

W Holding Co. Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

W Holding Co. Inc. 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 W Holding Co. Inc. and its competitors. This provides our Clients with a clear understanding of W Holding Co. Inc. position in the Industry.

The report contains detailed information about W Holding Co. Inc. 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 W Holding Co. Inc.. 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 W Holding Co. Inc. 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 W Holding Co. Inc. 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 W Holding Co. Inc. business.

About W Holding Co. Inc.

W Holding Company, Inc. operates as the bank holding company for Westernbank Puerto Rico. Westernbank offers a range of business and consumer financial services, including banking, trust, and brokerage services.

Westernbank

Westernbank operates through a network of 48 bank branches (including 11 Expresso of Westernbank branches) located throughout Puerto Rico, including 25 in the western and Southwestern regions, 14 in the San Juan metropolitan area, 7 in the Northeastern region, and 2 in the eastern region, and a Web site on the Internet. As of December 31, 2008 Westernbank operated four other divisions: Westernbank International Division, which is an International Banking Entity (IBE), which offers commercial banking and related services, and treasury and investment activities outside of Puerto Rico; Westernbank Trust Division, which offers an array of trust services; Expresso of Westernbank, a division which specializes in small, unsecured consumer loans, and real estate collateralized consumer loans; and Westernbank International Trade Services, which specializes in international trade products and services.

In 2008, Westernbank Business Credit Division, which specializes in commercial

business loans secured principally by commercial real estate, accounts receivable, inventory and equipment, was integrated into the operations of the commercial loans department of Westernbank under the name of Asset-Based Lending Unit.

Lending Activities

The company originates fixed and adjustable rate residential mortgage loans secured by a first mortgage on the borrower's real property, payable in monthly installments for terms ranging from ten to forty-five years. It also grants loans, mainly secured by first mortgages on one-to-four residential properties, to mortgage originators in Puerto Rico.

The company originates primarily variable and adjustable rate commercial business and real estate loans. Its commercial real estate loan portfolio is comprised of loans to owner-occupied borrowers in which the real estate collateral is taken as a secondary source of repayment.

The company also makes real estate construction loans subject to firm permanent financing commitments. It offers different types of consumer loans in order to provide a range of financial services to its customers. Within the different types of consumer loans offered by the company, there are various types of secured and unsecured consumer loans with varying amortization schedules. In addition, the company makes fixed-rate residential second mortgage consumer loans.

The company offers the service of VISA and MasterCard credit cards. As of December 31, 2008, there were approximately 20,544 outstanding accounts.

Investment portfolio

The company's investment portfolio as of December 31, 2008, consisted principally of the U.S. Government and agencies obligations and mortgage-backed securities issued or guaranteed by FHLMC, FNMA, or GNMA.

Deposits

The company's deposit products include savings deposits, time deposits, brokered deposits, individual retirement account deposits, and interest and non-interest bearing demand deposits.

History

W Holding Company, Inc. was founded in 1958.

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 3×3 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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