

National Penn Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

National Penn Bancshares 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 National Penn Bancshares Inc. and its competitors. This provides our Clients with a clear understanding of National Penn Bancshares Inc. position in the Industry.

The report contains detailed information about National Penn Bancshares 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 National Penn Bancshares 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 National Penn Bancshares 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 National Penn Bancshares 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 National Penn Bancshares Inc. business.

About National Penn Bancshares Inc.

National Penn Bancshares, Inc., primarily through its national bank subsidiary, National Penn Bank, provides a range of financial services to residents and businesses primarily in eastern and central Pennsylvania.

The company also owns Christiana Bank & Trust Company (Christiana), a Delaware state-chartered bank and trust company. Its investment management units consist of National Penn Wealth Management, N.A. (NPWM) including its division National Penn Investors Trust Company, which provides trust and investment management services, and National Penn Capital Advisors, Inc. (NPCA) and Institutional Advisors, LLC (IA), which provide investment advisory services. The company also provides insurance services through National Penn Insurance Services Group, Inc. (NPISG), including its division Higgins Insurance Associates; employee benefits consulting services through Caruso Benefits Group, Inc.; and equipment leasing services through National Penn Leasing Company (NP Leasing).

As of December 31, 2009, the company operated 119 community banking offices throughout 13 counties in eastern Pennsylvania, 5 community offices in Centre County, Pennsylvania, 1 community office in Cecil County, Maryland, and 2 community offices in Delaware.

Loan Portfolio

Commercial Lending

The company makes commercial loans for real estate development, equipment financing, accounts receivable, and inventory financing and other purposes as required by the spectrum of borrowers. The majority of loans would be limited to a percentage of their underlying collateral values, such as real estate values, equipment, eligible accounts receivable, and finished inventory or raw material. It provides secured and unsecured loans.

Commercial Real Estate

Commercial Properties – These loans include both construction loans and long-term loans financing commercial properties, such as office buildings, retail strip malls, and medical office buildings.

Residential Subdivision – These loans are made to residential subdivision developers to build residential properties, including roadways, the installation of utilities and the actual construction of the one to four family houses.

Multifamily – These loans provide the construction and/or long term financing of approximately five unit residential properties that are for lease. Loan amortizations range from 1 year to 25 years.

Commercial Business Loans

Loans in this category are made to proprietors, professionals, partnerships, LLP's, LLC's, and corporations.

Commercial Term Loans and Mortgages – These loans are used to finance the equipment and the owner-occupied real estate needs of the borrower. Terms typically range to 5 years in amortization dependent upon the economic life of the asset financed.

Commercial Lines of Credit – The company offers lines of credit that finance short-term working capital needs of the borrower, including funds for accounts receivable, inventory, short-term equipment needs, and operating expenses. Lines of credit allow

the business owner to borrow, repay, and re-borrow funds on an as needed basis up to a pre-determined maximum level. Lines of credit are typically committed for one year but may be granted for longer terms based on the financial strength of the borrower and the collateral provided. Typical collateral for a line of credit would consist of the borrower's accounts receivable, inventory, and machinery and equipment.

Small Business Loans – The company is a preferred lender as designated by the U.S. Small Business Administration (SBA). As a preferred lender, it approves the majority of its SBA loans, for business owners that qualify for a loan guaranty issued by the SBA. SBA guaranteed loans may be used to finance equipment, owner-occupied business real estate, accounts receivables, and inventory. The term of SBA loans can range from 1 year up to 25 years.

Consumer Lending

The company provides loans to consumers to finance personal residences, automobiles, college tuition, home improvements, and other personal needs. It makes indirect loans to purchase both new and used auto and recreational vehicles. It also offers consumer loan products such as installment loans, home equity loans, home equity lines of credit, residential mortgage loans, multi-family loans, educational loans, and credit cards. The majority of consumer loans are secured by the borrower's residential real estate in either a first or second lien position. The company originates its home equity loans and home equity lines of credit directly with its customers, principally in eastern and central Pennsylvania.

Investment Portfolio

The company's investment portfolio includes U.S. treasury; U.S. government agency and government sponsored entities; municipal and corporate bonds; mortgage backed securities; collateralized mortgage obligations; and marketable equity securities. It also holds other securities that are non-marketable consisting of Federal Reserve and the Federal Home Loan Bank of Pittsburgh stock.

Deposits

The company offers a range of deposit accounts, which include demand, NOW, money market, certificates of deposit, and other checking and savings accounts.

Other Services

The company offers automated teller services through an inter-bank automated teller system, safe deposit and night depository facilities and Internet banking services, including on-line bill paying.

History

National Penn Bancshares, Inc. was founded in 1874.

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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