

# Liberty Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Liberty 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 Liberty 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 Liberty 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 Liberty 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 Liberty Bancorp, Inc. business.

### **About Liberty Bancorp, Inc.**

Liberty Bancorp, Inc. operates as the bank holding company for BankLiberty. BankLiberty is a community-oriented financial institution serving the financial service needs of consumers and businesses with in its market area.

The company attracts deposits from the general public and uses these funds to originate loans secured by real estate located in its market area. Its real estate loans include construction loans, commercial real estate loans, and loans secured by single-family or multi-family properties. The company originates consumer loans and commercial business loans.

#### Market Area

The company's main office is located in the city of Liberty, Missouri, which is in Clay County, Missouri. In addition to its main office, it operates nine full-service branch offices in the Kansas City, Missouri metropolitan area.

#### Lending Activities

The company's loan portfolio consists primarily of real estate loans, which include real

estate construction loans, single-family residential loans, commercial real estate loans, and multi-family real estate loans. It also originates commercial business loans and consumer loans. These loans are originated primarily in Clay, Clinton, Platte and Jackson Counties in Missouri, which comprise the northern and eastern portions of the Kansas City, Missouri metropolitan area. The company sells all new, fixed-rate conforming single-family loans in the secondary market.

**Construction Lending:** The company's construction lending includes single-family residential lending to builders where the residences being built have not been sold prior to commencement of construction, known as 'spec' construction lending, and to custom homebuilders. The company originates spec loans to builders with experience building and selling spec single-family residences. The company's spec residential mortgage construction loans provide for the payment of interest during the construction phase, which is usually 12 months.

The company also originates construction loans for customers to have their personal residences custom-built. It also makes loans for the construction of non single-family residential properties, including loans for the construction of multi-family residential properties, such as condominiums and planned multi-family communities.

**Single-Family Residential Real Estate Lending:** The company's primary lending activity is the origination of conventional mortgage loans on single-family residential dwellings. It originates fixed-rate amortizing loans with maturities ranging between 10 and 30 years. The company offers mortgage loans that conform to Fannie Mae and Freddie Mac guidelines, as well as jumbo loans. All fixed-rate, single-family loans are sold to secondary market investors. The company's single-family loan originations are for terms of 15, 20 or 30 years, amortized on a monthly basis with interest and principal due each month.

**Multi-Family and Commercial Real Estate Lending:** The company offers fixed-rate and adjustable-rate mortgage loans secured by income-producing multi-family and commercial real estate. Its multi-family and commercial real estate loans are secured by improved property, such as office buildings, retail centers, apartment buildings and churches which are located in its primary market area.

**Consumer Lending:** The company has a consumer-lending program that primarily targets existing customers. Its consumer loans consist primarily of home equity loans and lines of credit, and automobile loans, loans secured by deposit accounts and other miscellaneous consumer loans.

The company's automobile loans are underwritten in amounts up to 90% of the lesser of the purchase price of the automobile or, with respect to used automobiles, the loan value as published by the National Automobile Dealers Association.

**Commercial Lending:** The company originates commercial business loans to small businesses in its market area. It extends commercial business loans on a secured basis that are secured by inventory, business equipment, marketable securities and/or bonds and cash surrender value life insurance. The company originates both fixed- and adjustable-rate commercial loans with terms up to five years based on the purpose of the loan.

### Investment Activities

**Mortgage-Backed Securities:** The company invests in mortgage-backed securities primarily issued or guaranteed by the United States government or an agency thereof. Mortgage-backed securities represent a participation interest in a pool of single-family or multi-family mortgages, the principal and interest payments on which are passed from the mortgage originators, through intermediaries (generally quasi-governmental agencies) that pool and repackage the participation interests in the form of securities, to investors such as the bank.

### Investment Portfolio

As of September 30, 2009, the bank's investment portfolio included the government agency securities, municipal securities, and mortgage-backed securities.

### Deposits

The company attracts principally from within its market area by offering various deposit instruments, including accounts and certificates of deposit ranging in term from 91 days to 60 months, as well as NOW, passbook, and money market deposit accounts. It also offers individual retirement accounts.

### History

Liberty Bancorp, Inc. was founded in 1955.

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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## 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?

## I would like to order

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