

Activity of debt collecting companies in 2019

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 **109.9**

Dynamics of the average value of accepted receivables

In 2019, 97 debt collection entities were included in the study¹. The nominal total value of all debts serviced by these entities, as at the end of 2019, amounted to PLN 109.8 billion.

Basic information on debt collection companies

In the group of 97 examined debt collection companies there were 27 joint-stock companies, 44 limited liability companies and 26 entities with other legal forms.

As at the end of 2019, 6,068 people were involved in debt collection activities in the surveyed entities. Debt collection companies had a total of 92 branches and authorized representative offices.

Among the examined entities, 52 entities indicated debt collection as the only scope of their activity, for 31 entities it was the dominant scope, and for 14 companies - a secondary scope. The capital groups included 26 enterprises, including 11 parent entities, 11 subsidiaries, and 4 simultaneously subsidiaries and parent entities.

As at the end of 2019, natural persons - in 62 entities and private enterprises (excluding financial institutions) - in 26 entities were the overwhelming shareholders in the share capital in the examined debt collection companies. Broken down into domestic and foreign capital: for 84 debt collection entities, the majority shareholders were domestic investors, and for 13 companies - foreign investors.

Characteristics of debt collection services

In 2019, debt collection companies accepted for service 6.9 million debts with a nominal value of PLN 32.4 billion, 86.9% of which were consumer debts, and corporate debt - 13.1%. The average value of receivables accepted for servicing in 2019 was PLN 4,675 (in the previous year PLN 4,255).

As at the end of 2019, debt collection companies handled 16.2 million active debt cases with a nominal value of PLN 109.8 billion, 81.5% of which were consumer debts and 18.5% corporate debt.

Among all primary creditors for consumer debts, the largest group were: banks (57.7%), loan companies (15.3%) and telecommunications, cable and digital TV operators (4.3%).

In 2019, the surveyed companies accepted 6.9 million cases regarding claims worth PLN 32.4 billion

In 2019, 6.2 million consumer debts and 0.7 million corporate debts were accepted for service

¹ The information was prepared on the basis of a survey of financial enterprises' activities conducted since 2006 by the Central Statistical Office, which, from the 2017 data, was supplemented with a survey of entities conducting debt collection activities in the area of debt management.

We also present the data in terms of entities that appeared in both editions, in the 2018 and 2019 edition of the survey. This approach was referred to as "panel data".

Table 1. Activities of the surveyed debt collection companies in 2019

SPECIFICATION	Debts		Total
	consumer	corporate	
Number of cases accepted for handling in 2019 <i>in thousands</i>	6 232	709	6 941
Value of receivables accepted for service <i>in PLN million</i>	28 211	4 237	32 449
Receivables accepted on request (collection) <i>in PLN million</i>	23 249	3 392	26 641
Purchased receivables - <i>in PLN million</i>	4 962	846	5 808
Value of receivables recovered in 2019 <i>in PLN million</i>	3 514	953	4 467
Value of active receivables - as at the end of 2019 <i>in PLN million</i>	89 405	20 357	109 761
Number of debts serviced in 2019 for securitization funds - <i>in thousands</i>	11 765	613	12 378
Value of receivables serviced in 2019 for securitiza- tion funds - <i>in PLN million</i>	97 017	20 482	117 499

Financial situation of the examined debt collection companies

To assess the financial situation, account was taken of entities dealing with debt collection activities in the sole or dominant scope, and at the same time declaring full accounting in the study - 70 enterprises.

The value of the assets of these 70 entities amounted to PLN 6.4 billion in 2019 and increased by 3.5% compared to the previous year.

The assets of 70 debt collection entities selected in terms of size in 2019 include: fixed assets (PLN 4.8 billion), including long-term investments (PLN 4.4 billion) and current assets (PLN 1.6 billion), including investments short-term (PLN 1.0 billion).

In the value of liabilities, the basic elements are: equity (fund) (PLN 2.1 billion), including supplementary capital (fund) (PLN 0.8 billion) and liabilities and provisions for liabilities (PLN 4.2 billion), including long-term (PLN 2.7 billion) and short-term (PLN 1.2 billion) liabilities.

In 2019, the revenues from the total activity of the 70 surveyed enterprises amounted to PLN 1.8 billion, while in the previous year - PLN 1.3 billion. Net revenues from sales amounted to PLN 1.0 billion (PLN 1.0 billion in 2018). The surveyed enterprises incurred total costs of PLN 1.3 billion. Among the costs, the largest item was the costs of operating activities and amounted to PLN 1.0 billion.

Out of 70 surveyed companies, 46 generated a net profit in 2019, and for 24 companies, 2019 ended with a net loss.

Panel data

For analytical comparisons, we present panel data, i.e. data for a group of companies (87 entities) that submitted reports in 2018 and 2019. The comparison of the same companies allows us to present the dynamics of the results achieved on the debt collection activities of this group.

In the group of 87 examined debt collection companies there were 24 joint-stock companies, 39 limited liability companies and 24 entities with other legal forms.

As at the end of 2019, the value of assets of 70 examined debt collection entities amounted to PLN 6.4 billion, and the value of revenues from total activity - PLN 1.8 billion

Among 87 entities examined in the panel, 46 entities indicated debt collection as the only scope of their activity, for 29 entities it was the dominant scope, and for 12 companies - a secondary scope.

As at the end of 2019, 5,661 people worked in the surveyed entities. These enterprises had a total of 85 branches and authorized representative offices.

In the panel group of entities, the nominal value of consumer debts taken over for service in 2019 decreased by 12.6% compared to 2018, and corporate debt by 20.1%

Table 2. Activities of the surveyed debt collection companies - panel data

SPECIFICATION	2018	2019
Number of cases accepted for handling in <i>thousands</i>	6 272	5 442
Value of receivables accepted for service (<i>in PLN million</i>), Of which:	30 232	26 055
consumer	25 392	22 189
corporate	4 840	3 866
Value of recovered debts - <i>in PLN million</i>	3 749	4 146
Value of active receivables - as at December 31 <i>in million PLN</i>	87 882	107 356
Number of receivables serviced for securitization funds <i>in thousands</i>	10 761	11 844

In 2019, debt collection companies from the panel group accepted 5.4 million receivables for service, i.e. 13.2% less than in 2018. The nominal value of receivables accepted for service in 2019 amounted to PLN 26.1 billion, i.e. decreased by 13.8% compared to the previous year

As at the end of 2019, these enterprises handled 15.2 million active debt cases (0.6% less than the year before) with a nominal value of PLN 107.4 billion (an increase by 22.2%).

The value of receivables recovered by entities from the panel group in 2019 amounted to PLN 4.1 billion and increased by 10.6% compared to 2018.

Entities from the panel group handled 11.8 million cases concerning receivables serviced for securitization funds, which is 10.1% more than in the previous year.

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