

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

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## Abstracts

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

The report contains detailed information about Rockville 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 Rockville 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 Rockville 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 Rockville 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 Rockville Financial Inc. business.

### **About Rockville Financial Inc.**

Rockville Financial, Inc. operates as the holding company for Rockville Bank, which provides banking services to individuals, families, professionals, and businesses.

The company's market area is located in the north central part of Connecticut, including, the eastern part of the greater Hartford metropolitan area. It operates through its main office in Rockville, Connecticut, 21 branches located in Hartford, New London and Tolland Counties in Connecticut, and 45 automated teller machines (ATM), including 13 stand-alone ATM facilities.

### **Lending Activities**

The company's primary lending activity has been the origination of first mortgage loans for the purchase or refinancing of one-to-four family Residential Mortgage Loans. It also offers commercial real estate loans, commercial business loans, construction mortgage loans, and consumer loans.

**Residential Mortgage Loans:** The company's primary lending activities consist of the origination of one-to-four family residential mortgage loans that are primarily secured by properties located in Tolland and Hartford Counties. It also offers adjustable-rate

mortgage loans for one-to-four family properties. It also offers home equity loans and home equity of lines of credit, both of which are secured by owner-occupied one-to-four family residences.

**Commercial Real Estate Loans:** The company originates commercial real estate loans and loans on owner occupied properties used for various business purposes, including small office buildings, industrial facilities, and retail facilities.

**Commercial Construction Loans:** The company offers commercial construction loans, including real estate subdivision development loans to licensed contractors and builders for the construction and development of commercial real estate projects and one-to-four family residential properties.

**Residential Construction Loans:** The company originates construction loans to individuals and contractors for the construction and acquisition of personal residences.

**Commercial Business Loans:** The company makes commercial business loans primarily in its market area to various professionals, sole proprietorships, and small businesses. Commercial business products include term loans and revolving lines of credit. Such loans are used for longer-term working capital purposes, such as purchasing equipment or financing short term cash needs.

**Installment, Collateral, and Other Loans:** The company offers a range of installment and collateral consumer loans, primarily to customers residing in its primary market area with acceptable credit ratings. Its installment and collateral consumer loans consist of loans on new and used automobiles, loans collateralized by deposit accounts, and unsecured personal loans.

### Investment Activities

As of December 31, 2009, the company's investments portfolio included U.S. government and government-sponsored enterprise obligations; government-sponsored residential mortgage-backed securities; corporate debt securities; and marketable equity securities.

### Deposits

The company offers a selection of deposit instruments, including checking, savings, money market savings accounts, negotiable order of withdrawal (NOW) accounts, and

fixed-rate time deposits.

### Subsidiary Activities

The company's subsidiaries also include SBR Mortgage Company, SBR Investment Corp.; Rockville Financial Services, Inc.; and Rockville Bank Mortgage, Inc.

**SBR Mortgage Company:** SBR Mortgage Company operates as the passive investment company (PIC).

**SBR Investment Corp.:** SBR Investment Corp. maintains an ownership interest in a third-party registered broker-dealer, Infinex Investments, Inc., which provides broker-dealer services for various banks and to the customers through Rockville Financial Services, Inc.

**Rockville Financial Services, Inc.:** Rockville Financial Services, Inc. offers brokerage and investment advisory services through a contract with Infinex. In addition, Rockville Financial Services, Inc. operates three offices at Rockville Bank and offers customers a range of non-deposit investment products including mutual funds, debt, equity and government securities, retirement accounts, insurance products and fixed and variable annuities.

**Rockville Bank Mortgage, Inc.:** Rockville Bank Mortgage, Inc. engages in mortgage origination business.

### History

Rockville Financial, Inc. was founded in 1858.

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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DISCLAIMER

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1 – Data availability depends on company's security policy.

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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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