

Activity of debt collection companies in 2023

08.08.2024

43.2 billion

Value of receivables accepted for service

In 2023, 91 debt collection entities were included in the study. The nominal total value of all debts serviced by these entities, as at the end of 2023, amounted to PLN 164,7 billion.

Basic information on debt collection companies

In the group of 91 examined debt collection companies there were 49 limited liability companies, 22 joint-stock companies and 20 entities with other legal forms. Domestic capital dominated in 75 enterprises, and foreign capital in 16 enterprises.

Among the examined entities, 59 entities indicated debt collection as the only scope of their activity, for 24 entities it was the dominant scope and for 8 companies - a secondary scope. The capital groups included 26 enterprises, including 8 parent entities, 11 subsidiaries and 7 simultaneously subsidiaries and parent entities.

As at the end of 2023, 6,752 people were involved in debt collection activities in the surveyed entities. Debt collection companies had a total of 83 branches and authorized representative offices.

Characteristics of debt collection services

In 2023, debt collection companies accepted for service 9.6 million debts (excluding external investment funds) with a nominal value of PLN 43.2 billion, of which 80.9% were consumer debts and 19.1% - corporate debts. The average value of debts accepted for servicing in 2023 was PLN 4,496.0 (in the previous year PLN 4,174.0).

As at the end of 2023, debt collection companies serviced 18.7 million active debts (excluding external investment funds) with a nominal value of PLN 164.7 billion, of which 78.8% were consumer debts and 21.2% - corporate debts.

As at the end of 2023, the surveyed enterprises serviced 18.7 million active receivables with a nominal value of PLN 164.7 billion

In 2023, 9.0 million consumer debts and 0.6 million corporate debts were accepted for service

Table 1. Activities of the surveyed debt collection companies in 2023

Specification	Total	Consumer debts	Corporate debts
Number of cases accepted for handling in 2023, <i>in thousands</i>	9 603	8 973	630
Value of receivables accepted for service in 2023, <i>in million PLN</i>	43 177	34 949	8 228
Receivables accepted on request (collection) in 2023 (from entities not related personally or by capital), <i>in million PLN</i>	27 980	22 571	5 409
Purchased receivables - in 2023 (directly or indirectly through a personally or capital-related entity), <i>in million PLN</i>	15 197	12 378	2 819
Value of active receivables - as at the end of 2023, <i>in million PLN</i>	164 657	129 725	34 932
Value of recovered receivables in 2023, <i>in million PLN</i>	8 997	6 598	2 399

Financial situation of the examined debt collection companies¹

To assess the financial situation, only these entities included in the survey were taken into account for which debt collection was the only or dominant type of their activity and which, at the same time, declared full accounting. Out of 83 enterprises in which debt collection activity was the only or dominant type of activity, 73 entities kept full accounting and 10 kept revenue and expense ledgers.

The value of assets of 73 entities keeping full accounting during 2023 increased from PLN 10,448 million to PLN 12,885 million. Fixed assets of PLN 11,222 million constituted the dominant asset (87.1%), while current assets amounted to PLN 1,657 million (12.9% of total assets).

In the liabilities of the 73 enterprises described above, 54.1% of the value constituted liabilities and provisions for liabilities, and 45.9% equity.

Revenues from total activity of the analyzed group of 73 enterprises amounted to PLN 3,737 million and increased by 25.3% compared to 2022, while the costs from the total activity increased by 26.3% and amounted to PLN 2,252 million.

The net financial result of 73 companies conducting full accounting, for which debt collection activity was the only or dominant type of activity, amounted to PLN 1,387 million. Out of this group of enterprises, 51 entities generated a positive net financial result in the amount of PLN 1,409 million, the remaining 22 incurred losses in the amount of minus PLN 22.5 million.

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¹ It is basically 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 to analyse enterprises conducting full accounting results from the necessity to use uniform and comparable accounting categories.

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 23.3%

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