

Omniamerican Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Omniamerican Bancorp, 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 Omniamerican Bancorp, 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 Omniamerican Bancorp, 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 Omniamerican Bancorp, 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 Omniamerican Bancorp, Inc. business.

About Omniamerican Bancorp, Inc.

OmniAmerican Bancorp, Inc. operates as the holding company for OmniAmerican Bank that provides banking and financial services to individuals and business customers in north central Texas. The company's operations are conducted primarily through its office in Fort Worth, Texas and 16 branches located in the Dallas/Fort Worth Metroplex and Hood County.

The company's principal business consists primarily of accepting deposits from the general public and investing those deposits, together with funds generated from operations and borrowings, in mortgage loans secured by residential real estate, consumer loans, consisting primarily of indirect automobile loans and to a lesser extent, commercial real estate, real estate construction, commercial business loans, and direct automobile loans.

Lending Activities

One- to Four-Family Residential Mortgage Loans: The company offers residential mortgage loans. It generally underwrites its one- to four-family residential mortgage loans. It offers fixed-rate conventional mortgage loans with terms of approximately 30 years. It originates fixed-rate jumbo loans with terms of approximately 30 years. The

company offers various types of adjustable-rate mortgage loans secured by residential properties. It offers adjustable-rate mortgage loans that are fully amortizing.

Home Equity Loans and Lines of Credit: In addition to traditional one- to four-family residential mortgage loans, the company offers home equity loans and home equity lines of credit that are secured by the borrower's primary residence. Its home equity loans are primarily originated with fixed rates of interest with terms of approximately 30 years.

Commercial Real Estate Loans: The company originates commercial real estate loans secured primarily by office buildings, hotels, strip mall centers, apartment buildings, condominiums, developed lots, and raw land. Its commercial real estate loans are generally written up to terms of five years with adjustable interest rates. It also originates 15- to 20-year fixed rate, fully amortizing commercial real estate loans.

Real Estate Construction Loans: The company originates real estate construction loans for the construction of single-family residences, condominiums, office buildings, hotels and retail strip centers. Construction loans are offered to individuals for the construction of their personal residences (owner-occupied) and to qualified developers. The company grants construction loans to area builders.

Consumer Lending: The company offers various secured consumer loans, including new and used automobile loans, recreational vehicle loans, and loans secured by savings deposits. It also offers unsecured consumer loans. The company originates its consumer loans primarily in its market areas.

Commercial Business Loans: The company makes various types of secured and unsecured commercial business loans to customers in its market area for the purpose of acquiring equipment and other general business purposes.

Investment Portfolio

In addition to loans, the company invests in various investments, primarily government sponsored mortgage-backed securities, and to a lesser extent, government sponsored collateralized mortgage obligations, municipal obligations, agency bonds and equity securities.

Deposits

The company offers various deposit accounts, including noninterest-bearing and interest-bearing demand accounts, savings accounts, money market accounts, and certificates of deposit.

Other Services

The company offers wealth management services to individuals in its market area. Its wealth management group offers various products, including deposit products, such as money market and high yield checking accounts with preferred rates, customized lending, and financial planning services. It also offers brokerage services for the purchase and sale of non-deposit investment and insurance products through a third party brokerage agreement.

History

OmniAmerican Bancorp, Inc. was founded in 1956.

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.
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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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