

# Northwest Bancshares, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Northwest 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 Northwest 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 Northwest 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 Northwest 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 Northwest Bancshares, Inc. business.

### **About Northwest Bancshares, Inc.**

Northwest Bancshares, Inc. operates as the holding company for Northwest Savings Bank that offers various banking and consumer finance services. The company offers investment management and trust services and, through wholly owned subsidiaries, actuarial and benefit plan administration services. It also offers shorter term consumer and commercial loans.

As of December 31, 2009, the company operated 171 community-banking offices throughout its market area in northwest, southwest and central Pennsylvania, western New York, eastern Ohio, Maryland, and southeastern Florida.

The company owns Keystone State Savings Bank, which has one branch located in Sharpsburg, Pennsylvania. The company, through its wholly owned subsidiary, Northwest Consumer Discount Company, also operates 51 consumer finance offices throughout Pennsylvania.

### **Lending Activities**

The company's principal lending activity has been the origination, for retention in its portfolio, of fixed-rate and, to a lesser extent, adjustable-rate mortgage loans

collateralized by one to four-family residential real estate located in its market area. The company also originates loans collateralized by multifamily residential and commercial real estate, commercial business loans and consumer loans. It focuses lending activities in the geographic areas that it maintains offices.

**One to Four-Family Residential Real Estate Loans:** The company offers one- to four-family residential mortgage loans with terms ranging from 15 to 30 years, with either adjustable or fixed interest rates. The company offers adjustable-rate mortgage loans with initial interest rate adjustment periods of one, three and five years, based on changes in a designated market index.

The company's one to four-family residential mortgage loans include due-on-sale clauses, which are provisions giving the company the right to declare a loan immediately due and payable in the event, among other things, that the borrower sells or otherwise disposes of the underlying real property serving as collateral for the loan. The company offers fixed-rate and adjustable-rate residential construction loans primarily for the construction of owner-occupied one- to four-family residences in the company's market area to builders or to owners who have a contract for construction.

**Multifamily Residential and Commercial Real Estate Loans:** The company's multifamily residential real estate loans are secured by multifamily residences, such as rental properties. The company's commercial real estate loans are secured by nonresidential properties, such as hotels, church property, manufacturing facilities and retail establishments.

**Home Equity Loans and Lines of Credit:** The company's home equity loans and home equity lines of credit are secured by the borrower's principal residence with a maximum loan-to-value ratio.

**Consumer Loans:** The principal types of consumer loans offered by the company are adjustable-rate home equity lines of credit and fixed-rate consumer loans such as second automobile loans, sales finance loans, unsecured personal loans, credit card loans, and loans secured by deposit accounts.

**Commercial Business Loans:** The company offers commercial business loans to finance various activities in the company's market area, some of which are secured in part by additional real estate collateral. Commercial business loans are offered with both fixed and adjustable interest rates.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included fixed-rate pass through certificates; variable-rate pass through certificates; fixed-rate CMOs; variable-rate CMOs; the U.S. government, agency and GSEs; municipal securities; corporate debt issues; and equity securities and mutual funds.

## Deposits

As of December 31, 2009, the company's deposits included savings accounts, checking accounts, money market accounts, and certificates of deposit.

## History

Northwest Bancorp, Inc. was founded in 1896.

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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## 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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