

Union First Market Bankshares Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Union First Market Bankshares 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 Union First Market Bankshares Corporation and its competitors. This provides our Clients with a clear understanding of Union First Market Bankshares Corporation position in the Industry.

The report contains detailed information about Union First Market Bankshares 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 Union First Market Bankshares 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 Union First Market Bankshares 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 Union First Market Bankshares 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 Union First Market Bankshares Corporation business.

About Union First Market Bankshares Corporation

Union First Market Bankshares Corporation operates as the holding company for the Union Bank and Trust Company, First Market Bank, Northern Neck State Bank, and Rappahannock National Bank, which provide a range of retail and commercial banking services to consumers and businesses in Virginia. The company offers financial services.

Market Area

The company provides full service banking to the Northern, Central, Rappahannock, Tidewater, and Northern Neck regions of Virginia through its bank subsidiaries. As of December 31, 2009, the company had 41 locations in the counties of Albemarle, Caroline, Chesterfield, Fairfax, Fluvanna, Hanover, Henrico, King George, King William, Nelson, Spotsylvania, Stafford, and Westmoreland and the cities of Fredericksburg, Williamsburg, Newport News, Grafton, and Charlottesville; 38 locations in the counties of Chesterfield, Hanover, Henrico, James City and Stafford and the cities of Chester, Colonial Heights, Richmond and Roanoke; 9 locations in the counties of Richmond,

Westmoreland, Essex, Northumberland, and Lancaster; and 6 locations in Washington, Front Royal, Middleburg, Warrenton, and Winchester.

Segments

The company has two segments, including Traditional Full Service Community Banking Business, and Mortgage Loan Origination Business.

The Community Bank business includes three banks, which provides loan, deposit, investment, and trust services to retail and commercial customers.

The Mortgage segment provides mortgage loan products principally in Virginia, Maryland and Washington D.C metro area.

Products and Services

The company offers banking and related financial services, including checking, savings, certificates of deposit, and other depository services, as well as loans for commercial, industrial, residential mortgage, and consumer purposes. The community banks issue credit cards and deliver automated teller machine (ATM) services. Each of the community banks also offers Internet banking services and online bill payment. Its affiliate, Union First Market Bank, also offers trust services.

The company provides other financial services through its non-bank affiliates, Union Investment Services, Inc., Union Mortgage Group, Inc. (Union Mortgage) and Union Insurance Group, LLC. Union Bank owns a non-controlling interest in Johnson Mortgage Company, LLC.

Union Investment Services, Inc. provides securities, brokerage and investment advisory services. It has six offices within the Community Banks' trade areas and is a full service investment company handling various aspects of wealth management, including stocks, bonds, annuities, mutual funds, and financial planning.

Union Mortgage has 15 offices in various locations, such as Virginia (8), Maryland (4), North Carolina (2), and South Carolina (1). Union Mortgage is also licensed to do business in selected states throughout the Mid-Atlantic and Southeast, as well as Washington, D.C. It provides various mortgage products to customers in those areas.

Union Insurance Group, LLC (UIG) operates as an insurance agency. This agency

operates in a joint venture with Bankers Insurance, LLC, an insurance agency owned by community banks across Virginia and managed by the Virginia Bankers Association.

Loan Portfolio

As of December 31, 2009, the company's loan portfolio included mortgage loans on real estate, including residential 1-4 family loans, commercial loans, construction, land development and other land loans, second mortgages loans, equity lines of credit, multifamily loans, and agriculture loans; consumer installment loans, including personal and credit cards; and real estate construction loans.

Deposits

As of December 31, 2009, the company's deposits included non-interest bearing demand deposits; and interest-bearing deposits, including NOW accounts, money market accounts, savings accounts, time deposits, brokered CDs, and other time deposits.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. government and agency securities; obligations of states and political subdivisions; corporate and other bonds; mortgage-backed securities; federal reserve bank stock – restricted; federal home loan bank stock – restricted; and other securities.

History

The company was founded in 1902. It was formerly known as Union Bankshares Corporation and changed its name to Union First Market Bankshares Corporation in February 2010.

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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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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