

Activity of credit intermediation companies in 2022

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14.7%

Increase in the number of credits and loans granted

In 2022, the survey covered 226 entities conducting credit intermediation activity and granting loans from own funds ¹. These enterprises serviced 2,804 thousand clients, providing them with 4,602 thousand credits and loans with a total value of PLN 50,187 million.

Basic data on the surveyed credit intermediation companies

Out of the entire population of 226 surveyed entities, 118 granted loans from own funds, 104 acted as an intermediary in granting credits and loans in cooperation with banks, and four companies conducted mixed activity, i.e. cooperated with banks and at the same time provided loans from own funds.

In 2022, the surveyed enterprises granted 4.6 million credits and loans worth PLN 50.2 billion

Table 1. Activities of the surveyed entities

SPECIFICATION	Entities granting loans from own funds	Entities cooperating with banks	Entities providing at the same time	
			loans from own funds	cooperating with banks
Total entities	118	104	4	
Intermediation/granting loans from own funds – only activity	71	59	-	-
Intermediation/granting loans from own funds – dominant activity	27	34	3	-
Intermediation/granting loans from own funds – secondary activity	20	11	1	4

Among the surveyed entities, credit intermediation and granting loans from own funds were the only type of business activity conducted by 130 enterprises, for 61 entities it was the dominant activity. In the group of four enterprises simultaneously dealing with the above types of activities, granting loans from own funds was dominant in three enterprises, and in one enterprise both activities were secondary.

Among the surveyed entities, there were 40 joint-stock companies, 146 limited liability companies, and 40 companies with other legal forms. In 177 enterprises, domestic capital dominated, in 47 foreign capital, while two enterprises 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, 62 enterprises belonged to capital groups.

As of the end of the previous year, 14,054 persons worked in the surveyed entities on the basis of the employment contract, 6,909 on the basis of the mandate, agency contract and specific task contract and 4,540 self-employed persons in accordance with the Business Activity Act.

Out of a group of 91 credit intermediation and granting loans from own funds companies that observed the impact of the coronavirus pandemic on their business, 89 companies described it as negative (of which: 21-insignificant, 47-serious, 21-threatening the stability of the company) and two companies as positive.

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 2022 amounted to 2,804 thousand, which was 13.3% more than in the previous year.

These enterprises most often acquired customers via: Internet (132), phone (131), personal sales (100), sales in retail and service outlets (85). Many companies offered their services through leaflets (53) and advertising in the press, radio and TV (46).

2.8 million customers used the services of companies offering credit intermediation and providing loans from own funds in 2022

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

SPECIFICATION	Total		Natural persons		Enterprises	
	2021	2022	2021	2022	2021	2022
Number of clients <i>in thousand</i>	2 475	2 804	2 443	2 752	32	52
Number of credits / loans granted <i>in thousand</i>	4 011	4 602	3 955	4 376	56	227
Value of credits / loans granted <i>in million PLN</i>	68 018	50 187	59 281	39 956	8 737	10 231

In 2022, the surveyed credit intermediation companies and granting loans from own funds participated in the conclusion of 4,602 thousand credit and loan agreements (an annual increase by 14.7%), of which 4,376 thousand contracts were concluded with natural persons and 227 thousand contracts with enterprises.

In 2022, the total value of credits and loans granted decreased compared to 2021 by 26.2% to PLN 50,187 million, of which PLN 39,956 million of credits and loans were granted to natural persons (a decrease of 32.6%), and PLN 10,231 million to enterprises (increase by 17.1%).

Credits and loans worth PLN 25,617 million were granted directly in outlets (57.0% of the total value of credits and loans), directly at the customer's worth PLN 6,730 million (13.4%), while credits and loans worth PLN 6,382 million (12.7%) were granted by agents. On-line credits and loans worth PLN 6,381 million (12.7%) were granted, and by telephone - PLN 1,178 million (2.3%).

Monitoring of credits and loans granted was conducted by 130 enterprises, while 98 enterprises participated in the recovery of non-performing receivables – 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	
	2021	2022	2021	2022
	In thousand		In million PLN	
Cash credits	75	68	3 241	2 898
Cash loans	683	676	3 974	4 066
Loans granted from own resources	3 072	3 742	13 834	17 121
Mortgages	131	70	45 605	24 793
Car loans	5	6	365	185
Other loans	44	39	997	1 124

Financial situation of the surveyed credit intermediation companies ²

Out of 193 enterprises, in which the examined activity was the only and dominant one, 161 companies kept full accounting, and 32 companies kept the revenue and expense ledger.

The value of assets of these 161 entities with full accounting was PLN 17,013 million as at the end of 2022, the largest item (50.3%) was current assets worth PLN 8,657 million. Fixed assets amounted to PLN 8,349 million, which accounted for 49.1% of the total value of assets.

In the liabilities of the 161 enterprises described above, 81.6% of the value were liabilities and provisions for liabilities, and 18.4% were equity.

Revenues from total activity of the analyzed group of 161 enterprises amounted to PLN 6,996 million and increased by 18.4% compared to 2021, while the costs from the total activity increased by 16.8% and amounted to PLN 6,089 million. The gross financial result of the group of 161 companies amounted to PLN 907 million, while the net financial result amounted to PLN 611 million. Of this group of enterprises, 107 companies generated profits and 54 incurred losses.

The value of assets of enterprises in which credit intermediation activity was the only or dominant type of activity and which kept full accounting increased by 10.8% during the year

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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 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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