

# Pulaski Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/P525E20BFBFBEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: P525E20BFBFBEN

## Abstracts

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

The report contains detailed information about Pulaski Financial Corporation 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 Pulaski Financial Corporation. 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 Pulaski Financial Corporation 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 Pulaski Financial Corporation 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 Pulaski Financial Corporation business.

## **About Pulaski Financial Corporation**

Pulaski Financial Corp. operates as the holding company for Pulaski Bank, which provides financial products and services for businesses and retail customers in the St. Louis metropolitan area and the Kansas City metropolitan area.

In the St. Louis metropolitan area, the company conducts operations out of its 12 full-service branch offices and 2 loan production offices. In the Kansas City metropolitan area, it operates out of 3 mortgage lending offices in Lee's Summit and Belton, Missouri and Overland Park Kansas. In the Wichita, Kansas metropolitan area, it operates out of one mortgage lending office.

### **Lending Activities**

**Residential Mortgage Lending:** The company's mortgage production is sold to various regional and national secondary market investors. It is a direct endorsement lender with the Federal Housing Administration (FHA). It is also an automatic lender with the Veterans' Administration (VA). It offers various adjustable-rate mortgage (ARM) loans. These ARM loans may be sold in the secondary market or originated for portfolio investment.

**Construction and Development Loans:** The company originates real estate construction and development loans that consist primarily of 1-4 family residential construction loans made to retail mortgage customers and builders; loans for the development of land to be used for residential or commercial real estate construction; and loans for the construction of multi-family and commercial properties.

**Commercial Real Estate Loans:** The company engages in commercial real estate lending, typically through direct originations. Commercial real estate loans are generally prime-based, floating-rate loans, or short-term (one to five year), fixed-rate loans.

**Commercial and Industrial Loans:** The company originates commercial and industrial loans that are secured by property, such as inventory, equipment, and finished goods.

**Consumer and Other Loans:** The company originates consumer loans to residents of the metropolitan areas of St. Louis and Kansas City, including automobile loans and other secured consumer goods loans. Automobile loans in the portfolio consist of fixed-rate loans secured by both new and used cars and light trucks.

**Home Equity Lines of Credit:** Home equity lines of credit (HELOC) are secured with a deed of trust.

### Investment Activities

The company maintains a portfolio of U.S. Treasury obligations and investment grade mortgage-backed securities in the form of Ginnie Mae, Freddie Mac, and Fannie Mae participation certificates and collateralized mortgage obligations.

### Deposit Accounts

The company offers a selection of commercial and retail deposit instruments, including checking accounts, negotiable order of withdrawal (NOW) accounts, money market deposit accounts, regular savings accounts, certificates of deposit, retirement savings plans, and treasury management services.

### Non-Banking Operations

The company has a title insurance business, which is a division of its wholly-owned subsidiary, Pulaski Service Corp. The division provides traditional title insurance services and products, including owner's policies of insurance, lender's policies of

insurance, and miscellaneous title information products (letter reports). The policies are issued primarily on residential transactions; however, the division also issues policies on certain commercial transactions. Customers of the title division consist primarily of the company's residential mortgage loan customers.

The company operates a residential appraisal division consisting of five appraisers. The business consists primarily of providing appraisal services to its mortgage loan customers.

The company operates a fixed-income securities sales division, which involves in buying and selling bonds for community bank and public entity investment portfolio managers in Missouri, Illinois, and surrounding states. Its subsidiary, Pulaski Service Corp., sells insurance products and annuities.

## History

Pulaski Financial Corp. was founded in 1940.

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.

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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?

## I would like to order

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