

# Activity of debt collecting companies in 2021

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 **5,6%**

Increase in the value of assets  
of debt collection entities

In 2021, 75 debt collection entities were included in the study<sup>1</sup>. The nominal total value of all debts serviced by these entities, as at the end of 2021, amounted to PLN 123,2 billion.

## Basic information on debt collection companies

In the group of 75 examined debt collection companies there were 18 joint-stock companies, 42 limited liability companies and 15 entities with other legal forms. Domestic capital dominated in 59 enterprises, and foreign capital in 16 enterprises.

Among the examined entities, 43 entities indicated debt collection as the only scope of their activity, for 23 entities it was the dominant scope and for 9 companies - a secondary scope. The capital groups included 22 enterprises, including 5 parent entities, 11 subsidiaries and 6 simultaneously subsidiaries and parent entities.

As at the end of 2021, 6,037 people were involved in debt collection activities in the surveyed entities. Debt collection companies had a total of 82 branches and authorized representative offices.

The impact of the coronavirus pandemic on the activity was observed by 27 surveyed debt collection companies, of which 26 companies rated it as "negative" and one as "positive".

## Characteristics of debt collection services

In 2021, debt collection companies accepted for service 7.7 million debts (excluding external investment funds) with a nominal value of PLN 31.9 billion, of which 86.6% were consumer debts and 13.4% - corporate debts. The average value of receivable accepted for servicing in 2021 was PLN 4,141.0 (in the previous year PLN 4,275.0).

As at the end of 2021, debt collection companies serviced 17.0 million active debts (excluding external investment funds) with a nominal value of PLN 123.2 billion, of which 82.7% were consumer debts and 17.3% - corporate debts.

Among all primary creditors for consumer debts, the largest groups were: banks (74.7%) and loan companies (13.4%).

In 2021, the surveyed companies accepted 7.7 million cases regarding claims worth PLN 31.9 billion

In 2021, 7.2 million consumer debts and 0.5 million corporate debts were accepted for service

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<sup>1</sup> 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 2021**

| Specification  | Total   | Consumer debts | Corporate debts |
|--|---------|----------------|-----------------|
| Number of cases accepted for handling in 2021, <i>in thousands</i>   | 7 704   | 7 215          | 489             |
| Value of receivables accepted for service in 2021, <i>in million PLN</i>   | 31 902  | 27 640         | 4 262           |
| Receivables accepted on request (collection) in 2021 (from entities not related personally or by capital), <i>in million PLN</i> | 20 506  | 17 296         | 3 210           |
| Purchased receivables - in 2021 (directly or indirectly through a personally or capital-related entity), <i>in million PLN</i>   | 11 396  | 10 344         | 1 052           |
| Value of active receivables - as at the end of 2021, <i>in million PLN</i>   | 123 190 | 101 819        | 21 371          |
| Value of recovered receivables in 2021, <i>in million PLN</i>  | 6 250   | 4 520          | 1 730           |

**Financial situation of the examined debt collection companies<sup>2</sup>**

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 (61 enterprises in total).

The value of the assets of these 64 entities amounted to PLN 7.1 billion in 2021 and increased by 5.6% compared to the previous year.

The assets of selected debt collection entities in terms of size in 2021 are: fixed assets (PLN 5.9 billion), including long-term investments (PLN 5.4 billion) and current assets (PLN 1.2 billion), including short-term investments (PLN 0.5 billion).

In the value of liabilities, the basic elements are: equity (PLN 3.5 billion), including supplementary capital (PLN 0.8 billion) and liabilities and provisions for liabilities (PLN 3.6 billion), including long-term (PLN 1.6 billion) and short-term (PLN 1.2 billion) liabilities.

In 2021, revenues from the overall activity of the surveyed enterprises amounted to PLN 2.3 billion. Net sales revenues amounted to PLN 1.2 billion (PLN 0.9 billion in 2020). The surveyed enterprises incurred total costs of PLN 1.5 billion. Among the costs, the largest item were the costs of operating activities which amounted to PLN 1.2 billion.

Out of 61 surveyed enterprises, 40 generated a net profit of PLN 830.2 million in 2021, and for 21 companies year 2021 ended with a net loss of minus PLN 106.5 million.

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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 5.6%

<sup>2</sup> 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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