

Atradius Payment Practices Barometer

Statistical Appendix Central and Eastern Europe (CEE) 2026



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About the Atradius Payment Practices Barometer

Survey scope

Population: Companies in Central and Eastern Europe (CEE) were surveyed, targeting respondents responsible for accounts receivable management. Markets included Bulgaria, Czech Republic, Hungary, Poland, Romania, Slovakia, Slovenia, Türkiye. Further insights by market and sector are available in the individual country reports within the 2026 Central and Eastern Europe (CEE) survey series.

Sample design: The Strategic Sampling Plan enables analysis across sectors and company size groups in Central and Eastern Europe (CEE). A total of 1,684 businesses participated, with quotas maintained across four company size categories. The sample focuses on businesses that actively use trade credit, across sectors and size segments. Results are reported as weighted percentages to reflect the economic weight of each sector, size group and market. Micro, Small, Medium-Sized, Large (by number of employees) from the following NACE Rev.2 sections: Industry (B, C, D, E), Construction (F), Trade (G46 – wholesale trade), Services (H, I, J, M).

Selection process: Companies were contacted via an international internet panel, and respondents were screened for role and quota control at the start of the interview.

Interview method: Computer-Assisted Web Interviews (CAWI), each lasting approximately 15 minutes.

Timing: The survey was conducted between the end of Q1 and mid-Q2 2026 and remained open for a few days after the onset of the Middle East geopolitical tensions, allowing respondents to reflect on potential impacts as they completed the questionnaire. The findings should therefore be viewed with this context in mind.



Share of total B2B sales by payment type

Region - Market

	Trade Credit	Cash
CEE	46%	54%
Bulgaria	51%	49%
Czech Republic	53%	47%
Hungary	48%	52%
Poland	35%	65%
Romania	53%	47%
Slovakia	46%	54%
Slovenia	43%	57%
Türkiye	41%	59%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Variation in the share of B2B sales on credit

Region - Market *(short-term variation)

	Trade Credit	Var.*
CEE	46%	△
Bulgaria	51%	△
Czech Republic	53%	△
Hungary	48%	△
Poland	35%	△
Romania	53%	△
Slovakia	46%	△
Slovenia	43%	△
Türkiye	41%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Share of total B2B sales by payment type

Region - Sector

	Trade Credit	Cash
Industry	42%	58%
Construction	46%	54%
Wholesale	43%	57%
Services	48%	52%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Variation in the share of B2B sales on credit

Region - Sector *(short-term variation)

	Trade Credit	Var.*
Industry	42%	△
Construction	46%	△
Wholesale	43%	△
Services	48%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Share of total B2B sales by payment type

Region - Business size

	Trade Credit	Cash
Micro <10 employees	46%	54%
SME 10-49 employees	46%	54%
SME 50-249 employees	54%	46%
Large 250 or more employees	51%	49%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Variation in the share of B2B sales on credit

Region - Business size *(short-term variation)

	Trade Credit	Var.*
Micro <10 employees	46%	△
SME 10-49 employees	46%	△
SME 50-249 employees	54%	△
Large 250 or more employees	51%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026



Average payment terms

Region - Market (% of respondents) - * (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
CEE	62%	33%	4%	1%	△
Bulgaria	74%	19%	5%	2%	△
Czech Republic	64%	30%	4%	2%	△
Hungary	72%	24%	4%	0%	△
Poland	65%	32%	1%	2%	△
Romania	65%	32%	2%	1%	△
Slovakia	66%	29%	3%	3%	△
Slovenia	55%	37%	8%	0%	△
Türkiye	35%	56%	5%	4%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Average payment terms

Region - Sector (% of respondents) - * (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Industry	51%	44%	5%	0%	△
Construction	54%	39%	5%	3%	△
Wholesale	60%	34%	4%	2%	△
Services	69%	26%	3%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Average payment terms

Region - Business size (% of respondents) - * (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Micro <10 employees	64%	31%	4%	1%	△
SME 10-49 employees	41%	51%	6%	2%	△
SME 50-249 employees	27%	58%	11%	4%	△
Large 250 or more employees	25%	45%	22%	8%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026



Payment behaviour of B2B customers (12 months)

Region - Market: range of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
CEE	17%	39%	33%	11%	△
Bulgaria	20%	33%	38%	9%	△
Czech Republic	20%	42%	31%	7%	△
Hungary	22%	41%	30%	7%	△
Poland	14%	55%	22%	9%	△
Romania	17%	36%	34%	13%	△
Slovakia	13%	39%	35%	13%	△
Slovenia	17%	34%	37%	12%	△
Türkiye	14%	32%	35%	19%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Payment behaviour of B2B customers (12 months)

Region - Sector: % of overdue B2B invoices by share of respondents

% of overdue B2B invoices	share of respondents				Var.*
	0%	1% - 30%	31% - 60%	61% - 100%	
Industry	17%	17%	59%	7%	△
Construction	19%	37%	33%	11%	△
Wholesale	14%	40%	33%	13%	△
Services	17%	47%	25%	11%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Payment behaviour of B2B customers (12 months)

Region - Business size: range of overdue B2B invoices by share of respondents

% of overdue B2B invoices	share of respondents				Var.*
	0%	1% - 30%	31% - 60%	61% - 100%	
Micro <10 employees	18%	39%	32%	11%	△
SME 10-49 employees	14%	37%	38%	11%	△
SME 50-249 employees	5%	43%	35%	17%	△
Large 250 or more employees	9%	47%	30%	14%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026



Annual average Days Sales Outstanding (DSO)*

Region - Market (% of respondents by DSO range) - * (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
CEE	61%	31%	5%	3%	△
Bulgaria	60%	30%	7%	3%	△
Czech Republic	76%	20%	4%	0%	△
Hungary	71%	27%	2%	0%	△
Poland	56%	33%	8%	3%	△
Romania	61%	34%	5%	0%	△
Slovakia	61%	32%	0%	8%	△
Slovenia	61%	25%	12%	2%	△
Türkiye	43%	52%	3%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Annual average Days Sales Outstanding (DSO)*

Region - Sector (% of respondents by DSO range) - * (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
Industry	60%	31%	7%	2%	△
Construction	55%	37%	5%	3%	△
Wholesale	55%	40%	3%	2%	△
Services	64%	28%	6%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Annual average Days Sales Outstanding (DSO)*

Region - Business size (% of respondents by DSO range) - * (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
Micro <10 employees	62%	31%	5%	2%	△
SME 10-49 employees	50%	39%	9%	2%	△
SME 50-249 employees	34%	52%	11%	3%	△
Large 250 or more employees	36%	42%	17%	5%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026



Share of annual B2B sales written off as bad debt

Region - Market: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
CEE	38%	20%	16%	14%	7%	5%	△
Bulgaria	51%	15%	7%	10%	9%	8%	△
Czech Republic	39%	14%	18%	23%	6%	0%	△
Hungary	53%	16%	19%	11%	1%	0%	△
Poland	38%	24%	11%	14%	11%	2%	△
Romania	38%	22%	16%	11%	8%	6%	△
Slovakia	34%	21%	13%	12%	13%	7%	△
Slovenia	31%	29%	31%	5%	4%	0%	△
Türkiye	21%	16%	16%	22%	11%	15%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Share of annual B2B sales written off as bad debt

Region - Sector: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
Industry	38%	16%	24%	13%	1%	8%	△
Construction	31%	24%	14%	17%	12%	2%	△
Wholesale	28%	22%	16%	12%	13%	9%	△
Services	43%	19%	15%	13%	6%	4%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Share of annual B2B sales written off as bad debt

Region - Business size: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
Micro <10 employees	39%	20%	16%	13%	7%	5%	△
SME 10-49 employees	24%	20%	22%	21%	9%	4%	△
SME 50-249 employees	14%	16%	25%	24%	16%	5%	△
Large 250 or more employees	21%	14%	20%	26%	13%	6%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026



Expected increase in B2B insolvencies over the next 12 months

Region - Market (% of respondents)

	Worsen	Remain as current	Not sure
CEE	45%	36%	19%
Bulgaria	48%	30%	22%
Czech Republic	35%	47%	18%
Hungary	43%	43%	14%
Poland	35%	41%	25%
Romania	51%	25%	24%
Slovakia	56%	35%	9%
Slovenia	45%	36%	19%
Türkiye	51%	34%	15%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Expected increase in B2B insolvencies over the next 12 months

Region - Sector (% of respondents)

	Worsen	Remain as current	Not sure
Industry	63%	25%	12%
Construction	41%	42%	17%
Wholesale	52%	30%	17%
Services	40%	39%	21%

Sample: all respondents in Europe

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026

Expected increase in B2B insolvencies over the next 12 months

Region - Business size (% of respondents)

	Worsen	Remain as current	Not sure
Micro <10 employees	45%	36%	19%
SME 10-49 employees	48%	40%	12%
SME 50-249 employees	46%	42%	12%
Large 250 or more employees	45%	45%	10%

Sample: all respondents in Europe

Source: Atradius Payment Practices Barometer Central and Eastern Europe (CEE) – 2026



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