

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

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## Abstracts

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

The report contains detailed information about SI Financial Group 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 SI Financial Group 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 SI Financial Group 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 SI Financial Group 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 SI Financial Group Inc. business.

### **About SI Financial Group Inc.**

SI Financial Group, Inc. operates as the holding company for Savings Institute Bank and Trust Company, which offers a range of financial services to consumers and businesses in its market area, including insurance, trust, and investment services.

The company conducts its business through its executive office in Willimantic, Connecticut, its 21 branch offices located in Connecticut, and its trust servicing office located in Rutland, Vermont. It operates offices in Windham, New London, Tolland, Hartford, and Middlesex Counties.

The company also holds interest in 803 Financial Corp., which maintains an ownership interest in a third-party registered broker-dealer, Infinex Investments, Inc., which 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.

### **Lending Activities**

The company's loan portfolio consists primarily of one- to four-family residential mortgage loans, multi-family and commercial real estate loans, and commercial

business loans. Its loan portfolio also includes construction and consumer loans.

**One- to Four-Family Residential Loans:** The company's primary lending activity is the origination of mortgage loans to enable borrowers to purchase or refinance existing homes or to construct new residential dwellings in its market area. It offers fixed-rate and adjustable-rate mortgage loans with terms up to 40 years. Additionally, it offers reverse mortgages to its customers, through a correspondent relationship with another institution.

**Multi-Family and Commercial Real Estate Loans:** The company makes multi-family and commercial real estate loans throughout its market area for the purpose of acquiring, developing, improving or refinancing multi-family and commercial real estate where the property is the primary collateral securing the loan, and the income generated from the property is the primary repayment source. It offers fixed-rate and adjustable-rate mortgage loans secured by multi-family and commercial real estate. Its multi-family and commercial real estate loans are secured by condominiums, apartment buildings, retail facilities, single-family subdivisions, as well as owner-occupied properties located in its market area and used for businesses. It originates adjustable-rate multi-family and commercial real estate loans for terms up to 25 years.

**Construction and Land Loans:** The company originates loans to individuals and builders to finance the construction of residential dwellings. It also originates construction loans for commercial development projects, including condominiums, apartment buildings, single-family subdivisions, as well as owner-occupied properties used for businesses. It also originates land loans to individuals and local contractors and developers only for the purpose of making improvements on approved building lots, subdivisions and condominium projects within two years of the date of the loan. The company offers fixed-rate land loans and variable-rate land loans that adjust annually.

**Commercial Business Loans:** The company originates commercial business loans to various professionals, sole proprietorships, and small businesses primarily in its market area. It offers various commercial lending products. It offers loans secured by business assets other than real estate, such as business equipment, and inventory. It originates lines of credit to finance the working capital needs of businesses to be repaid by seasonal cash flows or to provide a period of time during which the business can borrow funds for planned equipment purchases. Additional products, such as time notes, letters of credit, and equipment lease financing are offered.

**Consumer Loans:** The company offers various consumer loans, primarily home equity

lines of credit, and loans secured by marketable securities, passbook or certificate accounts, motorcycles, automobiles, and recreational vehicles, as well as unsecured loans.

### Trust Services

The company's trust department provides fiduciary services, investment management, and retirement services, to individuals, partnerships, corporations, and institutions. Additionally, it acts as guardian, conservator, executor or trustee under various trusts, wills, and other agreements.

### Investment Portfolio

As of December of 31, 2009, the company's investment portfolio included the U.S. government and agency obligations; government-sponsored enterprises; mortgage-backed securities, such as agency – residential, non-agency – residential, and non-agency - HELOC; corporate debt securities; collateralized debt obligations; obligations of state and political subdivisions; tax-exempt securities; foreign government securities; and equity securities - financial services.

### Deposits

The company offers a selection of deposit instruments, including NOW, money market accounts, regular savings accounts, and certificates of deposit. It also offers various deposit accounts designed for the businesses operating in its market area. Business banking deposit products include a commercial checking account that provides an earnings credit to offset monthly service charges and a checking account specifically designed for small business and nonprofit organizations. Additionally, sweep accounts and money market accounts are available for businesses.

### History

SI Financial Group, Inc. was founded in 1842.

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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## 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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