

Atradius Payment Practices Barometer

B2B payment practices trends Poland 2026



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About the Atradius Payment Practices Barometer

The Atradius Payment Practices Barometer is an annual survey of business-to-business (B2B) payment practices in markets across the world.

Our survey gives you the opportunity to hear directly from businesses trading on credit with B2B customers about how they are coping with evolving trends in customer payment behaviour. Staying informed about these trends is vital because it helps to identify emerging shifts in customer payment habits, allowing businesses to address potential liquidity pressure and maintain smooth operations.

Businesses operating in – or planning to enter – the markets and industries covered by our survey can gain valuable insights from our reports, which also shed light on the challenges and risks companies anticipate in the coming months, as well as their expectations for future growth.

This report presents the survey results for **Poland**.

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.



B2B payment practices trends

Polish firms keep tight control over B2B payment risk

As survey data shows, Poland currently stands out in Central and Eastern Europe (CEE) as one of the most cautious users of trade credit in business-to-business (B2B) transactions. On average, just over one third of B2B sales are made on credit, the lowest share in the region. This reflects a clear preference for cash payments, as companies seek to limit risk in an uncertain environment. However, the picture is beginning to shift. Medium and large firms in manufacturing are gradually increasing their use of trade credit, pointing to growing confidence in credit-based trading relationships. Poland may therefore be moving towards closer alignment with the rest of the region.

Where B2B trade credit is used, Polish companies maintain tight control. More businesses in Poland than in the region offer payment terms within 30 days from invoicing, pointing to a controlled approach to payment policies. The expansion of trade credit use, therefore, is not accompanied by looser payment terms, confirming that sales growth remains carefully managed. This contrasts with the broader regional pattern, where companies are more likely to extend terms to support sales growth, even at the cost of higher payment risk.

Against this backdrop, late payments appear to be slightly more frequent in Poland than in CEE, with medium firms in trade most affected. However, the overall share of overdue invoices in Poland is slightly lower than regionally, suggesting that delays tend to resolve faster, within one month past due. This limits escalation into credit losses, with most cases remaining below 2% of past due invoices and relatively few large write-offs. The difference becomes clearer at the extreme end. CEE records a higher share of very large overdue exposures, above 10%, pointing to more frequent severe payment issues. Customer insolvency remains the main cause and is cited more often in Poland than in CEE.

The operational impact remains. Late payments and bad debts continue to reduce the cash available for day-to-day business. However, fewer companies report severe strain compared with CEE. While reliance on external financing is increasing and cash flow planning remains challenging, the situation appears more manageable overall.

Polish companies respond in a practical way. Rather than relying heavily on financial instruments or restricting trade, they focus on tighter payment terms, active negotiation and building internal buffers. Around one in five companies in both Poland and CEE use credit insurance as part of their risk management approach, particularly medium-sized trade businesses, which are more exposed to late payments. Overall, survey findings for Poland point to a market in Poland that remains cautious but is steadily evolving, with growth in trade credit supported by strong risk control.

[Key insights on the next page](#)





Key insights

Poland

Payment behaviour of B2B customers (12 months)

Exposure clusters: reported level of B2B invoices paid late by percentage of respondents

0%
B2B invoices paid late

15%

Respondents

1% - 30%
B2B invoices paid late

55%

Respondents

31% - 60%
B2B invoices paid late

22%

Respondents

61% - 100%
B2B invoices paid late

8%

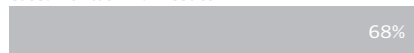
Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Poland – 2026

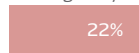
Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

Customer cash flow issues



Banking delays



Incorrect invoicing



Internal approval delays



Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Poland – 2026

Breakdown of past due payments

% of past due invoices by payment timing

<30 days

71%

Respondents

31-60 days

16%

Respondents

61-90 days

8%

Respondents

> 90 days

5%

Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Poland – 2026

Reported bad debts

% of respondents - bad debts levels

<1% bad debts

62%

Respondents

1% - 2% bad debts

11%

Respondents

2% - 5% bad debts

14%

Respondents

> 5% bad debts

13%

Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Poland – 2026

Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Reduced liquidity headroom



Higher financing needs



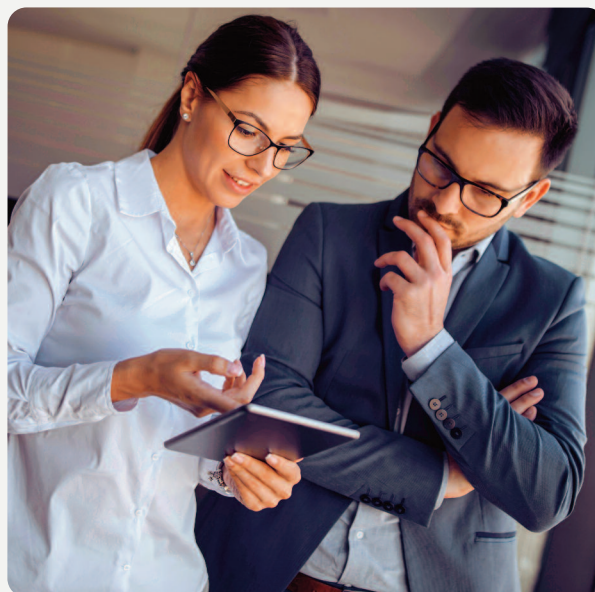
Struggle with cash flow planning



Limited investment



Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Poland – 2026





Looking ahead

Cost pressures expected to cloud payment risk outlook

Most businesses in Poland do not expect significant short-term changes in the current status of B2B payment behaviour. This view is also common across CEE, although slightly fewer companies share it. Among those anticipating change, Polish firms show somewhat greater confidence in an improvement in payment behaviour than their regional peers. This aligns with Poland's more controlled risk profile, where payment delays tend to be resolved more quickly and are less likely to escalate into severe issues.

Expectations around insolvency reinforce this cautious but stable outlook. More companies in Poland than in CEE believe insolvency levels will remain elevated rather than worsen further. At the same time, fewer Polish firms expect a rise in insolvencies compared with the regional average. A notably higher share of respondents in Poland reports no clear view on the outlook, pointing to a degree of uncertainty about the direction of the economic environment.

Profit margin expectations remain moderately positive and broadly aligned with those in CEE. This suggests that, despite differences in payment dynamics, businesses share a similar level of caution around profitability. Cost pressures, competition and tighter financing conditions continue to weigh on margins, limiting upside potential even in markets where payment risks are better contained.

When looking at the risks most likely to disrupt B2B payment behaviour in the coming months, Polish companies point to a broad and diversified set of concerns. Inflation and cost pressures rank as the leading risk, followed by geopolitical instability and sector specific downturns. There is also relatively strong focus on operational risks, with cybersecurity threats and regulatory changes cited more frequently than in CEE.

In contrast, businesses across CEE place greater emphasis on macroeconomic risks. Economic slowdown stands out more strongly than in Poland, while inflation concerns remain high across both markets. Some risks are closely aligned, particularly interest rate increases, highlighting shared financing pressures. A key difference emerges around fraud risk, which is cited far more often in CEE than in Poland. This suggests a higher perceived exposure at regional level, while Polish firms appear less affected by this issue.

Overall, Poland shows a more balanced and forward-looking risk profile. Companies combine awareness of external pressures with a strong focus on operational resilience. In contrast, businesses in CEE appear more exposed to broad macroeconomic shocks, shaping a more reactive risk perspective.

[Key insights on the next page](#)



Key insights

Poland

Top 3 risks businesses expect to shape B2B payments (next 12 months)

% of respondents - multiple response

#1 | Cost pressures on business

#2 | Economic slowdown

#3 | Geopolitical instability

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Poland – 2026



Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated
35%

Rise further
40%

Not sure
25%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Poland – 2026

Polish companies take a cautious but controlled approach to trade credit in B2B transactions, gradually expanding deferred payment while managing frequent but limited delays, maintaining stable expectations and operating within a more balanced and resilient risk environment than overall across Central and Eastern Europe (CEE).



Survey design

Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	20
Construction	20
Trade	20
Services	40
TOTAL	100

Business size	% of respondents
Micro <10 employees	38
SME 10-49 employees	26
SME 50-249 employees	17
Large 250 or more employees	19
TOTAL	100

Survey methodology

We updated our panel to better reflect the market structure across activities and size classes. Additional details on the survey sample design can be found in the statistical appendix. For this edition, comparisons with previous reports are not possible, with annual variation captured only through respondent feedback.

Survey scope

Population: Companies in Poland were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

Sample design: The Strategic Sampling Plan enabled analysis of Poland data by sector and company size.

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.

Sample: A total of 210 businesses participated, with quotas maintained across four company size categories.

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.

This report and the regional statistical appendix form part of the 2026 Atradius Payment Practices Barometer series, both available for download in [Knowledge and research](#)



Interested in finding out more?

Please visit the [Atradius](#) website to access our latest publications. [Click here](#) to access our analysis of individual industry performance, detailed focus on country-specific and global economic concerns, insights into credit management issues, and information about protecting your receivables against payment default by customers.

To find out more about B2B receivables collection practices in Poland and worldwide, please visit atradiuscollections.com.

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