

Activity of credit intermediation companies in 2023

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11.9%

Increase in the number of credits and loans granted

In 2023, the survey covered 212 entities conducting credit intermediation activity and granting loans from own funds. These enterprises serviced 2,593 thousand clients, providing them with 5,018 thousand credits and loans with a total value of PLN 66,647 million.

Basic data on the surveyed credit intermediation companies

Out of the entire population of 212 surveyed entities, 106 granted loans from own funds, 102 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 2023, the surveyed enterprises granted 5.0 million credits and loans worth PLN 66.6 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	106	102	4	
Intermediation/granting loans from own funds – only activity	54	60	-	-
Intermediation/granting loans from own funds – dominant activity	26	29	2	1
Intermediation/granting loans from own funds – secondary activity	26	13	2	3

Among the surveyed entities, credit intermediation and granting loans from own funds were the only type of business activity conducted by 114 enterprises, for 58 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 activity in two enterprises and in one enterprise cooperating with banks, while in one enterprise both activities were secondary.

Among the surveyed entities, there were 40 joint-stock companies, 132 limited liability companies, and 40 companies with other legal forms. In 169 enterprises, domestic capital dominated, in 42 foreign capital, while one enterprise had a 50% share of domestic and foreign capital. In the group of surveyed entities dealing with credit intermediation and granting loans from own funds, 51 enterprises belonged to capital groups.

As of the end of the previous year, 8,670 persons worked in the surveyed entities on the basis of the employment contract, 11,631 on the basis of the mandate, agency contract and specific task contract and 4,258 self-employed persons in accordance with the Business Activity Act.

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 2023 amounted to 2,593 thousand, which was 1.0% more than in the previous year.

These enterprises most often acquired customers via: Internet (125), phone (124), personal sales (97), sales in retail and service outlets (75). Many companies offered their services through leaflets (44) and advertising in the press, radio and TV (39).

2.6 million customers used the services of companies offering credit intermediation and providing loans from own funds in 2023

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

SPECIFICATION	Total		Natural persons		Enterprises	
	2022	2023	2022	2023	2022	2023
Number of clients <i>in thousand</i>	2,568	2,593	2,515	2,550	53	43
Number of credits / loans granted <i>in thousand</i>	4,484	5,018	4,259	4,636	224	383
Value of credits / loans granted <i>in million PLN</i>	55,900	66,647	45,568	56,495	10,332	10,152

In 2023, the surveyed credit intermediation companies and granting loans from own funds participated in the conclusion of 5,018 thousand credit and loan agreements (an annual increase by 11.9%), of which 4,636 thousand contracts were concluded with natural persons and 383 thousand contracts with enterprises.

In 2023, the total value of credits and loans granted increased compared to 2022 by 19.2% to PLN 66,647 million, of which PLN 56,495 million of credits and loans were granted to natural persons (increase by 24.0%), and PLN 10,152 million to enterprises (a decrease of 1.7%).

Credits and loans worth PLN 31,987 million were granted directly in outlets (48.0% of the total value of credits and loans), credits and loans worth PLN 12,553 million (18.8%) were granted by agents and PLN 5,862 million (8.8%) - directly at the customer's. On-line credits and loans worth PLN 8,817 million (13.2%) were granted, and by telephone - PLN 4,822 million (7.2%).

Table 3. Number and value of credits and loans granted

SPECIFICATION	Number of credits / loans granted		Value of credits / loans granted	
	2022	2023	2022	2023
	in thousand		in million PLN	
Cash credits	78	78	3,832	3,906
Cash loans	511	403	3,616	3,530
Loans granted from own resources	3,762	4,425	16,386	19,631
Mortgages	87	97	30,751	38,145
Car loans	6	2	192	117
Other loans	39	13	1,123	1,318

Financial situation of the surveyed credit intermediation companies¹

Out of 172 enterprises, in which the examined activity was the only or dominant one, 141 companies kept full accounting, and 31 companies kept the revenue and expense ledger.

The value of assets of these 141 entities with full accounting was PLN 18,469 million as at the end of 2023, the largest item (54.4%) were current assets worth PLN 10,055 million. Fixed assets amounted to PLN 8,405 million, which accounted for 45.5% of the total value of assets.

In the liabilities of the 141 enterprises described above, 82.4% of the value were liabilities and provisions for liabilities, and 17.6% were equity.

Revenues from total activity of the analyzed group of 141 enterprises amounted to PLN 6,892 million and increased by 0.3% compared to 2022, while the costs from the total activity increased by 2.6% and amounted to PLN 6,096 million. The gross financial result of the group of 141 companies amounted to PLN 796 million, while the net financial result amounted to PLN 515 million. From among this group of enterprises, 97 companies generated a positive net financial result of PLN 756 million, the remaining 44 suffered losses of minus PLN 241 million.

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 13.3% during the year

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¹ 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.

Prepared by:

Macroeconomic Studies and Finance Statistics Department

Director Mirosław Błażej

Phone: (+48 22) 608 37 73

Issued by:

Press Office

Mobile +48 695 255 032

Phone +48 22 608 38 04, +48 22 449 41 45,
+48 22 608 30 09

e-mail: obslugaprasowa@stat.gov.pl

Press Office

Phone: (+48 22) 608 38 04

e-mail: obslugaprasowa@stat.gov.pl



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