

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

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Abstracts

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

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

About Horizon Financial Corp.

Horizon Financial Corp. operates as the bank holding company for Horizon Bank that provides commercial banking services in Washington. The company provides a range of commercial, mortgage and consumer lending services to borrowers and a range of customer services to depositors through 18 offices, 4 commercial loan centers, and 4 real estate loan centers located in Whatcom, Skagit, Snohomish, and Pierce Counties of Washington State.

Lending Activities

The company originates both fixed rate and adjustable rate mortgages (ARMs) secured by residential and commercial, and multi-family real estate and commercial loans to small-medium sized businesses and professionals.

Multi-Family and Commercial Real Estate Lending: Commercial real estate loans, including multi-family loans. The company originates commercial real estate loans primarily secured by owner-occupied business facilities, apartment buildings, warehouses, mini-storage facilities, industrial use buildings, office and medical office buildings, hospitality facilities, commercial land development, and retail shopping centers located in its market area.

Construction and Land Development Loans: Construction lending historically provided the company the opportunity to achieve higher interest rates and fees with shorter terms to maturity than does its other real estate lending activities.

Commercial Loans: The company's loan portfolio includes a range of commercial loans to small and medium sized businesses. This portfolio includes lines of credit with floating rates and maturities of one year or less and term loans for the purchase of equipment, real estate, and other operating purposes with maturities generally not exceeding ten years.

Non-residential commercial construction loans are made for non-residential real estate properties, including but not necessarily limited to the retail properties, owner occupied commercial real estate, office space, mini-storage facilities, hospitality related uses, and other non-residential uses.

One-to-Four Family Residential Loans: The company grants conventional loans to enable borrowers to purchase existing homes or construct new homes. Its real estate loan portfolio also includes loans on two-to-four family dwellings, and loans made to purchase or refinance improved buildings to be used for residential housing. The company originates both fixed-rate and ARMs secured by one-to-four family properties.

Consumer Loans: The company offers home equity loans, home equity lines of credit, and, to a much lesser extent, loans secured by personal property, such as automobiles, boats, and other vehicles, loans secured by deposit accounts, unsecured loans, and loans for mobile homes located in mobile home parks.

Investment portfolio

The company's investment portfolio includes government agencies, municipal bonds, mortgage-backed securities, collateralized mortgage obligations, and common stock.

Deposits

The company provides various deposit accounts and deposit services, including savings accounts, nonnegotiable time deposits, certificates of deposit, individual retirement accounts, qualified retirement plans, transaction accounts, and money market deposit accounts.

Real Estate Development Subsidiary

Westward Financial Services, Inc (Westward), a land development company, is a wholly owned subsidiary of the Bank. Westward primarily focuses on the residential land development activities.

History

Horizon Financial Corp. was founded in 1922.

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. HORIZON 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. HORIZON 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. HORIZON FINANCIAL CORP. SWOT ANALYSIS

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

4. HORIZON 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. HORIZON FINANCIAL CORP. COMPETITORS AND INDUSTRY ANALYSIS

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

6. HORIZON FINANCIAL CORP. NEWS & EVENTS

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

7. HORIZON FINANCIAL CORP. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. HORIZON 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. HORIZON FINANCIAL CORP. IFE, EFE, IE MATRICES²

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

11. HORIZON FINANCIAL CORP. PORTER FIVE FORCES ANALYSIS²

12. HORIZON FINANCIAL CORP. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Horizon 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
Horizon Financial Corp. 1-year Stock Charts
Horizon Financial Corp. 5-year Stock Charts
Horizon Financial Corp. vs. Main Indexes 1-year Stock Chart
Horizon Financial Corp. vs. Direct Competitors 1-year Stock Charts
Horizon 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

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

Horizon 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
Horizon 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?

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