

Atradius Payment Practices Barometer

# Statistical Appendix Western Europe 2026



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## About the Atradius Payment Practices Barometer

### Survey scope

**Population:** Companies in Western Europe were surveyed, targeting respondents responsible for accounts receivable management. Markets included Austria, Belgium, France, Germany, Greece, Ireland, Italy, the Netherlands, Spain, Switzerland and the United Kingdom, Denmark, Finland and Sweden are part of Western Europe but are analysed separately in the dedicated Nordic report Further insights by market and sector are available in the individual country reports within the 2026 Western Europe survey series.

**Sample design:** The Strategic Sampling Plan enables analysis across sectors and company size groups in Western Europe. A total of 2,945 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 the beginning of 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
<b>Western Europe</b>	<b>52%</b>	<b>48%</b>
Austria	48%	52%
Belgium	54%	46%
Denmark	45%	55%
Finland	70%	30%
France	22%	78%
Germany	35%	65%
Greece	59%	41%
Ireland	44%	56%
Italy	66%	34%
Netherlands	73%	27%
Spain	47%	53%
Sweden	67%	33%
Switzerland	42%	58%
United Kingdom	68%	32%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Variation in the share of B2B sales on credit

Region - Market \*(short-term variation)

	Trade Credit	Var.*
<b>Western Europe</b>	<b>52%</b>	△
Austria	48%	△
Belgium	54%	△
Denmark	45%	△
Finland	70%	△
France	22%	△
Germany	35%	△
Greece	59%	△
Ireland	44%	△
Italy	66%	△
Netherlands	73%	△
Spain	47%	△
Sweden	67%	△
Switzerland	42%	▽
United Kingdom	68%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Share of total B2B sales by payment type

Region - Sector

	Trade Credit	Cash
Manufacturing	57%	43%
Construction	51%	49%
Wholesale	57%	43%
Services	52%	48%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Variation in the share of B2B sales on credit

Region - Sector \*(short-term variation)

	Trade Credit	Var.*
Manufacturing	57%	△
Construction	51%	△
Wholesale	57%	△
Services	52%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Share of total B2B sales by payment type

Region - Business size

	Trade Credit	Cash
Micro <10 employees	52%	48%
SME 10-49 employees	52%	48%
SME 50-249 employees	56%	46%
Large 250 or more employees	55%	45%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Variation in the share of B2B sales on credit

Region - Business size \*(short-term variation)

	Trade Credit	Var.*
Micro <10 employees	52%	△
SME 10-49 employees	52%	△
SME 50-249 employees	56%	△
Large 250 or more employees	55%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026



### Average payment terms

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

	<30 days	31-60 days	61-90 days	>90 days	Var.*
<b>Western Europe</b>	<b>65%</b>	<b>29%</b>	<b>5%</b>	<b>1%</b>	△
Austria	74%	20%	5%	1%	△
Belgium	71%	26%	2%	1%	△
Denmark	62%	30%	6%	2%	▽
Finland	71%	26%	2%	1%	△
France	61%	32%	4%	3%	△
Germany	73%	23%	3%	1%	△
Greece	64%	30%	4%	2%	△
Ireland	63%	30%	7%	-	△
Italy	40%	42%	15%	3%	△
Netherlands	75%	18%	5%	2%	△
Spain	62%	33%	4%	1%	△
Sweden	68%	29%	2%	1%	△
Switzerland	57%	36%	6%	1%	△
United Kingdom	68%	24%	5%	3%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Average payment terms

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

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Manufacturing	57%	39%	3%	1%	△
Construction	55%	34%	8%	3%	△
Wholesale	44%	43%	12%	1%	△
Services	73%	23%	3%	1%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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	68%	26%	5%	1%	=
SME 10-49 employees	37%	53%	8%	2%	△
SME 50-249 employees	27%	58%	14%	1%	△
Large 250 or more employees	24%	52%	18%	6%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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.*
<b>Western Europe</b>	<b>23%</b>	<b>47%</b>	<b>21%</b>	<b>10%</b>	△
Austria	16%	50%	24%	10%	△
Belgium	16%	54%	23%	7%	△
Denmark	25%	28%	25%	22%	△
Finland	22%	53%	21%	4%	△
France	25%	50%	20%	5%	△
Germany	13%	55%	22%	10%	△
Greece	22%	36%	23%	19%	△
Ireland	29%	44%	12%	15%	▽
Italy	28%	38%	24%	10%	△
Netherlands	30%	59%	9%	2%	△
Spain	39%	39%	15%	7%	△
Sweden	21%	54%	24%	1%	△
Switzerland	7%	51%	32%	10%	△
United Kingdom	34%	39%	17%	10%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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%	
Manufacturing	16%	48%	24%	12%	△
Construction	16%	45%	25%	14%	△
Wholesale	15%	43%	28%	14%	△
Services	28%	47%	18%	7%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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	25%	46%	20%	9%	△
SME 10-49 employees	9%	49%	31%	11%	△
SME 50-249 employees	6%	44%	38%	12%	△
Large 250 or more employees	7%	56%	29%	8%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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.*
<b>Western Europe</b>	<b>62%</b>	<b>31%</b>	<b>5%</b>	<b>2%</b>	△
Austria	58%	33%	9%	0%	▽
Belgium	67%	24%	5%	4%	△
Denmark	63%	32%	3%	2%	△
Finland	67%	27%	5%	1%	△
France	66%	30%	4%	0%	△
Germany	65%	26%	7%	2%	△
Greece	56%	38%	4%	2%	△
Ireland	65%	30%	1%	5%	▽
Italy	45%	45%	5%	5%	△
Netherlands	76%	19%	5%	0%	△
Spain	68%	30%	2%	0%	△
Sweden	44%	47%	8%	1%	△
Switzerland	62%	33%	4%	1%	△
United Kingdom	67%	23%	8%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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.*
Manufacturing	53%	39%	7%	1%	△
Construction	57%	34%	5%	4%	△
Wholesale	40%	52%	6%	2%	△
Services	69%	25%	4%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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	65%	29%	4%	2%	△
SME 10-49 employees	35%	54%	10%	1%	△
SME 50-249 employees	29%	58%	10%	3%	△
Large 250 or more employees	30%	53%	16%	1%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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.*
<b>Western Europe</b>	<b>51%</b>	<b>17%</b>	<b>13%</b>	<b>11%</b>	<b>6%</b>	<b>2%</b>	▽
Austria	49%	11%	19%	11%	7%	4%	▽
Belgium	44%	24%	7%	9%	9%	7%	▽
Denmark	57%	9%	13%	13%	6%	2%	▽
Finland	40%	29%	15%	6%	7%	3%	▽
France	70%	14%	7%	5%	3%	1%	▽
Germany	41%	18%	22%	10%	7%	2%	▽
Greece	48%	22%	17%	8%	4%	1%	▽
Ireland	54%	12%	14%	11%	8%	1%	△
Italy	50%	21%	8%	10%	10%	1%	▽
Netherlands	59%	17%	5%	8%	9%	2%	△
Spain	57%	12%	8%	15%	6%	3%	▽
Sweden	40%	14%	16%	17%	9%	4%	▽
Switzerland	41%	22%	10%	19%	7%	1%	▽
United Kingdom	61%	7%	17%	8%	6%	1%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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.*
Manufacturing	51%	17%	13%	12%	6%	1%	▽
Construction	33%	24%	15%	16%	7%	5%	▽
Wholesale	32%	19%	19%	21%	5%	4%	▽
Services	61%	13%	11%	7%	7%	1%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 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	54%	16%	11%	9%	6%	4%	▽
SME 10-49 employees	23%	21%	21%	24%	9%	2%	▽
SME 50-249 employees	13%	14%	28%	31%	12%	2%	▽
Large 250 or more employees	16%	23%	22%	25%	11%	3%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026



### Expected increase in B2B insolvencies over the next 12 months

Region - Market (% of respondents)

	Worsen	Remain as current	Not sure
<b>Western Europe</b>	<b>30%</b>	<b>55%</b>	<b>15%</b>
Austria	31%	50%	19%
Belgium	40%	52%	8%
Denmark	22%	60%	18%
Finland	48%	41%	11%
France	38%	52%	10%
Germany	34%	52%	14%
Greece	42%	45%	13%
Ireland	34%	51%	15%
Italy	26%	61%	13%
Netherlands	14%	68%	18%
Spain	16%	70%	14%
Sweden	24%	57%	19%
Switzerland	23%	60%	17%
United Kingdom	23%	54%	23%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Western Europe 2026

### Expected increase in B2B insolvencies over the next 12 months

Region - Sector (% of respondents)

	Worsen	Remain as current	Not sure
Manufacturing	38%	49%	13%
Construction	37%	49%	14%
Wholesale	41%	46%	13%
Services	23%	60%	17%

Sample: all respondents in Europe

Source: Atradius Payment Practices Barometer Western Europe 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	29%	56%	15%
SME 10-49 employees	40%	52%	8%
SME 50-249 employees	40%	47%	13%
Large 250 or more employees	36%	55%	9%

Sample: all respondents in Europe

Source: Atradius Payment Practices Barometer Western Europe 2026



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**Atradius**

David Ricardostraat 1  
1066 JS Amsterdam  
Postbus 8982  
1006 JD Amsterdam  
Nederland  
Phone: +31 20 553 9111

[info@atradius.com](mailto:info@atradius.com)  
[atradius.com](https://atradius.com)