

SE Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about SE Financial Corp. 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 SE Financial Corp.. 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 SE Financial Corp. 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 SE Financial Corp. 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 SE Financial Corp. business.

About SE Financial Corp.

SE Financial Corp. operates as the unitary savings and loan holding company for St. Edmond's Federal Savings Bank (the Bank).

The Bank

The Bank is a community-oriented savings organization, providing traditional retail banking services. Its lending products include one- to four-family residential mortgage loans (including investor loans and mixed-use loans), multi-family mortgage loans, commercial real estate mortgage loans, construction loans, home equity loans, savings account loans and other consumer loans. As of October 31, 2006, the Bank conducted operations through its main office and four branch offices. The Bank attracts deposits from the general public and uses these deposits primarily to originate loans and to purchase mortgage-backed and other securities.

Market Area

The Bank's primary market area includes Philadelphia and vicinity (which includes the Bank's branch offices in Ardmore and Roxborough, Pennsylvania) as well as the areas surrounding its branch offices in Deptford and Sewell, New Jersey. The Bank also

originates loans in an area referred to as the Delaware Valley, which includes in addition to Philadelphia the counties of Bucks, Delaware, Montgomery, and Chester in Pennsylvania.

Lending Activities

One- To Four-Family Mortgage Loans: The Bank's portfolio contains one-to four-family mortgage loans, the majority of which are secured by property located in Philadelphia County, Pennsylvania. The Bank includes in this category mortgage loans originated on non-owner-occupied residential properties (investor loans) and properties that combine retail or service activity with up to four units of residential housing (mixed-use properties).

The Bank originates mortgage loans in amounts up to 80% of the lesser of the appraised value or purchase price of a mortgaged property. For owner-occupied loans exceeding an 80% loan-to-value ratio, the Bank requires the borrower to obtain private mortgage insurance covering the Bank for any loss on the amount of the loan in excess of 80% in the event of foreclosure. The majority of the Bank's one- to four-family mortgage loans are originated with fixed rates, and have terms of between 10 and 30 years. The Bank also offers adjustable-rate loans which have interest rates that adjust annually to the yield on one-year, three-year or five-year U.S. Treasury securities plus a margin. These adjustable-rate loans have maturities of up to 30 years. The Bank also makes some non-conforming loans in order to meet the needs of its community and customers.

Multi-Family and Commercial Real Estate Loans: The Bank originates commercial real estate mortgage loans, including loans on multi-family dwellings, retail/service space, and other income-producing properties and land. The Bank originates these loans in an amount up to 80% of the appraised value on multi-family real estate loans and 75% of the appraised value on commercial real estate loans.

Construction Lending: Construction loans include construction and development loans to contractors and builders primarily to finance the construction of single-family homes, condominium projects and small residential subdivisions. The Bank's construction lending also includes loans to individuals for construction of a primary residence. It originates construction loans in an amount up to 75% of the appraised value for a multi-family or commercial real estate construction loan, and up to 80% for a one- to four-family residential construction loan. The Bank converts construction loans to individuals into permanent loans on completion of construction. As of October 31, 2006 there were

47 construction loans to developers of 1-to-4 family residential real estate and to individuals for construction of a primary residence, five loans for the construction of multi-family dwelling units, and two loans for the construction of nonresidential property.

Home Equity Loans: The Bank's home equity loan portfolio includes fixed rate home equity installment loans and variable rate home equity lines of credit with terms of up to 20 years. Home equity loans are primarily originated in the Bank's primary market areas and are made in amounts up to 80% of value.

Loans on Savings Accounts: The Bank originates loans on certificate of deposit accounts for terms up to five years and the durations of these loans must be equal to or less than the maturity date of the certificate securing the loan.

Other Loans: Other loans offered by the Bank consists unsecured consumer loans with terms up to five years. Such loans have fixed rates of interest.

Investment Portfolio

The Bank's investment portfolio, as of October 31, 2006, included investments in Mortgage-backed securities, U.S. government agency securities, Municipal securities, Corporate notes, and Mutual funds.

Deposits

The Bank's deposits include Non interest-bearing demand deposits, NOW accounts, Money market deposit accounts, Savings accounts, and Time certificates of deposit.

History

SE Financial Corp. was founded in 1912.

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.
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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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