

# Activity of leasing companies in 2023

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## PLN 84.2 billion

### Value of lease granted

The survey covered 84 enterprises conducting leasing activity in 2023. Throughout 2023, the surveyed enterprises concluded 599 thousand new lease agreements for 726 thousand of items (assets) leased. The value of concluded contracts in 2023 amounted to PLN 84.2 billion.

### Basic data on leasing companies

In the group of 84 leasing enterprises surveyed, there were 56 limited liability companies, 25 joint-stock companies and three companies with a different legal form. For 26 of these enterprises leasing was the only type of their activity, for 35 - the dominant type of the activity, and for 23 enterprises it was their secondary activity.

The capital groups included 64 entities from the surveyed group of leasing enterprises, of which 48 were subsidiaries, 9 dominant entities, and 7 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 8.4 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 0.9 thousand self-employed persons.

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

### Characteristics of leasing services

During 2023, the surveyed leasing companies concluded 599 thousand new contracts with 426 thousand lessees, leasing 726 thousand items (assets) for an amount of PLN 84,218 million. The subject of these leasing agreements were both new items (assets) (worth PLN 65,974 million) and the used ones (PLN 18,244 million).

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

SPECIFICATION	2022	2023
The number of surveyed entities	82	84
Number of new contracts concluded	546 411	599 199
Number of items (assets) leased	667 862	726 299
Value of items (assets) leased in PLN million	68 410	84 218

The leasing of means of transport had the largest share in the value of new contracts concluded in 2023 – 77.0% of the total lease value, including the share of road transport vehicles

As of the end of 2023 1,015 thousand lessees used leasing services; they leased 2,390 thousand items (assets) worth PLN 145.5 billion

Financial leasing agreements by value accounted for 80.9% of the value of all agreements concluded in 2023, and operational leasing – 19.1%

of 75.1 p.p. and other means of transport 1.8 p.p. of the total lease value. The second important segment of leasing were industrial machinery and equipment, responsible for 20.9% of the total value of newly concluded lease agreements. The share of computers and office equipment and real estate leased amounted to respectively 1.0% and 0.7% of the total value of new lease agreements while 0.5% was accounted for by other funds.

The share of passenger cars in the total value of lease granted amounted to 48.4%

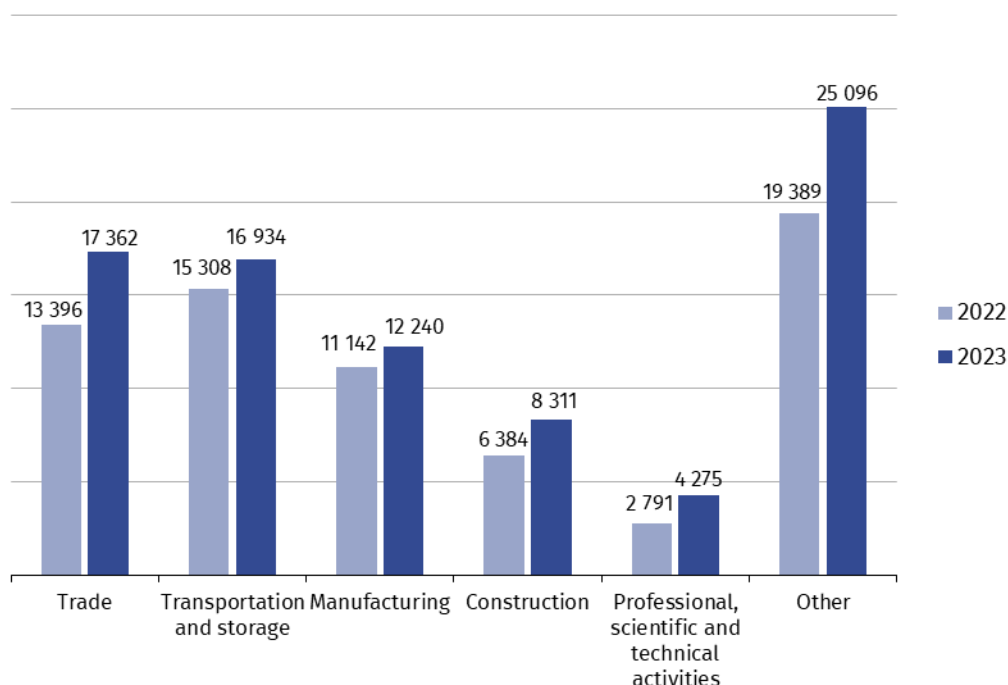
### Characteristics of lessees (clients)

The entity structure of customers (lessees) was dominated by entities of the national economy, which leased items (funds) in the amount of PLN 83,343 million.

Clients from the mazowieckie voivodship constituted 27.3% of the number of lessees who concluded new contracts in 2023

The sectors that most frequently used leasing services in 2023 were NACE sections: wholesale and retail trade, transportation and storage, manufacturing as well as construction. These industries have concluded new contracts for a value of PLN 54,848 million, which was 65.1% of the total value of contracts.

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



### 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 (61 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 61 companies increased by 9.2% during 2023 (from PLN 185,337 million to PLN 202,444 million). The dominant item of total assets (67.0%) were fixed assets with a value of PLN 135,546 million. The share of long-term receivables in fixed assets reached 46.0% and amounted to PLN 62,364 million. The second largest item of fixed assets were long-term investments – PLN 43,026 million (31.7%), which consisted mainly of long-term financial assets. Current assets amounted to PLN 66,898 million, which accounted for 33.0% of total assets.

The total liabilities of the 61 enterprises described above were dominated by liabilities and provisions for liabilities, the value of which amounted to PLN 189,658 million (93.7% of the total value of total liabilities).

Revenues from total activity of these 61 companies in 2023 amounted to PLN 26,611 million and increased by 23.1% compared to the previous year, of which sales revenues accounted for 82.2%. Costs from total operations increased by 30.7% and amounted to PLN 24,914 million.

The net financial result of 61 enterprises with full accounting for which leasing activity was the only or dominant type of activity amounted to PLN 629 million. Of this group of companies, 46 companies generated a positive net financial result in 2023, while the remaining 15 suffered losses.

The net profit for the total amount of PLN 2,056 million was made by 46 companies, while 15 entities recorded a loss of PLN 1,427 million

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

[Leasing](#)

[Leaseholder, lessee](#)

[Leaser, lessor](#)