

Activity of debt collection companies in 2025

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PLN 34.2 billion

Value of receivables accepted for service in 2025

In 2025, 86 debt collection entities were included in the survey. These companies accepted for service 6.7 million receivables worth PLN 34.2 billion in 2025.

Basic information on debt collection companies

In the population of 86 surveyed debt collection companies there were 50 limited liability companies, 18 joint-stock companies and 18 companies with other legal forms. Debt collection enterprises additionally had 83 branches and authorized representative offices. The capital groups included 26 enterprises.

Domestic capital dominated in 66 enterprises, and foreign capital in 20 enterprises.

Among the surveyed entities, 63 entities indicated debt collection as the only kind of conducted activity, for 18 entities it was the dominant kind of activity and for 5 secondary.

As of the end of 2025, there were 6,450 persons involved in debt collection activities in the surveyed entities.

Characteristics of debt collection services

In 2025, debt collection enterprises accepted for service 6.7 million debts, of which 88.6% were consumer debts and 11.4% were corporate debts. The nominal value of the debts accepted for service amounted to PLN 34.2 billion, with consumer debts accounting for 68.0% and corporate debts for 32.0%. The average value of receivables accepted for service in 2025 was PLN 5,107.

In 2025, there were 5.9 million consumer debts and 0.8 million corporate debts accepted for service

Table 1. The number and value of receivables handled by debt collection companies excluding cases taken on behalf of external investment funds

Specification	Total	Consumer debts	Corporate debts
Number of cases accepted for service in 2025, <i>in thousands</i>	6,699	5,937	762
Value of receivables accepted for service in 2025, <i>in PLN million</i>	34,208	23,272	10,936
Number of active receivables - as of the end of 2025, <i>in thousands</i>	20,815	20,285	530
Value of active receivables - as of the end of 2025, <i>in PLN million</i>	211,421	179,197	32,224

As of the end of 2025, debt collection enterprises had 20.8 million active receivables in service, which included those accepted for servicing in 2025 and those remaining from previous years, with a nominal value of PLN 211.4 billion.

Financial situation of the surveyed debt collection companies¹

Out of 81 enterprises for which debt collection activity was the only or dominant kind of activity, 71 entities kept full accounting and the revenue and expense ledger – 10 entities.

A financial situation analysis was carried out for 71 enterprises with full accounting.

The value of assets of 71 entities keeping full accounting in 2025 increased from PLN 13,601 million to PLN 15,420 million. Fixed assets of PLN 13,528 million constituted the dominant asset (87.7%), while current assets amounted to PLN 1,883 million (12.2% of total assets).

In the liabilities of the 71 enterprises described above, 48.4% of the value constituted liabilities and provisions for liabilities, and 51.6% equity.

In 2025, the revenues from total activity of the analyzed population of 71 enterprises amounted to PLN 4,199 million and increased by 15.8% compared to 2024, while the costs from the total activity increased by 15.3% and amounted to PLN 2,537 million.

The net financial result of 71 enterprises amounted to PLN 1,595 million. Out of this population, 50 enterprises generated a positive net financial result in the amount of PLN 1,633 million, the remaining 21 incurred losses in the amount of minus PLN 37,5 million.

The value of assets of 71 enterprises for which debt collection activity was the only or dominant kind of activity and which conducted full accounting increased by 13.4%

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¹ Information about the financial situation was presented for entities keeping full accounting records, for which debt collection is the only or dominant activity, i.e., for 71 enterprises.

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