

Provident Financial Holdings Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Provident Financial Holdings 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 Provident Financial Holdings Inc. and its competitors. This provides our Clients with a clear understanding of Provident Financial Holdings Inc. position in the Industry.

The report contains detailed information about Provident Financial Holdings 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 Provident Financial Holdings 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 Provident Financial Holdings 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 Provident Financial Holdings 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 Provident Financial Holdings Inc. business.

About Provident Financial Holdings Inc.

Provident Financial Holdings, Inc. operates as the holding company for Provident Savings Bank, F.S.B., which provides financial services to consumers and small to mid-sized businesses in the Inland Empire region of southern California.

The company conducts its business operations as Provident Bank, Provident Bank Mortgage (PBM), a division of the company, and through its subsidiary, Provident Financial Corp. The business activities of the company consist of community banking, mortgage banking, investment services, and trustee services.

The company's community banking operations primarily consist of accepting deposits from customers within the communities surrounding its offices and investing those funds in loans. Through its subsidiary, Provident Financial Corp, the company conducts trustee services for its real estate transactions.

Market Area

The company is headquartered in Riverside, California and operates 13 banking offices in Riverside County, and one banking office in San Bernardino County. As of June 30, 2010, the company had six PBM loan production offices located in southern California

(in Los Angeles, Riverside, San Bernardino, and San Diego counties) and one PBM loan production office in northern California (in Alameda county). PBM's loan production offices include two wholesale offices through which it maintains a network of loan correspondents.

Lending Activities

The lending activity of the company includes the origination of first mortgage loans secured by single-family residential properties to be held for sale and to be held for investment. It also originates multi-family and commercial real estate loans and construction, commercial business, consumer, and other loans to be held for investment.

Single-Family Mortgage Loans: The company's predominant lending activity is the origination by PBM of loans secured by first mortgages on owner-occupied, single-family (one to four units) residences in the communities where it has established branches and loan production offices. It also offers secured lines of credit, which are secured by a second mortgage on the borrower's primary residence. It offers adjustable rate mortgage loans at rates and terms competitive with market conditions.

Multi-Family and Commercial Real Estate Mortgage Loans: Multi-family mortgage loans originated by the company are adjustable rate loans, including 3/1, 5/1, and 10/1 hybrids, with a term to maturity of 10 to 30 years and a 25 to 30 year amortization schedule. Commercial real estate loans originated by it are also adjustable rate loans, including 3/1 and 5/1 hybrids, with a term to maturity of 10 years and a 25 year amortization schedule. The company's commercial real estate loan portfolio consists of loans secured by small office buildings, light industrial centers, mini warehouses, and small retail centers, primarily located in southern California.

Construction Mortgage Loans: The company originates two types of construction loans, short-term construction loans and construction/permanent loans. Short-term construction loans include three types of loans: custom construction, tract construction, and speculative construction. It provides construction financing for single-family, multi-family, and commercial real estate properties.

Other mortgage loans: The company makes land loans, primarily lot loans, to accommodate borrowers who intend to build on the land within a specified period of time. The majority of these land loans are for the construction of single-family residences.

Commercial Business Loans: Commercial business loans are made to customers who are secured by accounts receivable, inventory, business equipment, and/or other assets. Its commercial business loans may be structured as term loans or as lines of credit. Lines of credit are made at variable rates of interest equal to a negotiated margin above the prime rate and term loans are at a fixed or variable rate. Commercial business term loans are made to finance the purchase of assets and have maturities of five years or less. Commercial lines of credit are made for the purpose of providing working capital and are with a term of one year or less. Commercial business loans are often collateralized by equipment, inventory, accounts receivable, or other business assets, including real estate, the liquidation of collateral in the event of a borrower default is often an insufficient source of repayment because accounts receivable may not be collectible, and inventories and equipment may be obsolete or of limited use.

Consumer Loans: The company offers open-ended lines of credit on either a secured or unsecured basis. It offers secured savings lines of credit which have an interest rate that is four percentage points above the FHLB Eleventh District COFI, which adjusts monthly.

Mortgage Banking Activities

The company's mortgage banking involves the origination and sale of single-family mortgages (first and second trust deeds), including equity lines of credit, by PBM for the purpose of generating gains on sale of loans and fee income on the origination of loans. PBM also originates single-family loans to be held for investment.

Investment Portfolio

As of June 30, 2010, the company's investment portfolio included U.S. government sponsored enterprise debt securities, U.S. government agency mortgage-backed securities (MBS), U.S. government sponsored enterprise MBS, private issue collateralized mortgage obligations (CMO), Freddie Mac common stock, Fannie Mae common stock, and other common stock.

Deposits

The deposits attracted from within the company's market area by offering a selection of deposit instruments, including checking, savings, money market, and time deposits.

History

Provident Financial Holdings, 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.
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?

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