

Activity of debt collecting companies in 2020

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 **8.6%**

Decrease in the average value of accepted receivables YoY

In 2020, 87 debt collection entities were included in the study¹. The nominal total value of all debts serviced by these entities, as at the end of 2020, amounted to PLN 108,8 billion.

Basic information on debt collection companies

In the group of 87 examined debt collection companies there were 23 joint-stock companies, 46 limited liability companies and 18 entities with other legal forms.

As at the end of 2020, 5,672 people were involved in debt collection activities in the surveyed entities. Debt collection companies had a total of 83 branches and authorized representative offices.

Among the examined entities, 50 entities indicated debt collection as the only scope of their activity, for 25 entities it was the dominant scope and for 12 companies - a secondary scope. The capital groups included 23 enterprises, including 6 parent entities, 11 subsidiaries and 6 simultaneously subsidiaries and parent entities.

As at the end of 2020, majority shareholders in share capital in 49 examined debt collection enterprises were natural persons and in 24 entities the majority shareholder were private enterprises (excluding financial institutions). Broken down by domestic and foreign capital: for 71 debt collection entities the majority shareholders were domestic investors and for 16 companies - foreign investors.

Characteristics of debt collection services

In 2020, debt collection companies accepted for service 5.4 million debts (excluding external investment funds) with a nominal value of PLN 23.2 billion, of which 83.4% were consumer debts and 16.6% - corporate debts. The average value of receivable accepted for servicing in 2020 was PLN 4,275 (in the previous year PLN 4,675).

As at the end of 2020, debt collection companies serviced 14.3 million active debts (excluding external investment funds) with a nominal value of PLN 108.8 billion, of which 82.0% were consumer debts and 18.0% - corporate debts.

Among all primary creditors for consumer debts, the largest groups were: banks (71.5%), loan companies (15.8%) and telecommunications, cable and digital TV operators (4.3%).

In 2020, the surveyed companies accepted 5.4 million cases regarding claims worth PLN 23.2 billion

In 2020, 4.9 million consumer debts and 0.5 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 Central Statistical Office, which, from the data for 2017, was supplemented with a survey of entities conducting debt collection activities in the area of debt management.

Table 1. Activities of the surveyed debt collection companies in 2020

SPECIFICATION	Debts		Total
	consumer	corporate	
Number of cases accepted for handling in 2020, in thousands	4 905	526	5 431
Value of receivables accepted for service in 2020, in PLN million	19 371	3 846	23 217
Receivables accepted on request (collection) in 2020 (from entities not related personally or by capital), in PLN million	14 343	2 421	16 764
Purchased receivables - in 2020 (directly or indirectly through a personally or capital-related entity), in PLN million	5028	1 425	6 453
Value of active receivables - as at the end of 2020, in PLN million	89 178	19 600	108 778
Value of recovered receivables in 2020, in PLN million	2 912	1 674	4 586

Financial situation of the examined debt collection companies

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 (64 enterprises in total).

The value of the assets of these 64 entities amounted to PLN 7.1 billion in 2020 and increased by 13.0% compared to the previous year.

The assets of selected debt collection entities in terms of size in 2020 are: fixed assets (PLN 5.7 billion), including long-term investments (PLN 5.2 billion) and current assets (PLN 1.4 billion), including short-term investments (PLN 0.8 billion).

In the value of liabilities, the basic elements are: equity (PLN 3.1 billion), including supplementary capital (PLN 0.8 billion) and liabilities and provisions for liabilities (PLN 3.9 billion), including long-term (PLN 1.7 billion) and short-term (PLN 1.5 billion) liabilities.

In 2020, revenues from the overall activity of the surveyed enterprises amounted to PLN 1.6 billion. Net sales revenues amounted to PLN 0.9 billion (PLN 1.0 billion in 2019). The surveyed enterprises incurred total costs of PLN 1.4 billion. Among the costs, the largest item were the costs of operating activities which amounted to PLN 1.1 billion.

Out of 64 surveyed enterprises, 43 generated a net profit of PLN 209.7 million in 2020, and for 21 companies year 2020 ended with a net loss of minus PLN 175.1 million.

As at the end of 2020, the value of assets of 64 examined debt collection entities amounted to PLN 7.1 billion and the value of revenues from total activity – PLN 1.6 billion

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