

United Financial Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/U31551949ABBEN.html>

Date: July 2024

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: U31551949ABBEN

Abstracts

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

The report contains detailed information about United Financial Bancorp 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 United Financial Bancorp. 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 United Financial Bancorp 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 United Financial Bancorp 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 United Financial Bancorp business.

About United Financial Bancorp

United Financial Bancorp, Inc. operates as the holding company for United Bank, which offers various banking products and services in Massachusetts.

The company's principal business consists of attracting retail deposits from the general public in the areas surrounding its main office in West Springfield, Massachusetts and its 16 branch offices located in Agawam, Chicopee, East Longmeadow, Feeding Hills, Holyoke, Huntington, Indian Orchard, Longmeadow, Ludlow, Northampton, Springfield and Westfield, Massachusetts, as well as its Express Drive-Up branch in Northampton, Massachusetts and 6 newly acquired branches of Commonwealth National Bank in the Worcester Region (West Boylston, Whitinsville, Worcester, and Shrewsbury, Massachusetts).

Lending Activities

One- to Four-Family Residential Loans: The company's primary lending activity consists of the origination of one- to four-family residential mortgage loans. The company also offers adjustable-rate mortgage loans for one- to four-family properties. It also offers its own first-time homebuyer loans to qualified individuals.

Commercial Real Estate Loans: The company originates commercial real estate loans that are secured by five or more unit apartment buildings, industrial properties and properties used for business purposes, such as small office buildings, hotels, motels, recreational and retail facilities primarily located in its primary market area.

The company also makes commercial construction loans for residential and commercial development projects. The projects include single family, multi-family, apartment, industrial, retail and office buildings, and condominium developments. The company also originates land loans to local individuals, contractors, and developers for the purpose of making improvements thereon, or for the purpose of developing the land for sale.

Home Equity Loans and Home Equity Lines of Credit: The company also offers home equity loans and home equity lines of credit, both of which are secured by one- to four-family residences, all of which are located in its primary market area.

Commercial and Industrial Loans: The company makes commercial and industrial loans primarily in its market area to various professionals, sole proprietorships and small and mid-sized businesses. Commercial and industrial loan products include term loans and revolving lines of credit. Commercial and industrial loans are made with either adjustable or fixed rates of interest with a maximum term of 20 years. Commercial and industrial loans are generally secured by various collateral, primarily accounts receivable, inventory, equipment, savings instruments and marketable securities.

Automobile and Other Consumer Loans: The company offers direct automobile loans. It offers automobile loans to new and used cars. It offers various other consumer loans, principally to existing customers residing in its primary market area. Its other consumer loans consist of secured and unsecured personal loans, motorcycle and motor home loans, manufactured housing, boat loans, and pool and spa loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included government-sponsored enterprises; government-sponsored and government-guaranteed mortgage-backed securities; private label mortgage-backed securities; corporate debt obligations; municipal bonds; and marketable equity securities.

Deposits

The company offers a selection of deposit accounts, including demand accounts, NOW accounts, money market accounts, savings accounts, retirement accounts, and certificates of deposit.

History

United Financial Bancorp, Inc. was founded in 1882.

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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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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