

Malvern Federal Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Malvern Federal 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 Malvern Federal 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 Malvern Federal 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 Malvern Federal 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 Malvern Federal Bancorp, Inc. business.

About Malvern Federal Bancorp, Inc.

Malvern Federal Bancorp, Inc. operates as the bank holding company for Malvern Federal Savings Bank that provides banking services to individuals, families, and small to mid-sized businesses in Pennsylvania. The company has seven financial centers located throughout Chester County, Pennsylvania.

The company primarily engages in attracting deposits from the general public and using those funds to invest in loans and investment securities. Its principal sources of funds are deposits, repayments of loans and investment securities, maturities of investments and interest-bearing deposits, other funds provided from operations, and wholesale funds borrowed from outside sources, such as the Federal Home Loan Bank of Pittsburgh. These funds are primarily used for the origination of various loan types, including single-family residential mortgage loans, commercial real estate mortgage loans, construction and development loans, home equity loans and lines of credit and other consumer loans.

Lending Activities

One-to Four-Family Residential Mortgage Lending: The company's primary lending activity is the origination of loans secured by first mortgages on one- to four-family

residences in its market area. Its loans consist of single-family residential mortgage loans. It also offers adjustable rate mortgage (ARM) loans where the interest rate either adjusts on an annual basis or is fixed for the initial one, three, or five years.

Commercial Real Estate, Multi-family Residential Real Estate and Land Loans: The company's commercial real estate loan portfolio consists primarily of loans secured by office buildings, retail and industrial use buildings, strip shopping centers, mixed-use, and other properties used for commercial purposes located in its market area.

Construction or Development Loans: The company originates construction loans for residential and commercial uses within its market area. It also makes construction loans for the acquisition and development of land for sale (roads, sewer, and water lines). The company's construction or development loans also include loans made to consumers for the construction of their individual homes underwritten on a construction/permanent basis.

Commercial Business Loans: The company's commercial business loans generally are made to small to mid-sized businesses located in its market area.

Consumer Lending Activities: The company offers various types of consumer loans. Its consumer loans include second mortgages, consisting primarily of home equity loans, and home equity lines of credit. Its consumer loans also include automobile loans, unsecured personal loans, and loans secured by deposits.

Investment Portfolio

As of September 30, 2009, the company's investment portfolio included the U.S. government agencies and obligations; state and municipal obligations; mortgage-backed securities; single issuer trust preferred security; and corporate securities.

Deposits

The company's deposits consist of checking, both interest-bearing and non-interest-bearing, money market, savings, and certificate of deposit accounts.

Subsidiaries

In addition to the bank, the company has one subsidiary, Malvern Federal Holdings, Inc., which was organized to hold and manage certain investment securities. The bank

has two subsidiaries, Malvern Federal Investments, Inc., which was organized as an operating subsidiary of the bank to hold and manage certain investment securities, and Strategic Asset Management Group, Inc. (SAMG), an insurance brokerage engaged in sales of property and casualty insurance, commercial insurance and life, and health insurance.

History

Malvern Federal Bancorp, Inc. was founded in 1987.

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.

The complete financial data is available for publicly traded companies.

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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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