

Activity of credit intermediation companies in 2021

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25.9%

Increase in the number of credits and loans granted

In 2021, the survey covered 215 entities conducting credit intermediation activity and granting loans from own funds ¹. These enterprises serviced 2,554 thousand clients, providing them with 3,980 thousand loans with a total value of PLN 64,337 million.

Basic data on the surveyed credit intermediation companies

Out of the entire population of 215 surveyed entities, 112 granted loans from own funds, 95 acted as an intermediary in granting credits and loans in cooperation with banks, and eight companies conducted mixed activity, i.e. cooperated with banks and at the same time provided loans from own funds.

In 2021, the surveyed enterprises granted 4.0 million credits and loans worth PLN 64.3 billion

Table 1. Activities of the surveyed entities

SPECIFICATION	Entities granting loans from own funds	Entities providing credit intermediation/financial advisory services	Entities providing at the same time	
			loans from own funds	cooperating with banks
Total entities	112	95	8	
Intermediation/granting loans from own funds – only activity	72	65	-	-
Intermediation/granting loans from own funds – dominant activity	21	23	3	4
Intermediation/granting loans from own funds – secondary activity	19	7	5	4

Among the surveyed entities, credit intermediation and granting loans from own funds were the only type of business activity conducted by 137 enterprises, for 44 entities it was the dominant activity. In the group of eight enterprises simultaneously dealing with the above types of activities, granting loans from own funds was dominant in three enterprises, credit intermediation in four, and in one enterprise both activities were incidental.

Among the surveyed entities, there were 35 joint-stock companies, 134 limited liability companies, and 46 companies with other legal forms. In 168 enterprises, domestic capital dominated, in 46 foreign capital, while one enterprise had a 50% share of domestic and foreign

¹ The information has been prepared on the basis of a survey of the activities of financial enterprises cooperating with banks and enterprises granting loans from own funds, that has been conducted by the Central Statistical Office since 2006.

capital. In the group of surveyed entities dealing with credit intermediation and granting loans from own funds, 56 enterprises belonged to capital groups.

As of the end of the previous year, 14,769 employees worked under the employment contract in the surveyed entities, 6,857 under the mandate, agency contract and specific task contract and 6,027 self-employed persons in accordance with the Business Activity Act.

Out of a group of 93 credit intermediation and borrowing companies that observed the impact of the coronavirus pandemic on their business, 88 companies described it as negative (of which: 23-insignificant, 45-serious, 20-threatening the stability of the company) and five companies as positive

93 of the surveyed credit intermediation companies and companies granting loans from their own resources signaled the impact of the coronavirus pandemic on their activities

Characteristics of credit intermediation services

The number of customers who used the services of credit intermediation companies and companies providing loans from own funds in 2021 amounted to 2,554 thousand, which was 28.5% more than in the previous year.

2.6 million customers used the services of companies offering credit intermediation and providing loans from own funds in 2021

These enterprises most often acquired customers via: Internet (121), by phone (130), personal sales (93), commercial and sales in service outlets (82). Many companies offered their services through leaflets (57) and advertising in the press, radio and TV (42).

Table 2. Basic information on the activities of the surveyed entities

SPECIFICATION	Total		Natural persons		Enterprises	
	2020	2021	2020	2021	2020	2021
Number of clients <i>in thousand</i>	1 987	2 554	1 964	2 525	24	29
Number of credits / loans granted <i>in thousand</i>	3 161	3 980	3 126	3 929	35	51
Value of credits / loans granted <i>in million PLN</i>	44 407	64 337	37 438	57 003	6 969	7 333

In 2021, the surveyed credit intermediation companies and granting loans from own funds participated in the conclusion of 3,980 thousand credit and loan agreements (an annual increase by 25.9%), of which 3,929 thousand contracts were concluded with natural persons and 51 thousand contracts with enterprises.

In 2021, the total value of loans and advances increased by 44.9% compared to 2020, to PLN 64,337 million, of which natural persons were granted loans with a value of PLN 57,003 million (an increase by 52.3%), and to enterprises PLN 7,333 million (an increase of 5.2%).

Credits and loans worth PLN 27,818 million were granted directly in outlets (43.2% of the total value of loans and advances), loans and credits worth PLN 19,631 million (30.5%) were granted by agents, while directly at the customer's worth PLN 6,030 million (9.4%). On-line loans and advances worth PLN 5,369 million (8.3%) were granted, and by telephone - PLN 4,680 million (7.3%).

Monitoring of credits and loans granted was conducted by 124 enterprises, while 94 enterprises participated in the recovery of non-performing loans – alone or in cooperation with a bank or debt collection company.

Table 3. Number and value of credits and loans granted

SPECIFICATION	Number of credits / loans granted		Value of credits / loans granted	
	2020	2021	2020	2021
	In thousand		In million PLN	
Cash credits	50	73	2 419	3 237
Cash loans	510	592	1 170	1 548
Loans granted from own resources	2 447	3 136	11 057	12 310
Installment and card loans	54	38	281	116
Mortgages	88	131	28 195	45 881
Car loans	7	5	443	364
Consolidation loans	2	2	57	51
Other loans	3	4	785	829

Financial situation of the surveyed credit intermediation companies ²

Out of 188 enterprises, in which the examined activity was the only and dominant one, 152 companies kept full accounting, and 36 companies kept the revenue and expense ledger.

In 2021 the assets of these 152 companies increased by 10.3% to PLN 15,481 million. Current assets constituted the dominant item of assets – PLN 8,259 million (53.4%). The largest item of current assets were short-term investments – PLN 4,999 million (60.5%) which comprised of short-term financial assets in 95.1%.

In the liabilities of the 152 enterprises described above, 81.2% of the value were liabilities and provisions for liabilities, and 18.8% were equity.

Revenues from total activity of the analyzed group of 152 enterprises amounted to PLN 5,453 million and compared to 2020, increased by 12.1%, while the costs from the total activity decreased by 4.5% and amounted to PLN 4,660 million. The gross financial result of the group of 152 companies amounted to PLN 793 million, while the net financial result amounted to PLN 493 million. Of this group of enterprises, 103 companies generated profits and 49 incurred losses.

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The value of assets of enterprises in which credit intermediation activity was the only or dominant type of activity and kept full accounting and kept full accounting increased during the year by 10.3%

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

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