

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

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Abstracts

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

The report contains detailed information about SLM 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 SLM 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 SLM 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 SLM 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 SLM Corporation business.

About SLM Corporation

SLM Corporation originates, services, and collects loans made to students and/or their parents to finance the cost of their education. The company provides funding, delivery, and servicing support for education loans in the United States through its participation in the Federal Family Education Loan Program (FFELP), as a servicer of loans for the Department of Education (ED), and through its non-federally guaranteed Private Education Loan programs.

The company offers services, including student loan and guarantee servicing, loan default aversion and defaulted loan collections, and provides processing capabilities and information technology to educational institutions, as well as 529 college savings plan program management, transfer and servicing agent services, and administrative services through Upromise Investments, Inc. (UII) and Upromise Investment Advisors, LLC (UIA). The company also operates a consumer savings network through Upromise, Inc. (Upromise).

Segments

The company operates through two segments: Lending business segment and Asset Performance Group (APG) business segment. In addition, with in its Corporate and

Other business segment, the company provides a number of products and services that are managed with in smaller operating segments, such as Guarantor Servicing and Loan Servicing businesses.

Lending Business segment

In the Lending business segment, the company originates and acquires both federally guaranteed student loans, and Private Education Loans, which are not federally guaranteed. The company manages a portfolio of FFELP and Private Education Loans in the student loan industry, and has 10 million student and parent customers through its ownership and management of Managed student loans. The company serves approximately 6,000 clients, including educational and financial institutions and non-profit state agencies.

Sallie Mae's Lending Business: The company's primary marketing point-of-contact is the school's financial aid office. The focus of its sales force is to market Sallie Mae's suite of education finance products to colleges. These include FFELP and Private Education Loans and through its Web-based loan origination and servicing platform OpenNet.

Private Education Loans: The company bears the full credit risk for Private Education Loans, which are underwritten and priced according to credit risk based upon customized credit scoring criteria. All new Private Education Loans are being funded at Sallie Mae Bank through its deposit taking activities.

In 2009, the company introduced the Smart Option Student Loan, which is offered to undergraduate and graduate students through the financial aid offices of colleges and universities to supplement traditional federal loans.

Asset Performance Group Business segment

In its APG business segment, the company provides student loan default aversion services, defaulted student loan portfolio management services and contingency collections services for student loans and other asset classes. The company's main customer was USA Funds.

Products and Services

Student Loan Default Aversion Services: The company provides default aversion

services for five Guarantors, including the USA Funds. These services are designed to prevent a default once a borrower's loan has been placed in delinquency status.

Defaulted Student Loan Portfolio Management Services: The company's APG business segment manages the defaulted student loan portfolios for six Guarantors under long-term contracts. The company's portfolio management services include selecting collection agencies and determining account placements to those agencies, processing loan consolidations and loan rehabilitations, and managing federal and state offset programs.

Contingency Collection Services: The company's APG business segment is also engaged in the collection of defaulted student loans on behalf of various clients, including schools, Guarantors, ED and other federal and state agencies. The company has relationships with approximately 900 colleges and universities to provide collection services for delinquent student loans and other receivables from various campus-based programs. The company also collects other debt for federal and state agencies, and retail clients.

Other Business segment

The Company's Other business segment includes the aggregate activity of its smaller operating segments, primarily its Guarantor Servicing, Loan Servicing, and Upromise operating segments.

Guarantor Servicing: The company provides administrative services to FFELP Guarantors. FFELP student loans are guaranteed by these agencies, with ED providing reinsurance to the Guarantor. The Guarantors are non-profit institutions or state agencies that, in addition to providing the primary guarantee on FFELP loans, are responsible for other activities, including guarantee issuance — the initial approval of loan terms and guarantee eligibility; account maintenance — the maintaining, updating and reporting of records of guaranteed loans; default aversion services — these services are designed to prevent a default once a borrower's loan has been placed in delinquency status (the company performs these activities with in its APG business segment); guarantee fulfillment — the review and processing of guarantee claims; post-claim assistance — assisting borrowers in determining the way to resolve a defaulted loan; and systems development and maintenance — the development of automated systems to maintain compliance and accountability with ED regulations.

Upromise: Upromise has established a consumer savings network which is designed to

promote college savings by consumers who are members of this program by allowing them to earn rewards from the purchase of goods and services from the companies that participate in the program (Participating Companies). Upromise, through its wholly-owned subsidiaries, UII, a registered broker-dealer, and UIA, a registered investment advisor, provides program management, transfer and servicing agent services, and administration services for various 529 college-savings plans.

History

SLM Corporation was founded in 1972.

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.
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?

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