

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

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Abstracts

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

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

About Heritage Financial Corp.

Heritage Financial Corporation operates as the holding company for Heritage Bank and Central Valley Bank, which provide banking products and services in Washington.

The company offers financial services to meet the needs of the communities it serves through its community-oriented financial institutions. Heritage Bank has 14 full service offices, with 7 in Pierce County, 5 in Thurston County, 1 in Mason County, and 1 in south King County. Heritage Bank has mortgage origination offices in Thurston County, Mason County, Pierce County, and King County, which operate within banking offices. The mortgage loan operations are performed in 1 office located in Thurston County. Central Valley Bank conducts business from its main office in Toppenish, Washington. Central Valley Bank operates 6 full service offices, with 5 in Yakima County and 1 in Kittitas County.

The company's business consists primarily of lending and deposit relationships with small businesses and their owners in its market areas and attracting deposits from the general public.

Lending Activities

The company offers residential and commercial construction, multi-family and commercial real estate, consumer loans and originates for sale or investment purposes first mortgage loans on residential properties located in western and central Washington State.

Commercial Business Lending

The company offers various types of commercial business loans to various businesses. The types of commercial loans offered are business lines of credit, term equipment financing, and term owner-occupied real estate loans. It also originates loans that are guaranteed by the small business administration (SBA) and it is a preferred lender of the SBA.

Real Estate Lending

Single-Family Residential Real Estate Lending: The majority of the company's one to four family residential loans are secured by single-family residences located in its primary market areas. It generally sells single-family loans in the secondary market.

Multifamily and Commercial Real Estate Lending: The company originates multifamily and commercial real estate loans within its primary market areas. It also obtains personal guarantees from the owners of the collateral after a thorough review of personal financial statements.

Construction Loans: The company originates single-family residential construction loans for the construction of custom homes (where the home buyer is the borrower). It also provides financing to builders for the construction of pre-sold homes and, in selected cases, to builders for the construction of speculative residential property.

Investment Activities

As of December 31, 2009, the company's investment portfolio included U.S. treasury and U.S. government agencies; municipal securities; corporate securities; mortgage backed securities and collateralized mortgage obligations, such as U.S government agencies; and equity securities.

Deposit Activities

The company offers various deposit accounts designed to attract both short-term and

long-term deposits. These accounts include certificates of deposit (CDs), regular savings accounts, money market accounts, checking and negotiable order of withdrawal (NOW) accounts, and individual retirement accounts (IRAs).

History

Heritage Financial Corporation was founded in 1997.

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.
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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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