

# **Northfield Bancorp, Inc. (Staten Island, NY) Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

<https://marketpublishers.com/r/NC502DEB257BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: NC502DEB257BEN

## **Abstracts**

Northfield Bancorp, Inc. (Staten Island, NY) 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 Northfield Bancorp, Inc. (Staten Island, NY) and its competitors. This provides our Clients with a clear understanding of Northfield Bancorp, Inc. (Staten Island, NY) position in the Industry.

The report contains detailed information about Northfield Bancorp, Inc. (Staten Island, NY) 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 Northfield Bancorp, Inc. (Staten Island, NY). 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 Northfield Bancorp, Inc. (Staten Island, NY) 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 Northfield Bancorp, Inc. (Staten Island, NY) 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 Northfield Bancorp, Inc. (Staten Island, NY) business.

### **About Northfield Bancorp, Inc. (Staten Island, NY)**

Northfield Bancorp, Inc. operates as the holding company for Northfield Bank, which provides a range of banking services primarily to individuals and corporate customers in Richmond and Kings Counties, in New York, and Union and Middlesex Counties, in New Jersey.

The company conducts business from its home office located in Staten Island, New York and its 17 additional branch offices located in New York and New Jersey. The branch offices are located in the New York counties of Richmond (Staten Island) and Kings (Brooklyn) and the New Jersey counties of Union and Middlesex.

#### **Services**

The company's primary business consists of originating commercial real estate loans and multifamily real estate loans, purchasing investment securities, including mortgage-backed securities and corporate bonds, as well as depositing funds in other financial institutions. It also offers construction and land loans, commercial and industrial loans,

one- to four-family residential mortgage loans, and home equity loans and lines of credit.

The company offers various deposit accounts, including certificates of deposit, passbook, statement, and money market savings accounts, transactions deposit accounts (Negotiable Orders of Withdrawal (NOW) accounts and non-interest bearing demand accounts), and individual retirement accounts.

In addition to traditional banking services, the company offers insurance products through NSB Insurance Agency, Inc. It owns 100% of NSB Services Corp., which, in turn, owns 100% of the voting common stock of a real estate investment trust, NSB Realty Trust, which holds mortgage loans, mortgage-backed securities and other investments.

**Commercial Real Estate Loans:** The commercial real estate properties include hotels and motels, office buildings, and owner-occupied businesses. The company's commercial real estate loans amortize approximately 20- to 25-years with interest rates that adjust after an initial 5- or 10-year period, and every 5 years thereafter. It also originates 10- to 15-year fixed-rate, fully amortizing loans.

**Multifamily Real Estate Loans:** The company offers multifamily and mixed use properties real estate loans. Mixed use properties classified as multifamily are defined as having approximately four residential family units and a business or businesses.

**Construction and Land Loans:** The company grants construction and land loans to experienced developers for the construction of single-family residences, including condominiums, and commercial properties. Construction and land loans are also made to individuals for the construction of their personal residences. It offers the permanent mortgage financing on its construction loans on income-producing properties. Land loans also help finance the purchase of land intended for future development, including single-family houses, multifamily housing, and commercial property.

**Commercial and Industrial Loans:** The company makes various types of secured and unsecured commercial and industrial loans to customers in its market area for the purpose of working capital and other general business purposes.

**One- to Four-Family Residential Real Estate Loans:** The company generally originates both fixed- and adjustable-rate loans. It also originates jumbo loans. It generally underwrites jumbo loans in a manner similar to conforming loans. These loans are

generally eligible for sale to various firms that specialize in purchasing non-conforming loans.

**Home Equity Loans and Lines of Credit:** The company offers home equity loans and home equity lines of credit that are secured by the borrower's primary residence or second home.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio consisted primarily of mortgage-backed securities guaranteed by Government-sponsored enterprises (GSEs) and to a lesser extent private label mortgage-backed securities, mutual funds, corporate securities, and agency bonds. The market for these securities primarily consists of other financial institutions, insurance companies, real estate investment trusts, and mutual funds.

### History

Northfield Bancorp, Inc. was founded in 1887.

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.

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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?

## I would like to order

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