

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

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Abstracts

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

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

About Kearny Financial Corp.

Kearny Financial Corp. operates as the holding company for Kearny Federal Savings Bank. The company is principally engaged in the business of attracting deposits from the general public in New Jersey and using these deposits, together with other funds, to originate or purchase loans for its portfolio and invest in securities.

Market Area

As of June 30, 2010, the company's primary market area consisted of the New Jersey counties in which it operates branches, including Bergen, Essex, Hudson, Middlesex, Morris, Ocean, Passaic, and Union Counties.

Lending Activities

Loans originated or purchased by the company generally include loans collateralized by residential and commercial real estate augmented by secured and unsecured loans to businesses and consumers. It originates one-to-four family first mortgage loans. Its commercial loan offerings also include secured and unsecured business loans most of which are secured by real estate. The company's consumer loan offerings primarily include home equity loans and home equity lines of credit, as well as account loans and

overdraft lines of credit. It also offers construction loans to builders/developers, as well as individual homeowners.

One-to-Four Family Mortgage Loans: The company's primary lending activity consists of the origination of one-to-four family first mortgage loans. Its fixed-rate and adjustable-rate residential mortgage loans on owner-occupied properties have terms of 10 to 30 years. Residential mortgage loans on non-owner-occupied properties have terms of up to 15 years for fixed-rate loans and terms of up to 20 years for adjustable-rate loans. The company also offers 10-year balloon mortgages with a 30-year amortization schedule on owner-occupied properties and a 20-year amortization schedule on non-owner-occupied properties.

The company offers a first-time homebuyer program for persons who have not previously owned real estate and are purchasing a one-to-four family property in Bergen, Passaic, Morris, Essex, Hudson, Middlesex, Monmouth, Ocean and Union Counties, New Jersey for use as a primary residence. This program is also available outside these areas only to persons who are existing deposit or loan customers of Kearny Federal Savings Bank and/or members of their immediate families.

Multi-Family and Commercial Real Estate Mortgage Loans: The company also originates mortgage loans on multi-family and commercial real estate properties, including loans on apartment buildings, retail/service properties, and other income-producing properties, such as mixed-use properties combining residential and commercial space. The company's multi-family and commercial real estate mortgage loans are secured by properties located in New Jersey.

Commercial Business Loans: The company also originates commercial term loans and lines of credit to various professionals, sole proprietorships, and small businesses in its market area. The company also makes unsecured commercial loans in the form of overdraft checking authorization.

Home Equity Loans and Lines of Credit: The company's home equity loans are fixed-rate loans for terms of up to 20 years. It also offers fixed-rate and adjustable-rate home equity lines of credit with terms of up to 15 years.

Other Consumer Loans: In addition to home equity loans and lines of credit, the company's consumer loan portfolio includes loans secured by savings accounts and certificates of deposit on deposit, automobile loans, and unsecured personal overdraft loans.

Construction Lending: The company's construction lending includes loans to individuals for construction of one-to-four family residences or for major renovations or improvements to an existing dwelling. The company's construction lending also includes loans to builders and developers for multi-unit buildings or multi-house projects.

Deposits

The company's deposit products include interest-bearing and non-interest-bearing checking accounts, money market deposit accounts, savings accounts, and certificates of deposit accounts ranging in terms from 30 days to 5 years.

Investment Portfolio

The investment securities purchased by the company generally include U.S. agency mortgage-backed securities, U.S. government and agency debentures and bank-qualified municipal obligations. It maintains a small balance of single issuer trust preferred securities and non-agency mortgage-backed securities.

Competition

The company's competitors include Bank of America, Citibank, Hudson City Savings Bank, JP Morgan Chase Bank, PNC Bank, TD Bank, and Wells Fargo Bank.

History

Kearny Financial Corp. was founded in 1884.

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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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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