

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

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

- The report contains detailed information about Emclair 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 Emclair 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 Emclair 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 Emclair 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 Emclair Financial Corp. business.

About Emclair Financial Corp.

Emclair Financial Corp. operates as the holding company for The Farmers National Bank of Emlenton, which provides retail and commercial financial products and services to individuals and businesses in western Pennsylvania. The company also provides real estate settlement services, through its subsidiary, Emclair Settlement Services, LLC (the Title Company). In addition, it provides investment advisory services through its Farmers National Financial Services division.

The company is a financial intermediary whose principal business consists of attracting deposits from the general public and investing such funds in real estate loans secured by liens on residential and commercial property, consumer loans, commercial business loans, marketable securities, and interest-earning deposits. It operates through a network of 13 retail branch offices in Venango, Butler, Clarion, Clearfield, Crawford, Elk, Jefferson, and Mercer counties, Pennsylvania.

Lending Activities

One-to-Four Family Mortgage Loans: The company offers first mortgage loans secured by one-to-four family residences located in its primary lending area. Typically such residences are single-family owner occupied units.

Home Equity Loans: The company originates home equity loans secured by single-family residences. These loans may be either a single advance fixed-rate loan or a variable rate revolving line of credit. These loans are made on owner-occupied single-family residences.

Commercial Business and Commercial Real Estate Loans: Commercial lending constitutes a significant portion of the company's lending activities. Commercial real estate loans generally consist of loans granted for commercial purposes secured by commercial or other nonresidential real estate. Commercial loans consist of secured and unsecured loans for such items as capital assets, inventory, operations, and other commercial purposes.

Consumer Loans: Consumer loans generally consist of fixed-rate term loans for automobile purchases, home improvements not secured by real estate, capital, and other personal expenditures. The company also offers unsecured revolving personal lines of credit and overdraft protection.

Investment Activities

The company maintains an investment portfolio of securities, such as U.S. government agencies, mortgage-backed securities, municipal and corporate securities, and equity securities.

Deposits

The company offers various retail deposit account products to both consumer and commercial deposit customers, including time deposits, non-interest bearing and interest bearing demand deposit accounts, savings deposits, and money market accounts.

History

Emclair Financial Corp. was founded in 1900.

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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