, Inc. Offices and Representations
Harvard Illinois Bancorp, Inc. 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
Harvard Illinois Bancorp, Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Harvard Illinois Bancorp, Inc. Capital Market Snapshot
Harvard Illinois Bancorp, Inc. 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

+44 20 8123 2220
info@marketpublishers.com

Harvard Illinois Bancorp, Inc. 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
Harvard Illinois Bancorp, Inc. Consensus Recommendations[1]
Analyst Recommendation Summary[1]
Price Target Summary[1]
Experts Recommendation Trends[1]
Revenue Estimates Analysis[1]
Earnings Estimates Analysis[1]
Historical Surprises[1]
Revenue Estimates Trend[1]
Earnings Estimates Trend[1]
Revenue Revisions[1]

+44 20 8123 2220
info@marketpublishers.com

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 3×3 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?

+44 20 8123 2220
info@marketpublishers.com

I would like to order

Product name: Harvard Illinois Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: https://marketpublishers.com/r/H8838C82D30BEN.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/H8838C82D30BEN.html

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:
Last name:
Email:
Company:
Address:
City:
Zip code:
Country:
Tel:
Fax:
Your message:

**All fields are required

Custumer signature _____

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at https://marketpublishers.com/docs/terms.html

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970

+44 20 8123 2220
info@marketpublishers.com