

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

<https://marketpublishers.com/r/M12724EEB5ABEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: M12724EEB5ABEN

Abstracts

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

The report contains detailed information about Middleburg Financial 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 Middleburg Financial 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 Middleburg Financial 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 Middleburg Financial 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 Middleburg Financial Corporation business.

About Middleburg Financial Corporation

Middleburg Financial Corporation, through its subsidiaries, offers a range of banking, fiduciary, and investment management services to both individuals and small businesses. The company's wholly owned subsidiaries include Middleburg Bank and Middleburg Investment Group, Inc.

Middleburg Bank

Middleburg Bank has seven full service facilities and two limited service facilities. The main office is located in Middleburg, Virginia. Middleburg Bank has two full service facilities and one limited service facility in Leesburg, Virginia. Other full service facilities are located in Ashburn, Purcellville, Reston and Warrenton, Virginia. Middleburg Bank has a limited service facility located in Marshall, Virginia. Middleburg Bank serves the Virginia counties of Loudoun, Fairfax, and Fauquier.

Middleburg Bank has one wholly owned subsidiary, Middleburg Bank Service Corporation. Middleburg Bank Service Corporation is a partner in two limited liability companies, Bankers Title Shenandoah, LLC, which sells title insurance through its members, and Bankers Insurance, LLC, which acts as a broker for insurance sales for its member banks. Infinex Financial Group acts as a broker dealer for sales of

investment products to clients of its member banks.

Middleburg Bank owns 57.1% of the issued and outstanding membership interest units of Southern Trust Mortgage, LLC (Southern Trust Mortgage), which is a regional mortgage lender headquartered in Virginia Beach, Virginia and has offices in Virginia, Maryland, Georgia, North Carolina, and South Carolina.

Middleburg Investment Group

Middleburg Investment Group is a non-bank holding company. It has one wholly-owned subsidiary, Middleburg Trust Company which in turn wholly owns Middleburg Investment Advisors, Inc. Middleburg Trust Company serves primarily the greater Richmond area, including the counties of Henrico, Chesterfield, Hanover, Goochland, and Powhatan. Middleburg Trust Company also serves the counties of Fairfax, Fauquier and Loudoun.

Middleburg Investment Advisors, Inc. is an investment advisor, which primarily serves the District of Columbia metropolitan area, including contingent markets in Virginia and Maryland but also has clients in 24 other states.

Products and Services

The company offers commercial and retail banking services; wealth management services; and mortgage banking services. Middleburg Bank's services include various types of checking and savings deposit accounts, and the making of business, real estate, development, mortgage, home equity, automobile and other installment, demand and term loans. Also, Middleburg Bank offers ATMs at eight facilities and at two offsite locations. Additional banking services available to the company's clients include Internet banking, travelers' checks, money orders, safe deposit rentals, collections, notary public, and wire services. Southern Trust Mortgage offers mortgage banking services to residential borrowers in six states within the southeastern United States. Southern Trust Mortgage operates as Middleburg Mortgage within its financial service centers to provide mortgage banking services for its clients.

Middleburg Investment Group offers wealth management services through its two subsidiaries and through the investment services department of Middleburg Bank. Middleburg Trust Company provides various investment management and fiduciary services, including trust and estate settlement. Middleburg Trust Company can also serve as escrow agent, attorney-in-fact, and guardian of property or trustee of an IRA.

Middleburg Investment Advisors provides fee based investment management services for the company's clients. The investment services department of Middleburg Bank provides investment brokerage services for its clients.

Lending Activities

Construction Lending: Middleburg Bank makes local construction loans, primarily residential, and land acquisition, and development loans. The construction loans are primarily secured by residential houses under construction and the underlying land for which the loan was obtained. Middleburg Bank also obtains a first lien on the property as security for its construction loans and requires personal guarantees from the borrowing entity's principal owners.

Commercial Business Loans: Middleburg Bank obtains appropriate collateral and personal guarantees from the borrowing entity's principal owners and monitors the financial condition of its business borrowers. Commercial business loans are made on the basis of the borrower's ability to make repayment from cash flow from its business and are secured by business assets, such as commercial real estate, accounts receivable, equipment and inventory.

Commercial Real Estate Lending: Commercial real estate loans are secured by various types of commercial real estate in Middleburg Bank's market area, including multi-family residential buildings, commercial buildings and offices, small shopping centers and churches.

One-to-Four-Family Residential Real Estate Lending: Security for the majority of Middleburg Bank's residential lending is in the form of owner occupied one-to-four-family dwellings. Middleburg Bank also originates a non-conforming adjustable rate product (ARM). This non-conforming loan provides yet another outlet for loans not meeting secondary market guidelines. Middleburg Bank keeps these loans in its loan portfolio.

Consumer Lending: Middleburg Bank offers various secured and unsecured consumer loans, including unsecured personal loans and lines of credit, automobile loans, deposit account loans, installment, and demand loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S.

government securities; state and political subdivision obligations; mortgage-backed securities; and other securities.

Deposits

As of December 31, 2009, the company's deposit products included non-interest-bearing deposits; and interest-bearing accounts, such as interest checking accounts, regular savings accounts, money market accounts, and time deposits.

History

Middleburg Financial Corporation was founded in 1924.

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.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. MIDDLEBURG FINANCIAL CORPORATION COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. MIDDLEBURG FINANCIAL CORPORATION BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. MIDDLEBURG FINANCIAL CORPORATION SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. MIDDLEBURG FINANCIAL CORPORATION FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. MIDDLEBURG FINANCIAL CORPORATION COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Middleburg Financial Corporation Direct Competitors
- 5.2. Comparison of Middleburg Financial Corporation and Direct Competitors Financial Ratios
- 5.3. Comparison of Middleburg Financial Corporation and Direct Competitors Stock Charts
- 5.4. Middleburg Financial Corporation Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Middleburg Financial Corporation Industry Position Analysis

6. MIDDLEBURG FINANCIAL CORPORATION NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. MIDDLEBURG FINANCIAL CORPORATION EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. MIDDLEBURG FINANCIAL CORPORATION ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors

9.5. Environmental Factors

9.6. Legal Factors

10. MIDDLEBURG FINANCIAL CORPORATION IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. MIDDLEBURG FINANCIAL CORPORATION PORTER FIVE FORCES ANALYSIS²

12. MIDDLEBURG FINANCIAL CORPORATION VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Middleburg Financial Corporation Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

Middleburg Financial Corporation 1-year Stock Charts

Middleburg Financial Corporation 5-year Stock Charts

Middleburg Financial Corporation vs. Main Indexes 1-year Stock Chart

Middleburg Financial Corporation vs. Direct Competitors 1-year Stock Charts

Middleburg Financial Corporation Article Density Chart

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.

List Of Tables

LIST OF TABLES

Middleburg Financial Corporation Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Middleburg Financial Corporation Key Executives
Middleburg Financial Corporation Major Shareholders
Middleburg Financial Corporation History
Middleburg Financial Corporation Products
Revenues by Segment
Revenues by Region
Middleburg Financial Corporation Offices and Representations
Middleburg Financial Corporation SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Middleburg Financial Corporation Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Middleburg Financial Corporation Capital Market Snapshot
Middleburg Financial Corporation Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Middleburg Financial Corporation Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Middleburg Financial Corporation Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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

Product name: Middleburg Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/M12724EEB5ABEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/M12724EEB5ABEN.html>