

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

<https://marketpublishers.com/r/F56416E5D18BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: F56416E5D18BEN

## Abstracts

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

The report contains detailed information about FirstCity 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 FirstCity 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 FirstCity 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 FirstCity 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 FirstCity Financial Corp. business.

## **About FirstCity Financial Corp.**

FirstCity Financial Corporation operates as a financial services company in the United States. The company also has operations in Mexico, Europe, and South America.

### Segments

The company engages in two business segments, Portfolio Asset Acquisition and Resolution, and Special Situations Platform.

### PORTFOLIO ASSET ACQUISITION AND RESOLUTION BUSINESS SEGMENT

In the Portfolio Asset Acquisition and Resolution business, the company acquires portfolios of performing and non-performing loans and other assets, generally at a discount to their legal principal balances or appraised values, and services and resolves such portfolio assets in an effort to improve the present value of the ultimate cash recoveries.

**Portfolio Assets:** The company acquires and manages portfolio assets, which are generally purchased at a discount to face value by the company or through acquisition partnerships. The portfolio assets are generally non-homogeneous assets, including

loans of varying qualities that are unsecured or secured by diverse collateral types and real estate. Some of the secured portfolio assets are loans for which resolution is tied primarily to the real estate securing the loan, while others may be collateralized business loans, the resolution of which may be based either on real estate, business assets or other collateral cash flow.

**Relationships with Other Investors in Acquisition Partnerships:** Cargill, Inc., an international provider of food, agricultural and risk management products and services, and certain of its affiliates, are investors in a majority of the company's domestic and European acquisition partnerships. American International Group, Inc. (AIG), an international insurance organization, and certain of its affiliates are investors in a majority of the company's Latin American acquisition partnerships.

**Relationship with Bank of Scotland plc:** The company has a significant relationship with Bank of Scotland plc (Bank of Scotland) and its subsidiaries. Bank of Scotland provides the company and its subsidiaries a loan facility under a revolving credit agreement to finance the senior debt and equity portion of portfolio and asset purchases, provide for the issuance of letters of credit, and for working capital loans.

In addition, the company has a subordinated credit agreement with BoS(USA), Inc. (BoS(USA)), a subsidiary of Bank of Scotland, which may be used to finance equity investments in new ventures, equity investments made in connection with portfolio and asset purchases and loans made by the company and its subsidiaries to acquisition entities, provide for the issuance of letters of credit, and for working capital loans.

## SPECIAL SITUATIONS PLATFORM BUSINESS SEGMENT

The company engages in its Special Situations Platform business through its majority ownership interest in FirstCity Denver Investment Corp., which provides investment capital to privately-held middle-market companies through flexible capital structuring arrangements. These capital investments primarily take the form of senior and junior financing arrangements, but also include direct equity investments, common equity warrants, distressed debt transactions, and leveraged buyouts. The company invests primarily in the U.S. middle-market companies. Its investment opportunities in middle-market companies target restructurings, turnarounds, businesses with market positions, and other special situations.

## History

FirstCity Financial Corporation was founded in 1950.

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. FIRSTCITY FINANCIAL 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. FIRSTCITY FINANCIAL 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. FIRSTCITY FINANCIAL CORP. SWOT ANALYSIS**

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

### **4. FIRSTCITY FINANCIAL 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. FIRSTCITY FINANCIAL CORP. COMPETITORS AND INDUSTRY ANALYSIS**

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

## **6. FIRSTCITY FINANCIAL CORP. NEWS & EVENTS**

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

## **7. FIRSTCITY FINANCIAL CORP. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. FIRSTCITY FINANCIAL CORP. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 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. FIRSTCITY FINANCIAL CORP. IFE, EFE, IE MATRICES<sup>2</sup>**

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

## **11. FIRSTCITY FINANCIAL CORP. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. FIRSTCITY FINANCIAL CORP. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

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

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



FirstCity Financial 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  
FirstCity Financial Corp. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## 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: FirstCity Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/F56416E5D18BEN.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](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/F56416E5D18BEN.html>