

Activity of debt collection companies in 2022

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 **21,5%**Increase in the value of assets
of debt collection entities

In 2022, 92 debt collection entities were included in the study¹. The nominal total value of all debts serviced by these entities, as at the end of 2021, amounted to PLN 147,1 billion.

Basic information on debt collection companies

In the group of 92 examined debt collection companies there were 23 joint-stock companies, 49 limited liability companies and 20 entities with other legal forms. Domestic capital dominated in 79 enterprises, and foreign capital in 13 enterprises.

Among the examined entities, 58 entities indicated debt collection as the only scope of their activity, for 27 entities it was the dominant scope and for 7 companies - a secondary scope. The capital groups included 23 enterprises, including 7 parent entities, 11 subsidiaries and 5 simultaneously subsidiaries and parent entities.

As at the end of 2022, 6,536 people were involved in debt collection activities in the surveyed entities. Debt collection companies had a total of 93 branches and authorized representative offices.

The impact of the coronavirus pandemic on the activity was observed by 30 surveyed debt collection companies, of which 26 companies rated it as "negative" and 4 as "positive".

Characteristics of debt collection services

In 2022, debt collection companies accepted for service 9.4 million debts (excluding external investment funds) with a nominal value of PLN 39.3 billion, of which 73.6% were consumer debts and 26.4% - corporate debts. The average value of receivable accepted for servicing in 2022 was PLN 4,174.0 (in the previous year PLN 4,141.0).

As at the end of 2022, debt collection companies serviced 18.1 million active debts (excluding external investment funds) with a nominal value of PLN 147.1 billion, of which 76.3% were consumer debts and 23.7% - corporate debts.

Among all primary creditors for consumer debts, the largest groups were: banks (66.7%) and loan companies (18.0%).

In 2022, the surveyed companies accepted 9.4 million cases regarding claims worth PLN 39.3 billion

In 2022, 8.7 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' activity conducted since 2006 by the Statistics Poland. Since the publication for 2017, the study is also supplemented by the data from the survey of entities conducting debt collection activities in the area of debt management

Table 1. Activities of the surveyed debt collection companies in 2022

Specification	Total	Consumer debts	Corporate debts
Number of cases accepted for handling in 2022, <i>in thousands</i>	9 405	8 673	732
Value of receivables accepted for service in 2022, <i>in million PLN</i>	39 253	28 905	10 348
Receivables accepted on request (collection) in 2022 (from entities not related personally or by capital), <i>in million PLN</i>	29 242	22 384	6 858
Purchased receivables - in 2022 (directly or indirectly through a personally or capital-related entity), <i>in million PLN</i>	10 011	6 521	3 490
Value of active receivables - as at the end of 2022, <i>in million PLN</i>	147 146	112 304	34 842
Value of recovered receivables in 2022, <i>in million PLN</i>	8 565	5 426	3 139

Financial situation of the examined debt collection companies²

To assess the financial situation, account was taken of including in the study only entities which were dealing with debt collection activities in the sole or dominant scope and which, at the same time, declared full accounting (74 enterprises in total).

The value of the assets of these 64 entities amounted to PLN 10.5 billion in 2022 and increased by 21.5% compared to the previous year. The assets of selected debt collection entities in terms of size in 2022 are: fixed assets (PLN 9.2 billion), including long-term investments (PLN 8.5 billion) and current assets (PLN 1.3 billion), including short-term investments (PLN 0.6 billion).

In the value of liabilities, the basic elements are: equity (PLN 5.1 billion), including supplementary capital (PLN 0.9 billion) and liabilities and provisions for liabilities (PLN 5.4 billion), including long-term (PLN 3.3 billion) and short-term (PLN 1.1 billion) liabilities.

Revenues from total activity of the analyzed group of 74 enterprises amounted to PLN 3.0 billion and increased by 24.5% compared to 2021, while the costs from the total activity increased by 13.6% and amounted to PLN 1.8 billion. The gross financial result of the group of 74 companies amounted to PLN 1.2 billion, while the net financial result amounted to PLN 1.1 billion. Of this group of enterprises, 47 companies generated profits and 27 incurred losses.

The value of assets of enterprises in which debt collection activity was the only or dominant type of activity and which conducted full accounting increased by 21.5%

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² It is possible to link the financial situation with the company's operations only for entities for which activity of debt collection are sole or dominant, and for entities that at the same time keep full accounting. The requirement for the surveyed enterprises to conduct full accounting results from the necessity to use uniform and comparable accounting categories for the purposes of the conducted analyzes.

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