

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

<https://marketpublishers.com/r/M1F540FBA50BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: M1F540FBA50BEN

## Abstracts

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

The report contains detailed information about Meridian Interstate 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 Meridian Interstate 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 Meridian Interstate 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 Meridian Interstate 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 Meridian Interstate Bancorp, Inc. business.

### **About Meridian Interstate Bancorp, Inc.**

Meridian Interstate Bancorp, Inc. operates as the holding company for East Boston Savings Bank, which offers financial services to consumers and businesses in Essex, Middlesex, and Suffolk Counties, Massachusetts.

The company operates from 13 full-service locations and 1 loan center in the greater Boston metropolitan area. It attracts deposits from the general public and uses those funds to originate one- to four-family real estate, multi-family and commercial real estate, construction, commercial business, and consumer loans. It also offers non-deposit financial products through a third-party network arrangement.

#### **Lending Activities**

**Commercial and Multi-Family Real Estate Loans:** The company offers fixed- and adjustable-rate mortgage loans secured by commercial real estate and multi-family real estate. It targets new individual commercial and multi-family real estate loan originations to small- and mid-size owner occupants and investors in its market area. The company's commercial real estate and multi-family real estate loans are generally secured by apartment buildings and properties used for business purposes, such as office buildings, industrial facilities, and retail facilities.

**One- to Four-Family Residential Loans:** The company's mortgage loans enable borrowers to purchase or refinance existing homes. It generally offers fixed-rate loans with terms of approximately 30 years and adjustable-rate loans with terms of approximately 40 years. The company also offers loans secured by one- to four-family properties that are not owner-occupied (investment loans). These loans consist primarily of bi-weekly fixed-rate loans with terms up to 30 years and adjustable-rate loans which adjust annually after an initial fixed period of three years or adjust every three years after an initial fixed period of five years.

**Construction Loans:** The company offers construction loans for commercial development projects, including apartment buildings, small industrial buildings, and retail and office buildings. It also originates adjustable and bi-weekly loans to individuals and to builders to finance the construction of residential dwellings. It also originates construction and site development loans to contractors and builders to finance the construction of single-family homes and subdivisions. Residential real estate construction loans include single-family tract construction loans for the construction of entry level residential homes.

**Home Equity Lines of Credit:** The company offers home equity lines of credit, which are secured by owner-occupied one- to four-family residences.

**Commercial Business Loans:** The company offers commercial business loans primarily in its market area to various professionals, sole proprietorships, and small businesses. Commercial lending products include term loans and revolving lines of credit. Commercial loans and lines of credit are made with either variable or fixed rates of interest.

**Consumer Loans:** The company offers fixed-rate second mortgage loans, automobile loans, loans secured by passbook or certificate accounts, and overdraft loans.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio consisted primarily of corporate bonds, investment-grade marketable equity securities, money market mutual fund investments, short-term obligations of government-sponsored enterprises, and mortgage-backed securities.

### Deposit Activities

The company offers a selection of deposit instruments, including non-interest-bearing demand deposits (such as checking accounts), interest-bearing demand accounts (such as NOW and money market accounts), savings accounts and certificates of deposit. In addition to accounts for individuals, it also offers various commercial checking accounts designed for the businesses operating in its market area.

### Financial Services

The company offers customers a range of non-deposit products, including mutual funds, annuities, stocks, and bonds which are offered and cleared by a third-party broker-dealer. It also offers customers long-term care insurance through a third-party insurance company.

### Subsidiaries

The company owns 40% capital stock of Hampshire First Bank, a New Hampshire chartered bank. Hampshire First Bank's loan portfolio consists primarily of multi-family and commercial real estate, commercial business, and construction loans.

The company's subsidiaries also include Prospect, Inc., which engages in securities transactions on its own behalf; EBOSCO, LLC and Berkeley Riverbend Estates, LLC, both of which hold foreclosed real estate; and East Boston Investment Services Inc., which is authorized for third-party investment sales.

### Acquisitions

In January 2010, the company acquired Mt. Washington Cooperative Bank, a Massachusetts-chartered mutual bank.

### History

Meridian Interstate Bancorp, Inc. was founded in 1848.

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. MERIDIAN INTERSTATE BANCORP, INC. 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. MERIDIAN INTERSTATE BANCORP, INC. 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. MERIDIAN INTERSTATE BANCORP, INC. SWOT ANALYSIS**

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

### **4. MERIDIAN INTERSTATE BANCORP, INC. 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. MERIDIAN INTERSTATE BANCORP, INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Meridian Interstate Bancorp, Inc. Direct Competitors
- 5.2. Comparison of Meridian Interstate Bancorp, Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Meridian Interstate Bancorp, Inc. and Direct Competitors Stock Charts
- 5.4. Meridian Interstate Bancorp, Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. Meridian Interstate Bancorp, Inc. Industry Position Analysis

## **6. MERIDIAN INTERSTATE BANCORP, INC. NEWS & EVENTS**

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

## **7. MERIDIAN INTERSTATE BANCORP, INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. MERIDIAN INTERSTATE BANCORP, INC. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 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. MERIDIAN INTERSTATE BANCORP, INC. IFE, EFE, IE MATRICES<sup>2</sup>**

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

## **11. MERIDIAN INTERSTATE BANCORP, INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. MERIDIAN INTERSTATE BANCORP, INC. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

Meridian Interstate Bancorp, Inc. 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

Meridian Interstate Bancorp, Inc. 1-year Stock Charts

Meridian Interstate Bancorp, Inc. 5-year Stock Charts

Meridian Interstate Bancorp, Inc. vs. Main Indexes 1-year Stock Chart

Meridian Interstate Bancorp, Inc. vs. Direct Competitors 1-year Stock Charts

Meridian Interstate Bancorp, Inc. 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

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

Meridian Interstate Bancorp, Inc. 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  
Meridian Interstate Bancorp, Inc. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## 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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