

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

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Abstracts

Wilber 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 Wilber Corp. and its competitors. This provides our Clients with a clear understanding of Wilber Corp. position in the Industry.

The report contains detailed information about Wilber 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 Wilber 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 Wilber 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 Wilber 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 Wilber Corp. business.

About Wilber Corp.

The Wilber Corporation operates as the holding company for Wilber National Bank, which provides commercial and consumer financial products, including business, municipal, and consumer loans, deposits, trust and investment services, and credit-related insurance products.

The bank serves its customers through 22 full-service branch banking offices located in Otsego, Delaware, Schoharie, Chenango, Ulster, Broome, Saratoga and Onondaga counties, New York, an ATM network, and electronic / Internet banking services. In addition, the bank operates two representative loan production offices in Clifton Park, New York (Saratoga County) and Kingston, New York (Ulster County). The bank's main office is located in Oneonta, New York (Otsego County).

The bank's subsidiaries include Wilber REIT, Inc., which primarily holds mortgage-related assets; and Western Catskill Realty, LLC, which primarily holds foreclosed and other real estate.

Lending Activities

The bank engages in various lending activities, including commercial lending, primarily to small and mid-sized businesses; mortgage lending for 1-4 family and multi-family

properties, including home equity loans; mortgage lending for commercial properties; consumer installment and automobile lending; and agricultural lending.

Residential Real Estate: The bank originates 1-4 family residential mortgage loans through Provanantage Home Loans (Provanantage). It offers both adjustable rate and fixed rate loans and provides monthly and bi-weekly payment options. Its 1-4 family residential loan portfolio consists principally of owner-occupied, primary residence properties, and investment properties for off-campus student housing, which surround each of the local colleges within its market and second homes. It also offers residential construction financing, as well as originates and retains home equity loans.

Commercial Real Estate: The bank originates commercial real estate loans to finance the purchase of undeveloped and developed real estate, as well as for financing for the construction of commercial real estate. It also finances properties for commercial office and owner-occupied manufacturing space. The loans are often secured by properties whose tenants include main street type small businesses, local retailers, developers, and landlords for national retail chains and motels.

Commercial Loans: In addition to commercial real estate loans, the bank makes various types of commercial loans to qualified borrowers, including business installment and term loans, lines-of-credit, demand loans, time notes, automobile dealer floor-plan financing, and accounts receivable financing. Business installment and term loans provide to borrowers to finance the purchase of equipment, trucks, or automobiles utilized in their business, and for long-term working capital needs. Lines of credit provide to meet the short-term working capital needs of the borrowers for inventory and other operational needs. It also offers a cash management line of credit. Demand loans and time notes are often granted to borrowers to provide short term or bridge financing for special orders, contracts, or projects. The bank also provides inventory financing or floor plans for automobile dealers. It offers accounts receivable financing to qualified borrowers as a traditional working capital line of credit or through affiliation with a third party vendor specializing in this type of financing.

Stand-by and Commercial Letters of Credit: The bank offers stand-by and commercial letters of credit for its business customers. Stand-by letters of credit are not funded loans, but are guarantees to pay other creditors. Those guarantees are primarily issued to support public and private borrowing arrangements, including bond financing and similar transactions.

Consumer Loans: The bank offers various consumer loans to its customers. These

loans are usually provided to purchase a new or used automobile, motorcycle or recreational vehicle, or to make a home improvement. It also makes personal loans to finance the purchase of consumer durables or other goods and services of its customers need. The bank also offers cash secure

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. WILBER CORP. 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. WILBER CORP. 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. WILBER CORP. SWOT ANALYSIS

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

4. WILBER CORP. 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. WILBER CORP. COMPETITORS AND INDUSTRY ANALYSIS

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

6. WILBER CORP. NEWS & EVENTS

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

7. WILBER CORP. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. WILBER CORP. 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. WILBER CORP. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. WILBER CORP. PORTER FIVE FORCES ANALYSIS²

12. WILBER CORP. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Wilber Corp. 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
Wilber Corp. 1-year Stock Charts
Wilber Corp. 5-year Stock Charts
Wilber Corp. vs. Main Indexes 1-year Stock Chart
Wilber Corp. vs. Direct Competitors 1-year Stock Charts
Wilber Corp. 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

Wilber Corp. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Wilber Corp. Key Executives
Wilber Corp. Major Shareholders
Wilber Corp. History
Wilber Corp. Products
Revenues by Segment
Revenues by Region
Wilber Corp. Offices and Representations
Wilber Corp. 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
Wilber Corp. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Wilber Corp. Capital Market Snapshot
Wilber Corp. 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

Wilber Corp. 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
Wilber Corp. 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?

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