

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

<https://marketpublishers.com/r/R7115A9A241BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: R7115A9A241BEN

Abstracts

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

The report contains detailed information about Redwood Financial, 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 Redwood Financial, 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 Redwood Financial, 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 Redwood Financial, 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 Redwood Financial, Inc. business.

About Redwood Financial, Inc.

Redwood Financial, Inc. (the Company) is a Minnesota corporation organized in 1995 at the direction of Redwood Falls Federal Savings and Loan Association (the Association). In 1998, the Association changed its corporate title to HomeTown Bank (the Bank). The Company is a unitary savings and loan holding company and its primary activity is to hold all of the outstanding capital stock of the Bank.

The Bank attracts deposits from the public and uses such deposits primarily to purchase investment securities and mortgage-backed and related securities and to originate loans in its market area. For its loan portfolio, the Bank originates and retains fixed and adjustable rate loans, and fixed rate balloon loans. The Bank is primarily a 1-4 family residential mortgage lender; however, the Bank has actively begun origination of commercial and agricultural loans, including both real estate secured and operating and term loans secured by non-real estate collateral. The Bank also originates various consumer loans and a limited number of multi-family and residential construction loans. The Bank also participates in several commercial, commercial real estate, and agricultural loans.

Market Area

The Bank's market area consists of a major portion of Renville County and northern Redwood County, Minnesota.

Lending Activities

The Company's loan portfolio predominantly consists of mortgage loans secured by single family residences. The Company also makes agricultural and commercial real estate, consumer, residential construction, multi-family real estate loans, and agricultural and commercial non-real estate loans. From time to time, the Company will participate in agricultural and commercial real estate loans and, agricultural operating and commercial loans not secured by real estate.

Most of the Company's loan portfolio is secured by first mortgage loans on one- to four-family residences. For its mortgage loan portfolio, the Company originates and retains both fixed-rate and adjustable-rate loans. The Company does not sell mortgage loans into the secondary market. The Company's consumer loan portfolio consists primarily of savings account loans and to a lesser extent other consumer loans. The Company's commercial real estate loans are secured by multi-family residential apartment buildings, office buildings, and retail establishments. Agricultural loans are secured by real estate and/or other farm related collateral.

One-to Four-Family Residential Loans: The Bank's primary lending activity consists of the origination of one- to four-family residential mortgage loans secured by property located in the Bank's primary market area. The Bank also originates home equity loans. The Bank also offers adjustable-rate loans, although the majority of its recent loan production has been in fixed-rate balloon loans.

Consumer Loans: Consumer loans are primarily made when secured by a savings account in the Bank.

Commercial Real Estate Loans: In order to serve its community and enhance the yield on its assets, the Bank originates loans secured by commercial real estate.

Residential Construction Loans: Residential construction loans are generally made on single-family residential property to the individuals who will be the owners and occupants upon completion of construction. These loans are made on a long-term basis and are classified as construction permanent loans, usually with no principal payments required during the first six months, after which the payments are set at an amount that will amortize over a 15- to 30-year period.

Multi-Family Loans: The Bank also makes fixed-rate and adjustable-rate multi-family loans, including loans on apartment complexes.

Deposits

The company's deposit instruments include regular savings accounts, money market accounts, and term certificate accounts. The Company also offers IRA and, to a lesser extent, KEOGH accounts.

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.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. REDWOOD FINANCIAL, INC. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. REDWOOD FINANCIAL, INC. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. REDWOOD FINANCIAL, INC. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. REDWOOD FINANCIAL, INC. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. REDWOOD FINANCIAL, INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Redwood Financial, Inc. Direct Competitors
- 5.2. Comparison of Redwood Financial, Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Redwood Financial, Inc. and Direct Competitors Stock Charts
- 5.4. Redwood Financial, Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Redwood Financial, Inc. Industry Position Analysis

6. REDWOOD FINANCIAL, INC. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. REDWOOD FINANCIAL, INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. REDWOOD FINANCIAL, INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. REDWOOD FINANCIAL, INC. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. REDWOOD FINANCIAL, INC. PORTER FIVE FORCES ANALYSIS²

12. REDWOOD FINANCIAL, INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Redwood Financial, Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit
Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Redwood Financial, Inc. 1-year Stock Charts
Redwood Financial, Inc. 5-year Stock Charts
Redwood Financial, Inc. vs. Main Indexes 1-year Stock Chart
Redwood Financial, Inc. vs. Direct Competitors 1-year Stock Charts
Redwood Financial, Inc. Article Density Chart

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.

List Of Tables

LIST OF TABLES

Redwood Financial, Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Redwood Financial, Inc. Key Executives
Redwood Financial, Inc. Major Shareholders
Redwood Financial, Inc. History
Redwood Financial, Inc. Products
Revenues by Segment
Revenues by Region
Redwood Financial, Inc. Offices and Representations
Redwood Financial, Inc. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Redwood Financial, Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Redwood Financial, Inc. Capital Market Snapshot
Redwood Financial, Inc. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Redwood Financial, Inc. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Redwood Financial, Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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

Product name: Redwood Financial, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/R7115A9A241BEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/R7115A9A241BEN.html>