

# Naugatuck Valley Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/N6DC27B3518BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: N6DC27B3518BEN

## Abstracts

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

The report contains detailed information about Naugatuck Valley 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 Naugatuck Valley 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 Naugatuck Valley 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 Naugatuck Valley 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 Naugatuck Valley Financial Corp. business.

### **About Naugatuck Valley Financial Corp.**

Naugatuck Valley Financial Corporation operates as the holding company for Naugatuck Valley Savings, which provides various financial services to consumers and businesses in Connecticut.

The company operates through its headquarters located in Naugatuck, Connecticut and operates nine branch offices in the Greater Naugatuck Valley, which encompasses the communities in the central and lower Naugatuck Valley regions in New Haven and Fairfield Counties.

#### **Lending Activities**

The company's loan portfolio consists of one- to four-family residential mortgage loans, multi-family and commercial real estate loans, construction loans, commercial business loans, and consumer loans.

**One- to Four-Family Residential Loans:** The company originates mortgage loans to enable borrowers to purchase or refinance existing homes or to construct new residential dwellings in its market area. It offers fixed-rate and adjustable-rate mortgage loans with terms of approximately 30 years.

**Multi-Family and Commercial Real Estate Loans:** The company offers adjustable-rate mortgage loans secured by multi-family and commercial real estate. Its multi-family and commercial real estate loans are generally secured by condominiums, apartment buildings, offices, retail, and other income producing properties, as well as owner-occupied properties used for businesses. It originates multi-family and commercial real estate loans for terms generally of approximately 20 years.

**Construction Loans:** The company originates loans to individuals to finance the construction of residential dwellings for personal use. Its construction loans generally provide for the payment of interest during the construction phase, which is approximately nine months. It originates land loans to individuals on approved residential building lots for personal use for terms of approximately 20 years. The company also originates loans to local contractors and developers for the purpose of making improvements to, and on, approved subdivisions and condominium projects within two years of the date of the original loan.

**Commercial Business Loans:** The company makes commercial business loans to various professionals, sole proprietorships, and small businesses primarily in its market area. It offers various commercial lending products. These loans are typically secured, primarily by business assets. The company originates 1- to 10-year term loans for the acquisition of equipment or business expansion, lines of credit for seasonal financing needs, and demand loans for short term financing needs with specific repayment sources.

**Consumer Loans:** The company offers various consumer loans, primarily second mortgage loans and home equity lines of credit loans secured by passbook or certificate accounts, automobiles, as well as unsecured personal loans and overdraft protection accounts.

#### Investment Activities

As of December 31, 2009, the company's investment portfolio consisted of U.S. government and agency securities; mortgage-backed securities issued by Fannie Mae, Freddie Mac, and Ginnie Mae; collateralized mortgage obligations; and preferred money market securities.

#### Deposit Activities

The company offers a selection of deposit instruments, including NOW accounts, checking accounts, money market accounts, regular savings accounts, club savings accounts, certificate accounts, health savings accounts, and various retirement accounts.

## History

Naugatuck Valley Financial Corporation was founded in 1922.

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. NAUGATUCK VALLEY FINANCIAL CORP. 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. NAUGATUCK VALLEY FINANCIAL CORP. 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. NAUGATUCK VALLEY FINANCIAL CORP. SWOT ANALYSIS**

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

### **4. NAUGATUCK VALLEY FINANCIAL CORP. 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. NAUGATUCK VALLEY FINANCIAL CORP. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Naugatuck Valley Financial Corp. Direct Competitors
- 5.2. Comparison of Naugatuck Valley Financial Corp. and Direct Competitors Financial Ratios
- 5.3. Comparison of Naugatuck Valley Financial Corp. and Direct Competitors Stock Charts
- 5.4. Naugatuck Valley Financial Corp. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. Naugatuck Valley Financial Corp. Industry Position Analysis

## **6. NAUGATUCK VALLEY FINANCIAL CORP. NEWS & EVENTS**

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

## **7. NAUGATUCK VALLEY FINANCIAL CORP. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. NAUGATUCK VALLEY FINANCIAL CORP. 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. NAUGATUCK VALLEY FINANCIAL CORP. 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. NAUGATUCK VALLEY FINANCIAL CORP. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. NAUGATUCK VALLEY FINANCIAL CORP. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

Naugatuck Valley Financial Corp. 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

Naugatuck Valley Financial Corp. 1-year Stock Charts

Naugatuck Valley Financial Corp. 5-year Stock Charts

Naugatuck Valley Financial Corp. vs. Main Indexes 1-year Stock Chart

Naugatuck Valley Financial Corp. vs. Direct Competitors 1-year Stock Charts

Naugatuck Valley Financial Corp. 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

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



Naugatuck Valley Financial Corp. 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  
Naugatuck Valley Financial Corp. 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

Product name: Naugatuck Valley Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/N6DC27B3518BEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/N6DC27B3518BEN.html>