

# Activity of leasing companies in 2022

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**14.6%**

Decrease in the number of items (assets) leased

The survey covered 82 enterprises conducting leasing activity in 2022. Throughout 2022, the surveyed enterprises concluded 546 thousand new lease agreements for 668 thousand of items (assets) leased. The value of concluded contracts in 2022 amounted to PLN 68.4 billion.

## Basic data on leasing companies

In the group of 82 leasing enterprises surveyed, there were 55 limited liability companies, 24 joint-stock companies and three companies with a different legal form. For 23 of these enterprises leasing was the only type of their activity, for 34 - the dominant type of the activity, and for 25 enterprises it was their secondary activity.

The capital groups included 62 entities from the surveyed group of leasing enterprises, of which 45 were subsidiaries, 10 dominant entities, and 5 dominant and subsidiary entities at once.

As of the end of the previous year, 9.8 thousand employees performed work connected with leasing in the surveyed entities, of this 8.1 thousand persons on the basis of an employment contract, 0.5 thousand persons on the basis of a mandate contract, agency contract or specific task contract and 1.3 thousand self-employed persons.

The distribution network of leasing products comprised 1.8 thousand branches and authorized representative offices.

The impact of the pandemic on the business was observed by 22 of the surveyed leasing companies, 21 described it as negative (of which: 15-slight, 6-serious), and one as positive.

## Characteristics of leasing services

During 2022, the surveyed leasing companies concluded 546 thousand new contracts with 396 thousand lessees, leasing 668 thousand items (assets) for an amount of PLN 68,410 million. The subject of these leasing agreements were both new items (assets) (worth PLN 53,800 million) and the used ones (PLN 14,610 million).

As of the end of 2022 982 thousand lessees used leasing services; they leased 3,246 thousand items (assets) worth PLN 129.9 billion

**Table 1. General information about enterprises and their leasing activities in the period from 1 January to 31 December**

SPECIFICATION	2021	2022
The number of surveyed entities	85	82
Number of new contracts concluded	658 737	546 411
Number of items (assets) leased	781 696	667 862
Value of items (assets) leased in PLN million	71 684	68 410

The leasing of road transport means had the largest share in the value of new contracts concluded in 2022 – 69.9% of the total lease value, of which the share of passenger cars amounted to 38.1 p.p. of the total value of new contracts, and trucks and vans respectively 10.5 p.p. An important segment of leasing were industrial machinery and equipment, accounting for 25.8% of the total value of newly concluded lease agreements, of which 5.0 p.p. of the total leased items were construction equipment, 2.9 p.p. metalworking machines, 2.3 p.p. forklifts, and 1.9 p.p. agricultural machinery. The share of computers and office equipment as well as leased real estate amounted to 1.3% and 0.8% of the total value of new lease agreements, respectively.

### Characteristics of lessees (clients)

Entities of the national economy dominated in the subjective structure of clients (lessees). They leased assets/items for PLN 65,629 million (99.8% of the total value of new contracts).

The sectors that most frequently used leasing services in 2022 were NACE sections: transport and storage, wholesale and retail trade, manufacturing as well construction. These industries have concluded new contracts for a value of PLN 46,230 million, which was 67.6% of the total value of contracts.

Clients from the mazowieckie voivodship constituted 46.3% of the number of lessees who concluded new contracts in 2022

**Chart 1. The value of new lease contracts by type of the lessee's business (NACE section)**

in million PLN



### Financial situation of leasing companies<sup>1</sup>

From the entities included in the survey only these were taken into account to assess their financial situation for which leasing was the only or dominant type of their activity and at the same time declaring full accounting (56 enterprises in total).

<sup>1</sup> It is possible to link the financial situation with the company's operations only for entities for which leasing activity is the only 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.

The value of assets of these 56 companies amounted to PLN 175,026 million as at the end of 2022. Fixed assets with the value of PLN 110,911 million were the largest category (63.4%). Current assets amounted to PLN 64,115 million, which was 36.6% of the total assets. In the liabilities of this group of leasing companies 94.1% of the value were liabilities and provisions for liabilities in the amount of PLN 164,632 million.

Revenues from total activity of entities for which leasing was the only or dominant type of activity amounted to PLN 20,617 million. Sales revenues had the largest share in the structure of these revenues – 81.2%. Total activity expenses amounted to PLN 18,350 million, were costs of operating activity accounted for 46.3%. The net financial result amounted to PLN 1,681 million.

The net profit for the total amount of PLN 1,723 million was made by 50 companies, while 6 entities recorded a loss of PLN 42 million

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#### **Terms used in official statistics**

[Leasing](#)

[Leaseholder, lessee](#)

[Leaser, lessor](#)