

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

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## Abstracts

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

The report contains detailed information about Norwood 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 Norwood 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 Norwood 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 Norwood 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 Norwood Financial Corp. business.

### **About Norwood Financial Corp.**

Norwood Financial Corp. operates as the holding company for Wayne Bank, which provides commercial banking products and services in Pennsylvania. The company offers personal and business credit services and trust and investment products and real estate settlement services to the consumers, businesses, nonprofit organizations, and municipalities.

The company is an independent community bank with six offices in Wayne County, three offices in Pike County, and three offices in Monroe County. It primarily serves the Pennsylvania counties of Wayne, Pike and Monroe, and the counties of Lackawanna and Susquehanna. In addition, the company operates twelve automated teller machines, one in each of its branch locations.

### **Lending Activities**

The company's loan products include loans for personal and business use. Personal lending includes mortgage lending to finance principal residences and second home dwellings. The products include fixed rate mortgage products with terms up to 30 years which may be sold, in the secondary market through the Federal National Mortgage Association (Fannie Mae). It also offers indirect dealer financing of automobiles (new

and used), boats, and recreational vehicles through a limited network of dealers in northeast Pennsylvania.

Commercial loans and commercial mortgages are provided to local small and mid-sized businesses. Commercial lending activities include lines of credit, revolving credit, term loans, mortgages, various forms of secured lending, and letter of credit facilities. The company's construction lending has primarily involved lending for commercial construction projects and for single-family residences. It also, from time to time originates loans secured by undeveloped land. It offers construction lending for the purchase of raw land by offering such financing primarily to builders and developers. It also offers consumer loans secured by collateral, such as automobiles.

#### Investment Activities

The company's portfolio of investment securities consisting principally of obligations of the U.S. government and its agencies, including mortgage-backed securities and obligations of states, counties, and municipalities, including school districts; corporate debt obligations; and equity instruments.

#### Deposit Activities

The company provides a range of deposit products to its retail and business customers. These include interest-bearing and noninterest bearing transaction accounts, statement savings, and money market accounts.

Other services the company offers its customers on a limited basis include cash management, direct deposit, remote deposit capture and automated clearing house (ACH) activity. It operates 11 automated teller machines and is affiliated with the STAR and MoneyPass ATM networks. Internet banking, including bill-pay is offered through the Website at [www.waynebank.com](http://www.waynebank.com).

#### Trust Activities

The company operates a wealth management/trust department, which provides estate planning, investment management, and financial planning to customers.

#### Subsidiary Activities

The company's, wholly owned subsidiary Norwood Investment Corp. (NIC), is a

licensed insurance agency. NIC's business is annuity and mutual fund sales and discount brokerage activities primarily to customers of the company.

WTRO Properties Inc., a wholly-owned real estate subsidiary of the company, established to hold title to certain real estate upon which it has foreclosed.

Norwood Settlement Services, LLC, provides title and settlement service to the company's customers and non-customers.

## History

Norwood Financial Corp. was founded in 1870.

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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DISCLAIMER

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1 – Data availability depends on company's security policy.

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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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