Statistics Poland

NEWS RELEASES

Activity of debt collection companies in 2024

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48.4 bn PLN

Value of receivables accepted for service in 2024

In 2024, 89 debt collection entities were included in the study. These companies accepted for service 10.2 million receivables worth 48.4 billion PLN in 2024.

As at the end of 2024, the surveyed enterprises serviced 21.3 million active receivables (both those taken into service in 2024 and those remaining from previous years) with a nominal value of PLN 223.2 billion

Basic information on debt collection companies

In the group of 89 examined debt collection companies there were 50 limited liability companies, 20 joint-stock companies and 19 entities with other legal forms[1]. Domestic capital dominated in 72 enterprises, and foreign capital in 17 enterprises.

Among the examined entities, 59 entities indicated debt collection as the only type of conducted activity, for 25 entities it was the dominant type of activity and for 5 companies – a secondary type. The capital groups included 23 enterprises.

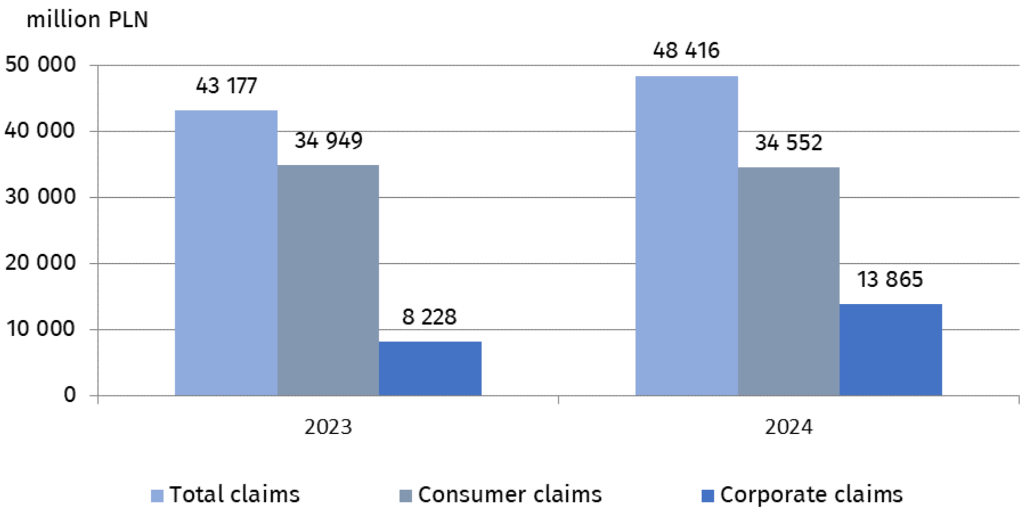
As at the end of 2024, there were 6,801 people involved in debt collection activities in the surveyed entities. Debt collection companies additionally had 85 branches and authorized representative offices.

Characteristics of debt collection services

In 2024, there were 9.3 million consumer debts and 0.9 million corporate debts accepted for service

In 2024, debt collection companies accepted for service 10.2 million debts, of which 91.0% were consumer debts and 10.0% were corporate debts. The nominal value of the debts accepted for service amounted to 48.4 billion PLN, with consumer debts accounting for 71.4% and corporate debts for 28.6%. The average value of receivables accepted for service in 2024 was 4,672 PLN (compared to 4,496 PLN in the previous year).

Chart 1. Value of claims accepted for service



[1] This number includes both natural persons conducting business activity and other commercial law companies.

As of the end of 2024, debt collection companies had 21.3 million active receivables in service, which included those accepted for servicing in 2024 and those remaining from previous years, with a nominal value of 223.2 billion PLN.

Table 1. Activities of the surveyed debt collection companies in 2024

Specification	Total	Consumer debts	Corporate debts
Number of cases* accepted for service in 2024, *in thousands*	10 204	9 287	917
Value of receivables* accepted for service in 2024, *in million PLN*	48 416	34 552	13 865
Value of active receivables* - as at the end of 2024, *in million PLN*	21 256	19 362	1 895
Value of recovered receivables* in 2024, *in million PLN*	223 200	170 689	52 511

* without cases accepted for service on behalf of external investment funds

Financial situation of the examined debt collection companies[2]

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 84 enterprises in which debt collection activity was the only or dominant type of activity, 73 entities kept full accounting and 11 kept revenue and expense ledgers.

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 10.6%

The value of assets of 73 entities keeping full accounting during 2024 increased from PLN 12,694 million to PLN 14,033 million. Fixed assets of PLN 12,292 million constituted the dominant asset (87.6%), while current assets amounted to PLN 1,735 million (12.4% of total assets).

In the liabilities of the 73 enterprises described above, 52.8% of the value constituted liabilities and provisions for liabilities, and 47.2% equity.

In 2024, the revenues from total activity of the analyzed group of 73 enterprises amounted to PLN 3,713 million and decreased by 0.7% compared to 2023, while the costs from the total activity increased by 1.5% and amounted to PLN 2,281 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 1,474 million. Out of this group of enterprises, 54 entities generated a positive net financial result in the amount of PLN 1,504 million, the remaining 19 incurred losses in the amount of minus PLN 31 million.

[2] It is possible to link the financial situation with the company's operations only for entities for which debt collection activity is the only or dominant and at the same time maintaining 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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Terms used in official statistics

[Debt collection company]

[A securitization fund]