

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

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Abstracts

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

The report contains detailed information about Provident Financial Services, 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 Services, 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 Services, 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 Services, 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 Services, Inc. business.

About Provident Financial Services, Inc.

Provident Financial Services, Inc. operates as the holding company for The Provident Bank that provides banking services to individuals, families, and businesses in New Jersey.

The company operates as a community- and customer-oriented bank operating 82 full-service branch offices in the New Jersey counties of Hudson, Bergen, Essex, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, and Union.

Lending Activities

The company originates commercial real estate loans, commercial business loans, fixed-rate and adjustable-rate mortgage loans collateralized by one- to four-family residential real estate and other consumer loans, generally located within its primary market area.

Residential Mortgage Lending: The primary lending activity of the company is to originate loans secured by first mortgages on one- to four-family residences in the State of New Jersey. The company originates residential mortgages primarily through commissioned mortgage representatives, the Internet and its branch offices. It originates both fixed-rate and adjustable-rate mortgages.

In 2009, the company discontinued the origination of one- and three-year adjustable rate mortgage loans.

Commercial Real Estate Loans: The company originates commercial real estate loans that are secured by income-producing properties such as multi-family residences, office buildings, and retail and industrial properties.

Multi-family Lending: The company underwrites loans secured by apartment buildings that have five or more units. It considers multi-family lending as a component of the commercial real estate lending portfolio.

Construction Loans: The company originates commercial construction loans. Commercial construction lending includes both new construction of residential and commercial real estate projects and the reconstruction of existing structures.

Commercial Loans: The company underwrites commercial loans to corporations, partnerships and other businesses. It offers commercial loans for equipment purchases, lines of credit or letters of credit, as well as real estate loans where the borrower is the primary occupant of the property. The company also underwrites Small Business Administration (SBA) guaranteed loans and guaranteed or assisted loans through various state, county and municipal programs.

Consumer Loans: The company offers various consumer loans to individuals. It purchased marine loans from dealers and brokers located on the East Coast of the United States.

Deposits

The company offers various deposits for retail and business accounts. Deposit products include savings accounts, checking accounts, interest-bearing checking accounts, money market deposit accounts, and certificate of deposit accounts. It also offers IRA and KEOGH accounts. Business customers are offered various checking account and savings plans, cash management services, remote deposit capture services, payroll origination services, escrow account management, and business credit cards.

Wealth Management Services

The company's Wealth Management Group provides asset management services in

New Jersey. It offers a range of asset management services to individuals, municipalities, non-profits, corporations, and pension funds. These services include investment management, asset allocation, trust and fiduciary services, financial planning, family office services, estate settlement services, and custody.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. treasury obligations, agency obligations, mortgage-backed securities, state and municipal obligations, and corporate obligations.

Subsidiary Activities

Provident Investment Services, Inc. provides life and health insurance in the State of New Jersey and conducts non-deposit investment product and insurance sales.

Dudley Investment Corporation owns Gregory Investment Corporation.

Gregory Investment Corporation is a wholly-owned subsidiary of Dudley Investment Corporation. Gregory Investment Corporation owns PSB Funding Corporation.

PSB Funding Corporation is a majority-owned subsidiary of Gregory Investment Corporation. It engages in real estate activities (including the acquisition of mortgage loans) that enable it to be taxed as a real estate investment trust for federal and New Jersey tax purposes.

TPB Realty, LLC is formed to invest in real estate development joint ventures principally targeted at meeting the housing needs of low- and moderate-income communities in its market.

Bergen Avenue Realty, LLC is formed to manage and sell real estate acquired through foreclosure.

History

Provident Financial Services, Inc. was founded in 1839.

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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