

# Statistical appendix Atradius Payment Practices Barometer

Eastern Europe – key survey results



## Statistical appendix

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Eastern Europe: proportion of total B2B sales made on credit by industry



AGRI/FOOD

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**42%**



CHEMICALS

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**46%**



CONSTRUCTION

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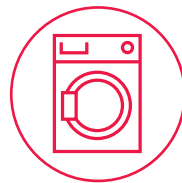
**48%**



CONSTRUCTION  
MATERIALS

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**50%**



CONSUMER  
DURABLES

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**43%**



STEEL/METALS

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**36%**



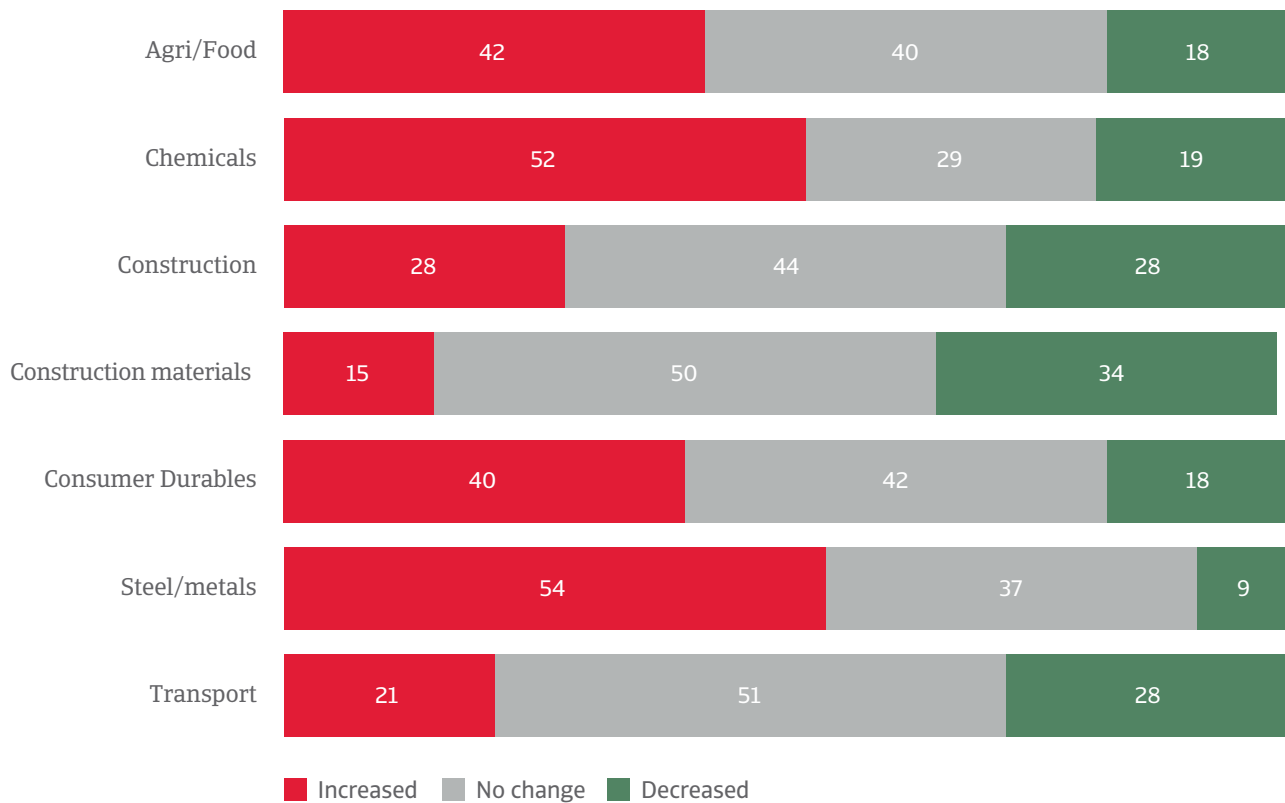
TRANSPORT

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**44%**

Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## Eastern Europe: change in the proportion of B2B sales on credit over the past 12 months (% of respondents by industry)



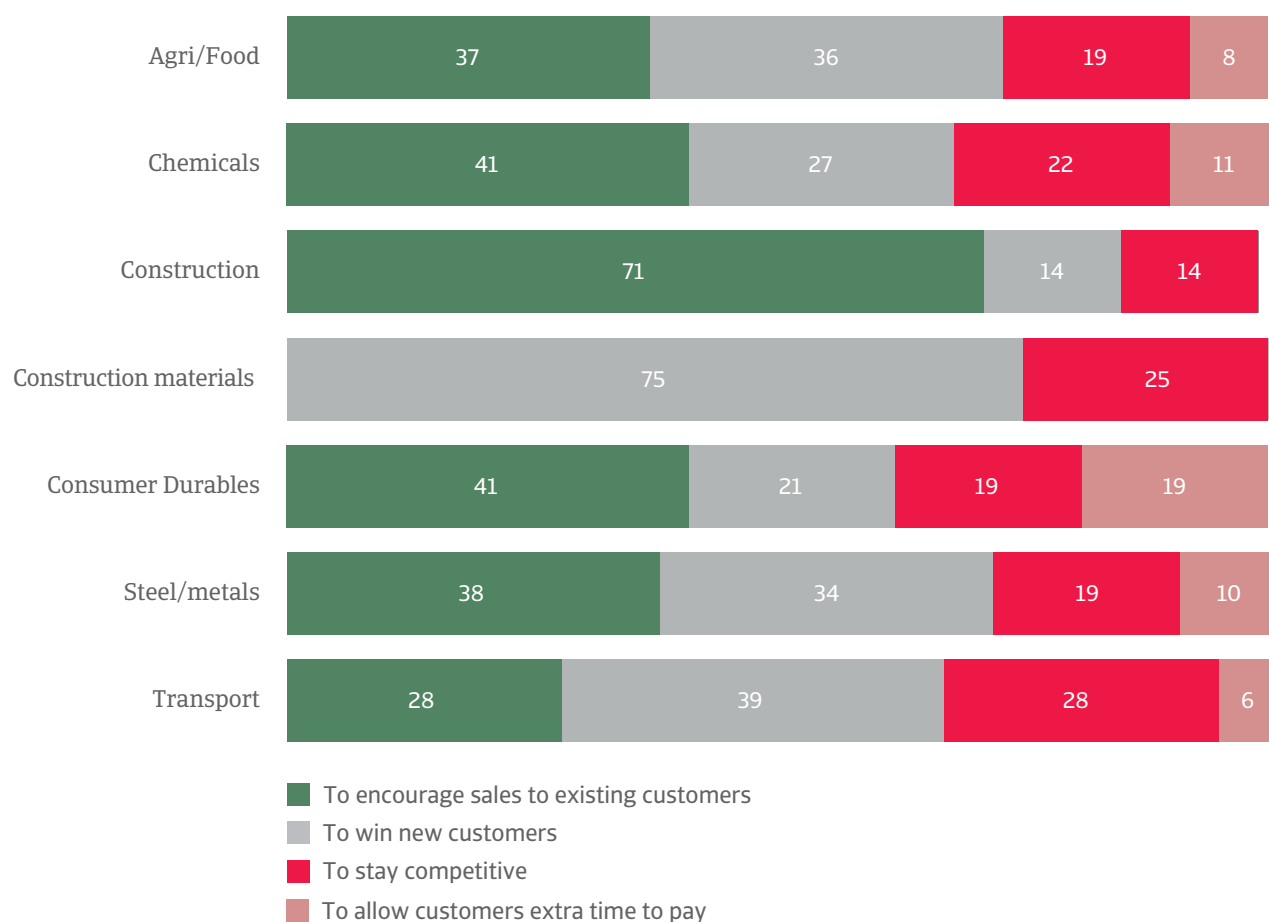
Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## By business sector / by business size

|           | Business sector |           |                       |          | Business size    |                        |                         |                  |
|-----------|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|           | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| Increased | 43%             | 44%       | 46%                   | 50%      | 37%              | 40%                    | 55%                     | 61%              |
| No change | 38%             | 38%       | 35%                   | 34%      | 43%              | 39%                    | 29%                     | 27%              |
| Decreased | 19%             | 19%       | 19%                   | 16%      | 10%              | 16%                    | 13%                     | 8%               |

Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## Eastern Europe: main reasons businesses offered more trade credit to B2B customers over the past 12 months (% of respondents by industry)



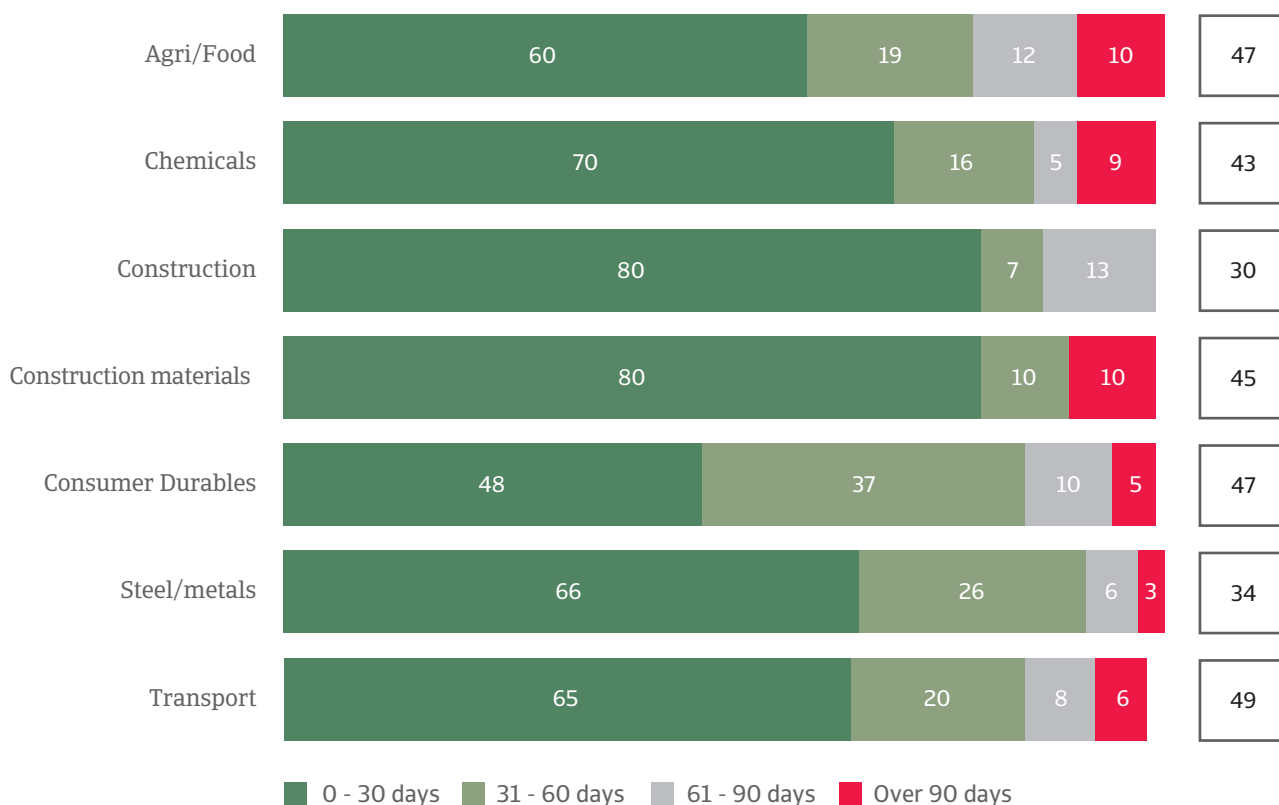
Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## By business sector / by business size

|  | Business sector |           |                       |          | Business size    |                        |                         |                  |
|--|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|  | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| To encourage sales to existing customers | 35%             | 31%       | 23%                   | 29%      | 34%              | 26%                    | 29%                     | 25%              |
| To win new customers                     | 37%             | 34%       | 47%                   | 38%      | 36%              | 47%                    | 39%                     | 38%              |
| To stay competitive                      | 16%             | 24%       | 18%                   | 27%      | 20%              | 20%                    | 17%                     | 25%              |
| To allow customers extra time to pay     | 12%             | 11%       | 13%                   | 6%       | 9%               | 7%                     | 15%                     | 11%              |

Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## Eastern Europe: payment term (average days) set for B2B customers (% of respondents by industry)



Sample: all interviewed companies (active on domestic and export markets)

Source: Atradius Payment Practices Barometer Eastern Europe – 2022

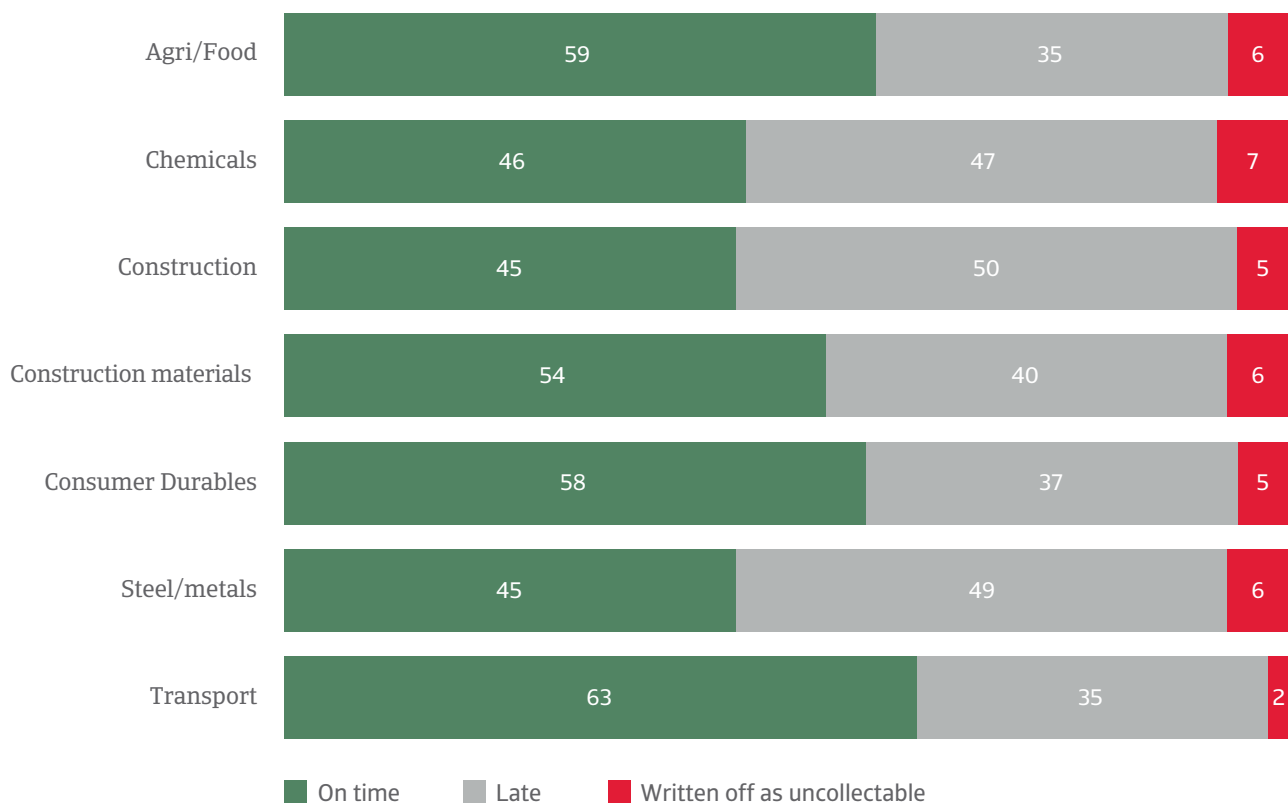
## By business sector / by business size

|              | Business sector |           |                       |          | Business size    |                        |                         |                  |
|--------------|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|              | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| 0 - 30 days  | 57%             | 51%       | 77%                   | 69%      | 67%              | 57%                    | 66%                     | 61%              |
| 31 - 60 days | 28%             | 21%       | 15%                   | 23%      | 20%              | 21%                    | 25%                     | 26%              |
| 61 - 90 days | 8%              | 12%       | 5%                    | 5%       | 7%               | 10%                    | 5%                      | 10%              |
| Over 90 days | 7%              | 16%       | 3%                    | 3%       | 7%               | 12%                    | 5%                      | 4%               |

Sample: all interviewed companies (active on domestic and export markets)

Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## Eastern Europe: % of B2B invoices paid on time, late and written off as uncollectable over the past 12 months (% of respondents by industry)



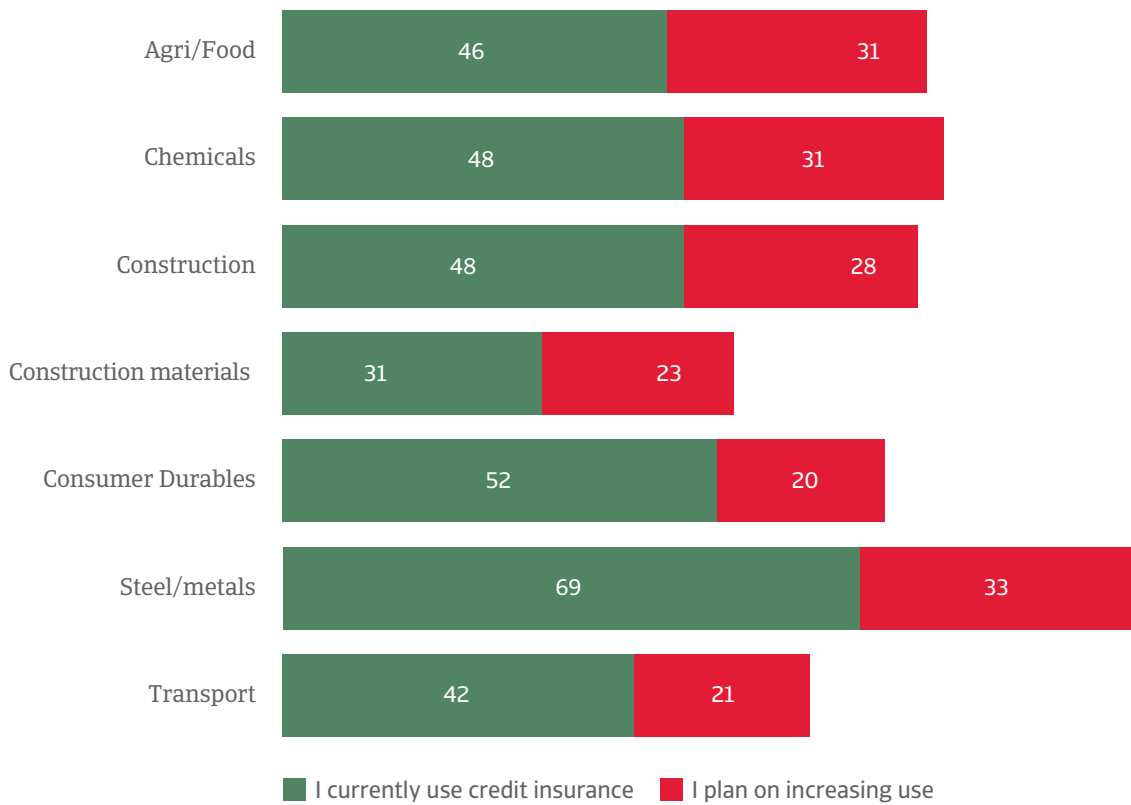
Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## By business sector / by business size

| 2022        | Business sector |           |                       |          | Business size    |                        |                         |                  |
|-------------|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|             | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| On time     | 56%             | 49%       | 52%                   | 46%      | 56%              | 52%                    | 47%                     | 46%              |
| Late        | 39%             | 44%       | 42%                   | 48%      | 39%              | 42%                    | 47%                     | 47%              |
| Written off | 4%              | 7%        | 6%                    | 7%       | 5%               | 6%                     | 6%                      | 7%               |

Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## Eastern Europe: trend in use of trade credit insurance over the coming months (% of respondents by industry)



Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

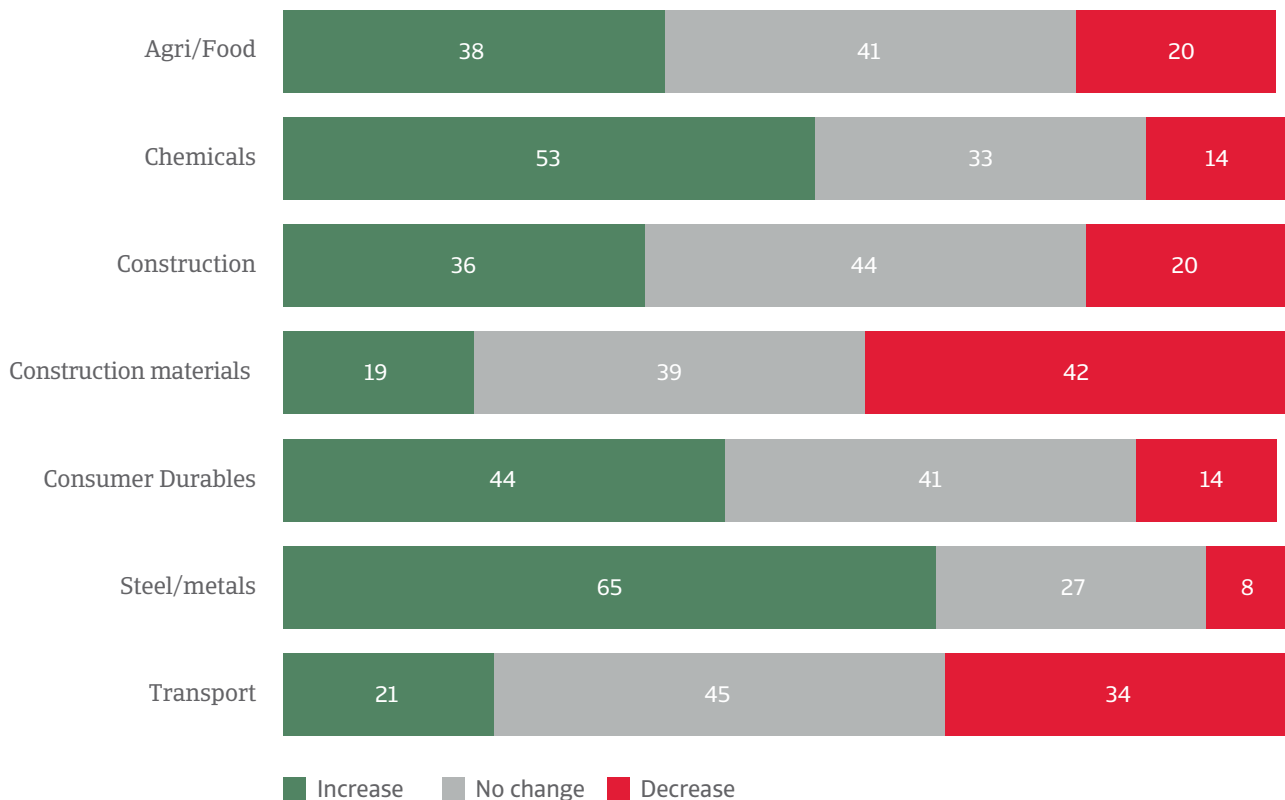
## By business sector / by business size

|                                  | Business sector |           |                       |          | Business size    |                        |                         |                  |
|----------------------------------|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|                                  | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| I currently use credit insurance | 58%             | 42%       | 52%                   | 48%      | 47%              | 55%                    | 50%                     | 60%              |
| I plan on increasing use         | 24%             | 29        | 26%                   | 40%      | 23%              | 30%                    | 34%                     | 38%              |

Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022



## Eastern Europe: anticipated change in sales to B2B customers made on credit during the coming months (% of respondents by industry)



Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## By business sector / by business size

|           | Business sector |           |                       |          | Business size    |                        |                         |                  |
|-----------|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|           | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| Increase  | 45%             | 45%       | 50%                   | 53%      | 39%              | 44%                    | 57%                     | 62%              |
| No change | 39%             | 40%       | 34%                   | 30%      | 41%              | 43%                    | 30%                     | 23%              |
| Decrease  | 16%             | 15%       | 15%                   | 17%      | 19%              | 13%                    | 13%                     | 14%              |

Sample: all interviewed companies (active on domestic and export markets)  
Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## Eastern Europe: top ten risks businesses expect to face in 2022

(% of respondents by industry)

Prolonged downturn of the global economy



Slower or no rebound of the domestic economy



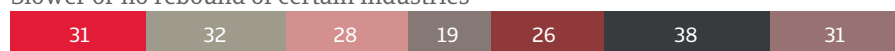
Protraction of the pandemic



Increase in insolvencies



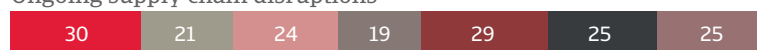
Slower or no rebound of certain industries



Liquidity shortfalls



Ongoing supply chain disruptions



Restriction of movement of goods



Political instability



Cyber and fraud risks



Sample: all interviewed companies (active on domestic and export markets)

Source: Atradius Payment Practices Barometer Eastern Europe – 2022

## By business sector / by business size

|  | Business sector |           |                       |          | Business size    |                        |                         |                  |
|--|-----------------|-----------|-----------------------|----------|------------------|------------------------|-------------------------|------------------|
|  | Manufacturing   | Wholesale | Retail / Distribution | Services | Micro enterprise | SME (Small enterprise) | SME (Medium enterprise) | Large enterprise |
| Prolonged downturn of the global economy     | 43%             | 40%       | 44%                   | 48%      | 41%              | 42%                    | 47%                     | 47%              |
| Slower or no rebound of the domestic economy | 41%             | 36%       | 39%                   | 45%      | 39%              | 44%                    | 39%                     | 42%              |
| Protraction of the pandemic                  | 39%             | 41%       | 36%                   | 41%      | 43%              | 41%                    | 32%                     | 38%              |
| Increase in insolvencies                     | 34%             | 29%       | 34%                   | 33%      | 31%              | 35%                    | 34%                     | 34%              |
| Slower or no rebound of certain industries   | 30%             | 27%       | 36%                   | 32%      | 28%              | 34%                    | 34%                     | 35%              |
| Liquidity shortfalls                         | 29%             | 19%       | 31%                   | 25%      | 25%              | 24%                    | 27%                     | 32%              |
| Ongoing supply chain disruptions             | 26%             | 21%       | 27%                   | 26%      | 24%              | 25%                    | 28%                     | 25%              |
| Restriction of movement of goods             | 24%             | 19%       | 27%                   | 29%      | 25%              | 25%                    | 25%                     | 23%              |
| Political instability                        | 21%             | 16%       | 19%                   | 20%      | 20%              | 27%                    | 17%                     | 12%              |
| Cyber and fraud risks                        | 16%             | 16%       | 19%                   | 20%      | 15%              | 20%                    | 20%                     | 19%              |

Sample: all interviewed companies (active on domestic and export markets)

Source: Atradius Payment Practices Barometer Eastern Europe – 2022

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