

# **Statistical appendix Atradius Payment Practices Barometer**

**Western Europe – key survey results**





## Statistical appendix

Western Europe: proportion of total B2B sales made on credit	3
Average payment terms recorded in Western Europe (average days)	4
Western Europe: % of past due B2B receivables by age of account	5
Western Europe: percentage of respondents reporting late payment by B2B customers	6
Western Europe: expected changes in the percentage of B2B invoices paid late in the next 12 months	7
Western Europe: expected changes in the percentage of outstanding B2B invoices over 90 days old	8
Western Europe: expected changes in DSO in 2019	9
Western Europe: expected uncollectables trend over the next 12 months	10
Western Europe: development of the risk of payment defaults from customers over the next year	11
Western Europe: expected trend of the country economy over the next 12 months	12

Connect with Atradius  
on Social Media



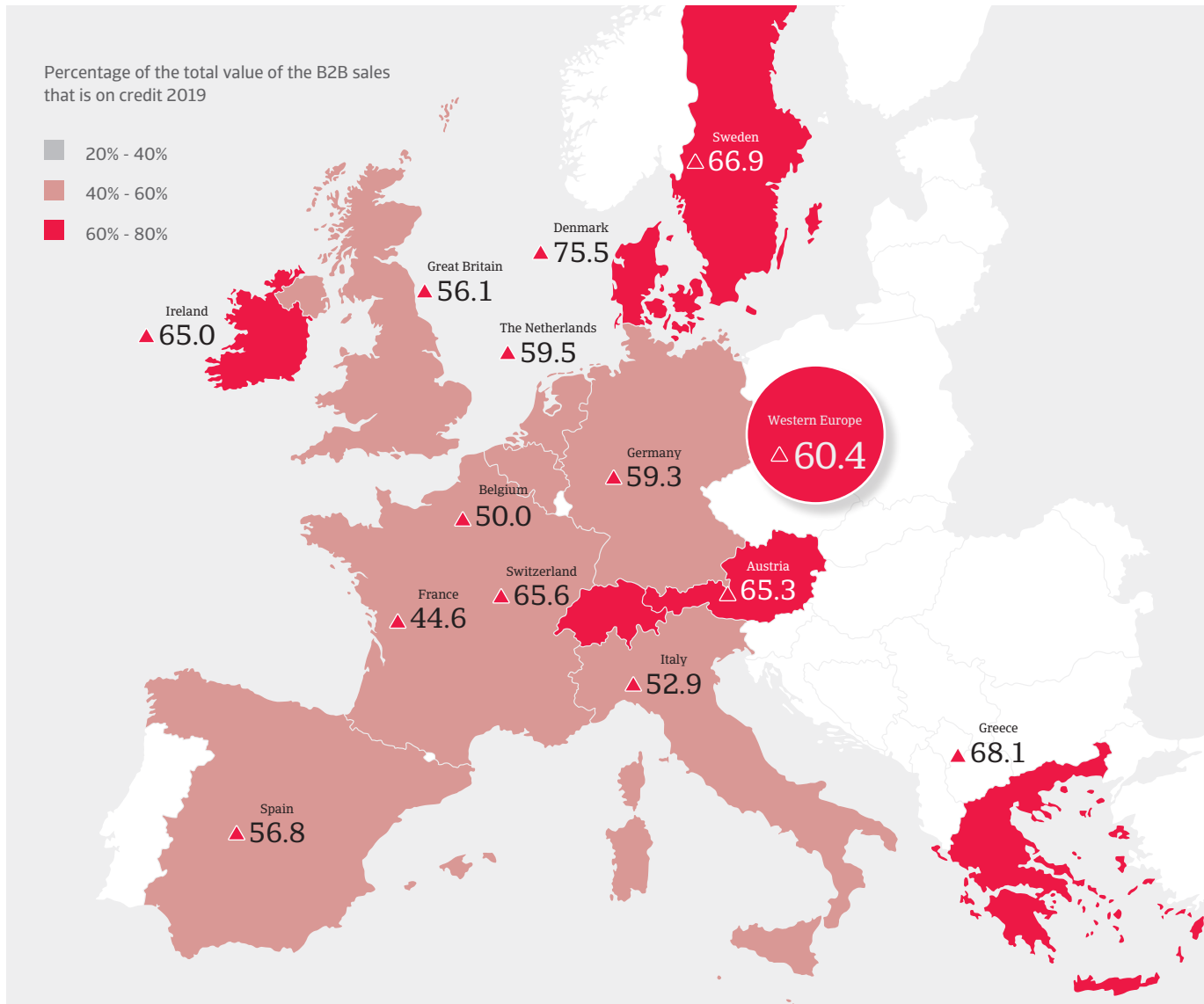
### Disclaimer

This report is provided for information purposes only and is not intended as a recommendation as to particular transactions, investments or strategies in any way to any reader. Readers must make their own independent decisions, commercial or otherwise, regarding the information provided. While we have made every attempt to ensure that the information contained in this report has been obtained from reliable sources, Atradius is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information in this report is provided 'as is', with no guarantee of completeness, accuracy, timeliness or of the results obtained from its use, and without warranty of any kind, express or implied. In no event will Atradius, its related partnerships or corporations, or the partners, agents or employees thereof, be liable to you or anyone else for any decision made or action taken in reliance on the information in this report or for any consequential, special or similar damages, even if advised of the possibility of such damages.

### Copyright **Atradius N.V.** 2019

If you've found this report useful, why not visit our website [www.atradius.com](http://www.atradius.com), where you'll find many more Atradius publications focusing on the global economy, including country reports, industry analysis, advice on credit management and essays on current business issues.

## Western Europe: proportion of total B2B sales made on credit



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## By business sector / by business size

Industry			Business size		
Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
63.4%	54.1%	63.6%	57.0%	62.2%	60.3%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019



## Average payment term recorded in the Western Europe (average days)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

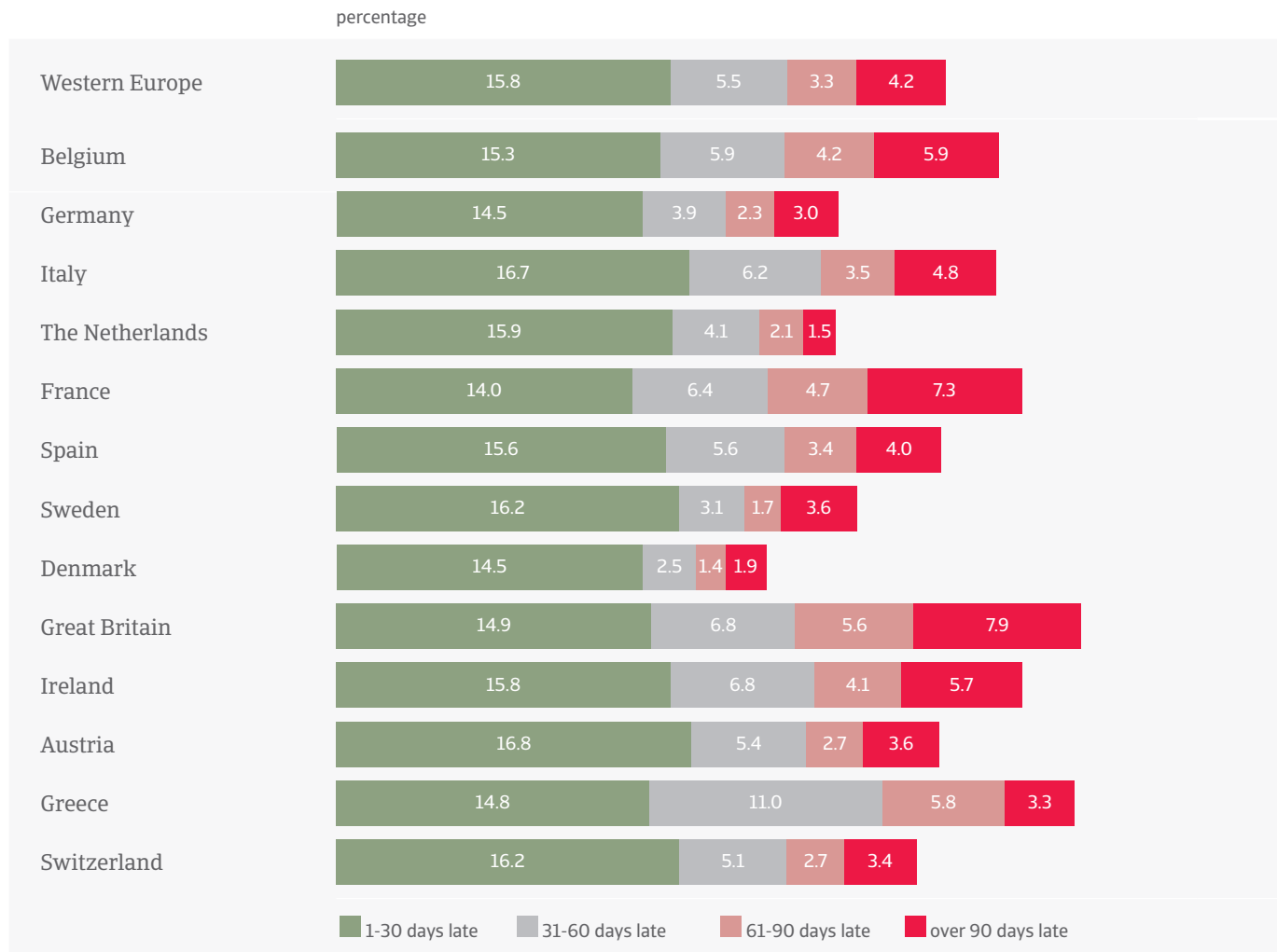
## By business sector / by business size (average days)

Industry			Business size		
Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
37	36	29	31	36	34

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## Western Europe: % of past due B2B receivables by age of account

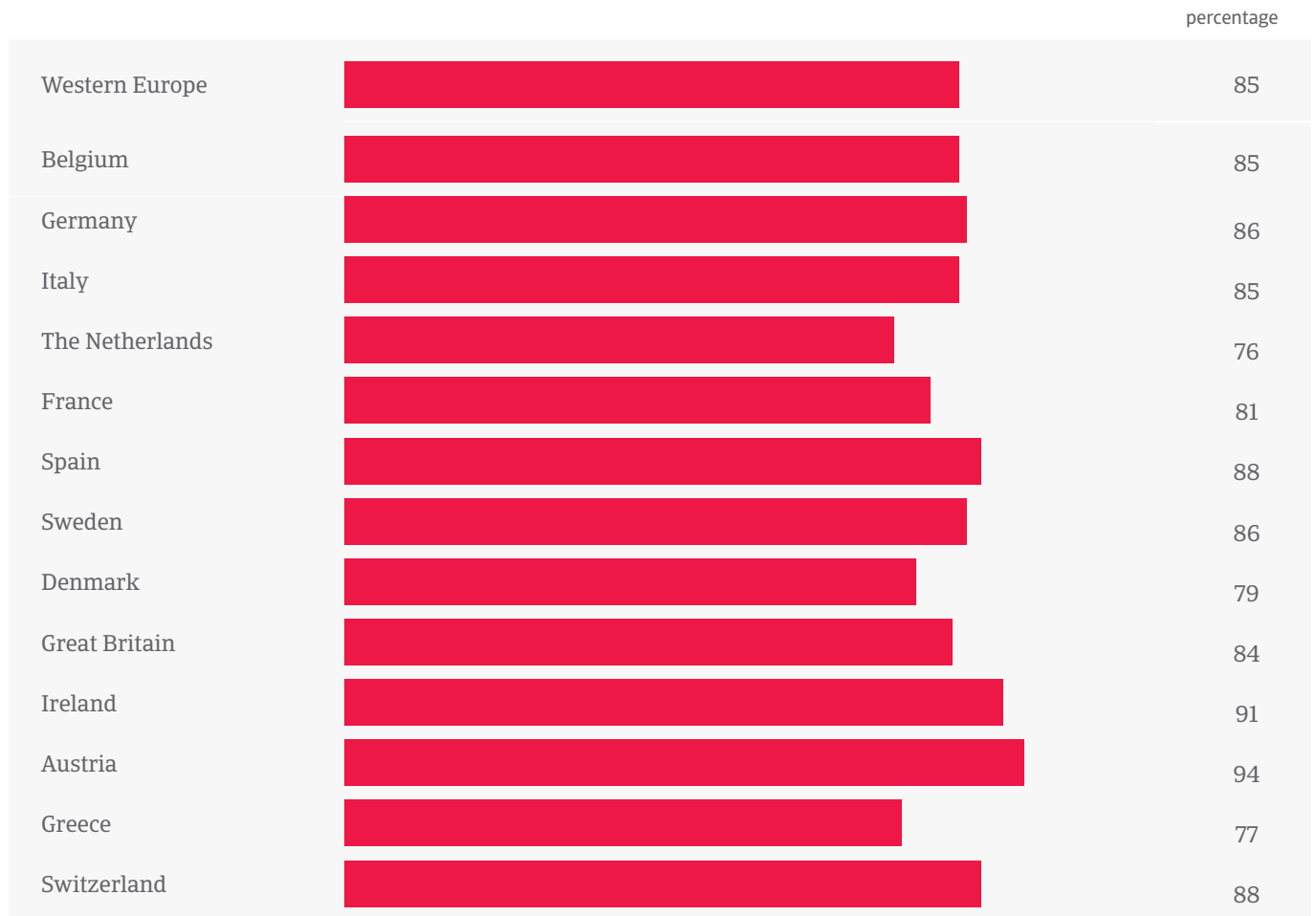


Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019



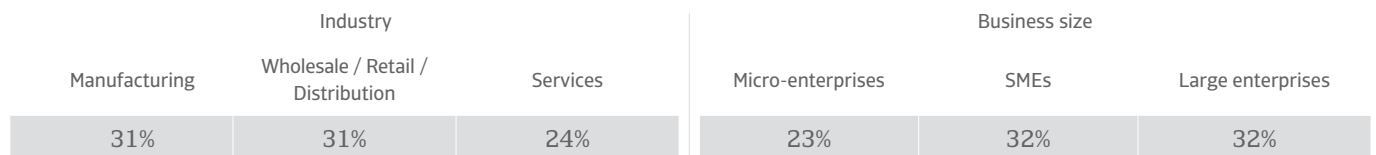
## Western Europe percentage of respondents reporting late payment by B2B customers



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

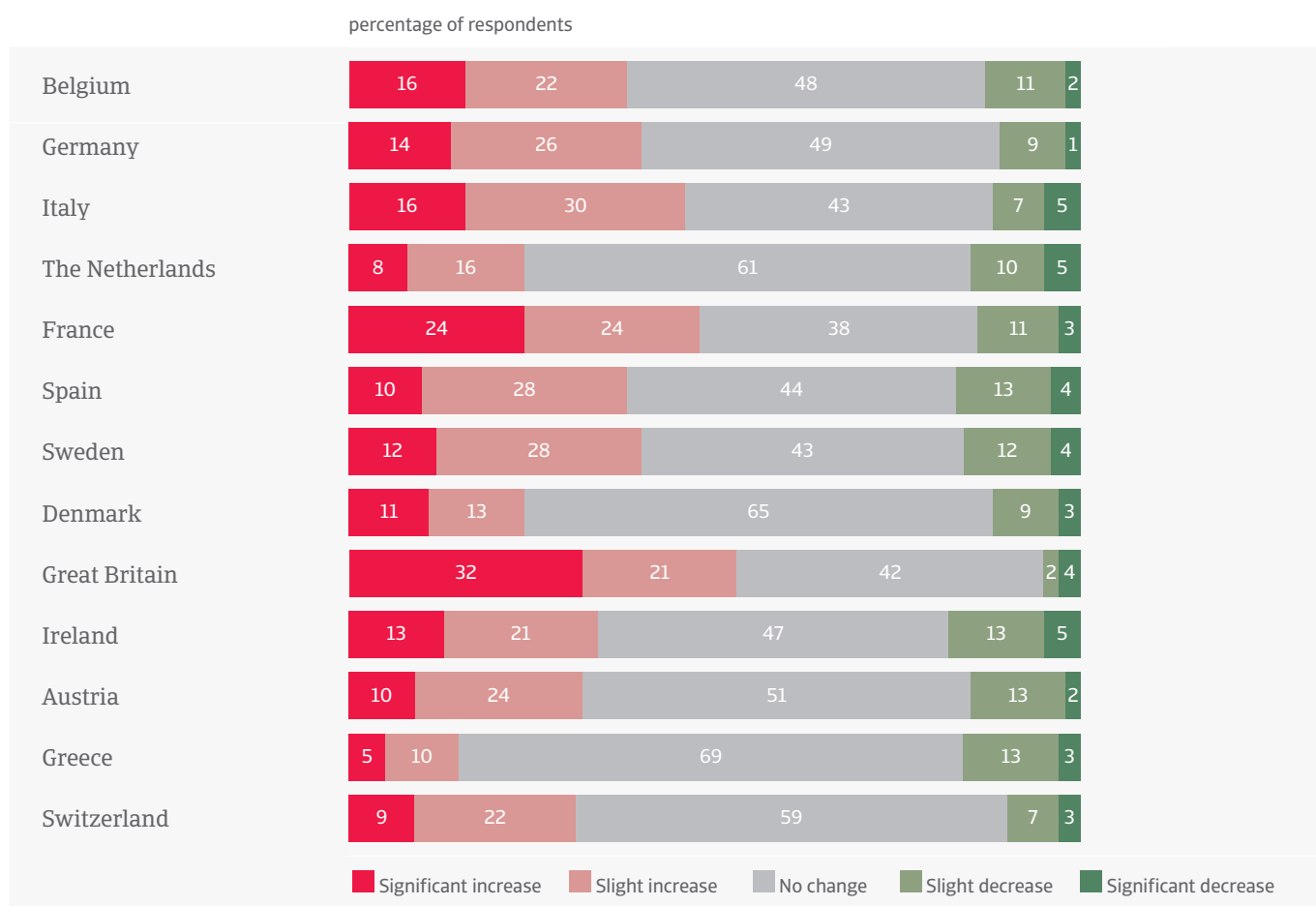
## By business sector / by business size



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## Western Europe: expected changes in the percentage of B2B invoices paid late in the next 12 months



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## By business sector / by business size

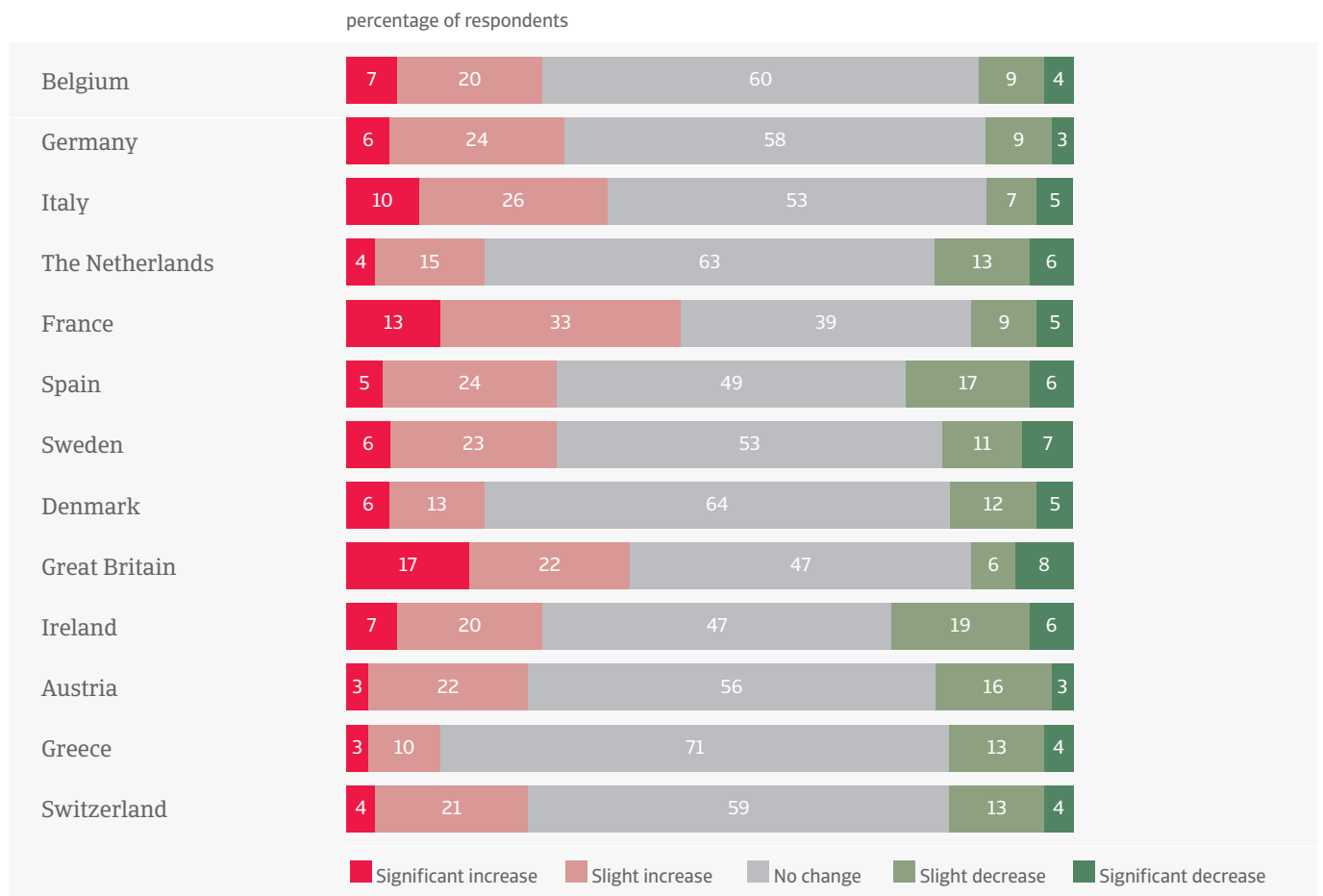
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	18%	16%	8%	7%	16%	24%
Slight increase	21%	27%	18%	18%	25%	19%
No change	50%	42%	61%	61%	45%	47%
Slight decrease	8%	12%	10%	9%	10%	8%
Significant decrease	3%	3%	4%	4%	3%	3%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019



## Western Europe: expected changes in the percentage of outstanding B2B invoices over 90 days old



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## By business sector / by business size

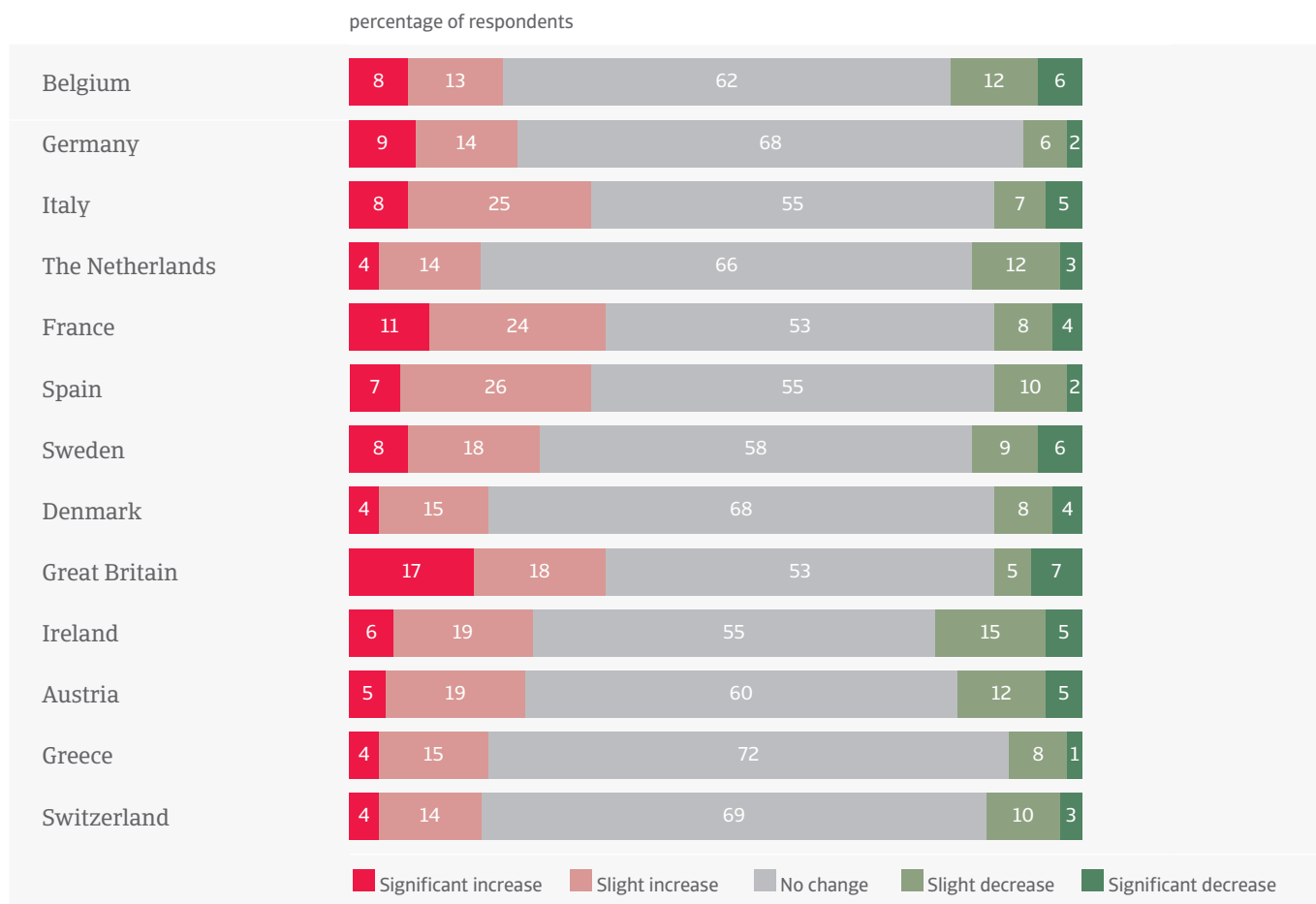
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	10%	7%	4%	4%	8%	11%
Slight increase	21%	26%	15%	13%	25%	25%
No change	53%	49%	64%	67%	50%	47%
Slight decrease	11%	13%	11%	11%	13%	9%
Significant decrease	5%	5%	6%	5%	4%	8%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019



## Western Europe: expected changes in DSO in 2019



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## By business sector / by business size

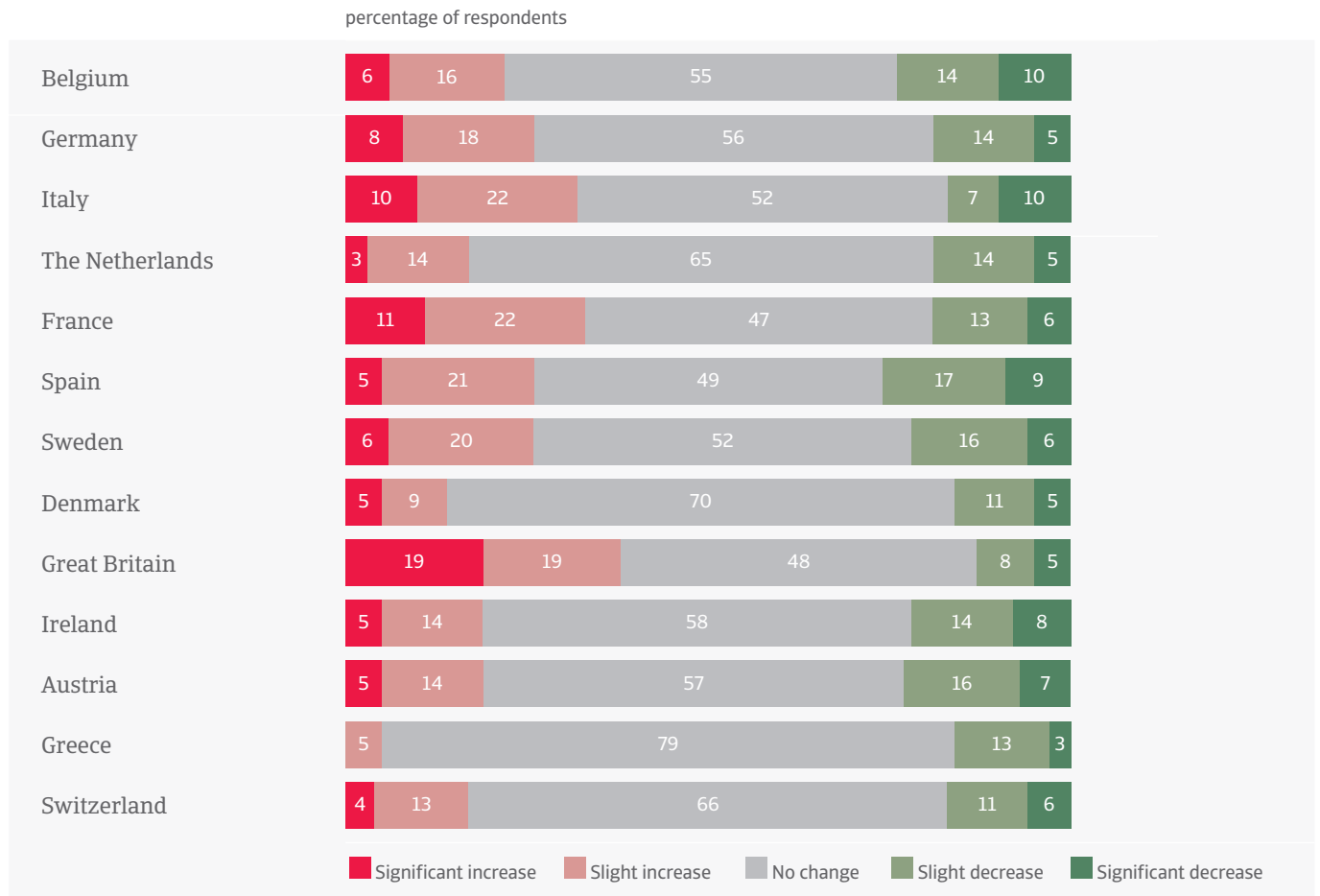
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	10%	7%	5%	4%	8%	16%
Slight increase	20%	20%	13%	11%	21%	20%
No change	56%	57%	70%	71%	57%	53%
Slight decrease	10%	11%	8%	10%	10%	6%
Significant decrease	4%	5%	4%	4%	4%	5%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019



## Western Europe: expected uncollectables trend over the next 12 months



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

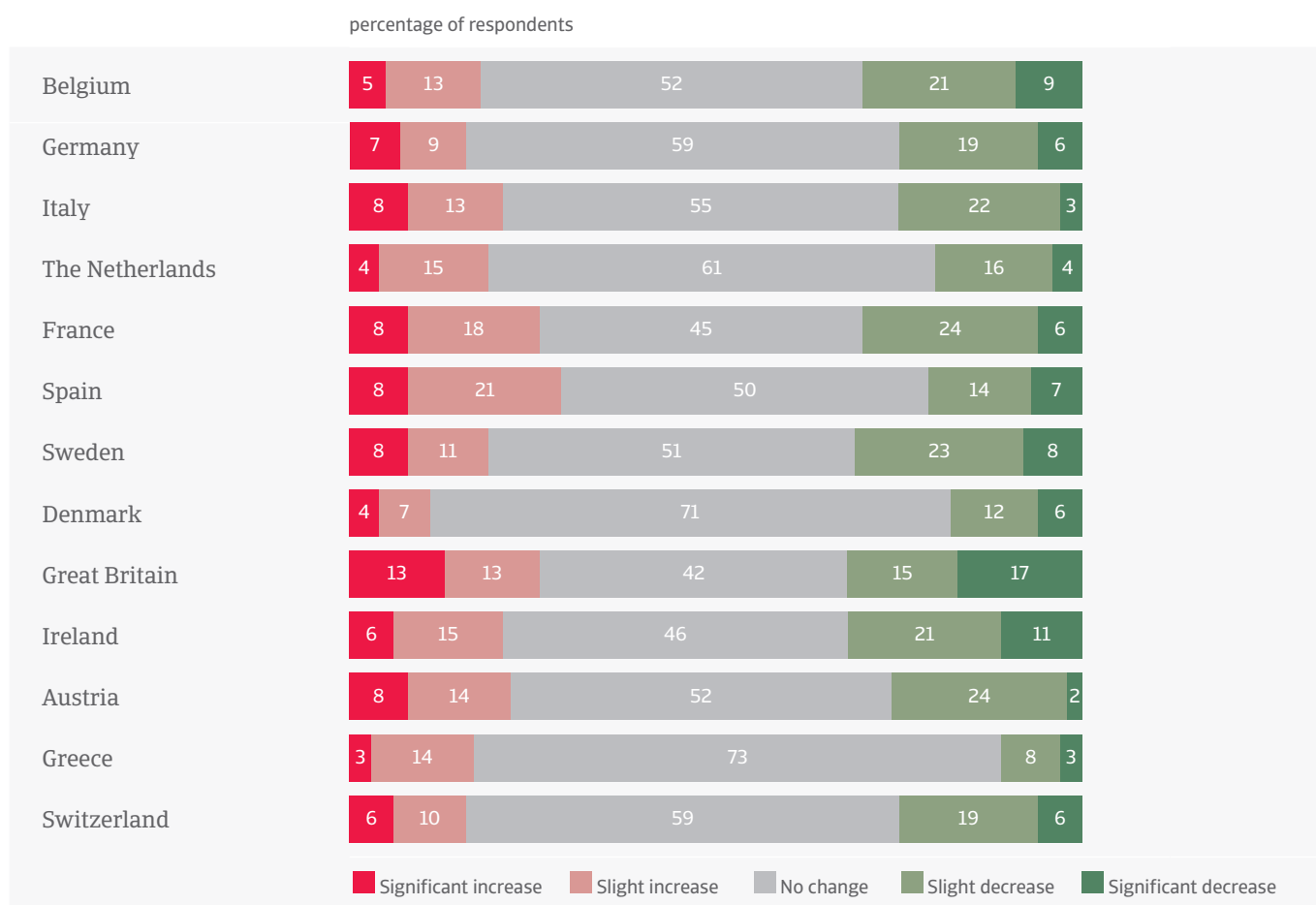
## By business sector / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	10%	7%	3%	3%	7%	17%
Slight increase	16%	18%	13%	10%	19%	17%
No change	55%	52%	67%	70%	53%	48%
Slight decrease	13%	15%	10%	10%	15%	11%
Significant decrease	6%	8%	6%	7%	6%	7%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## Western Europe: development of the risk of payment defaults from customers over the next year



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## By business sector / by business size

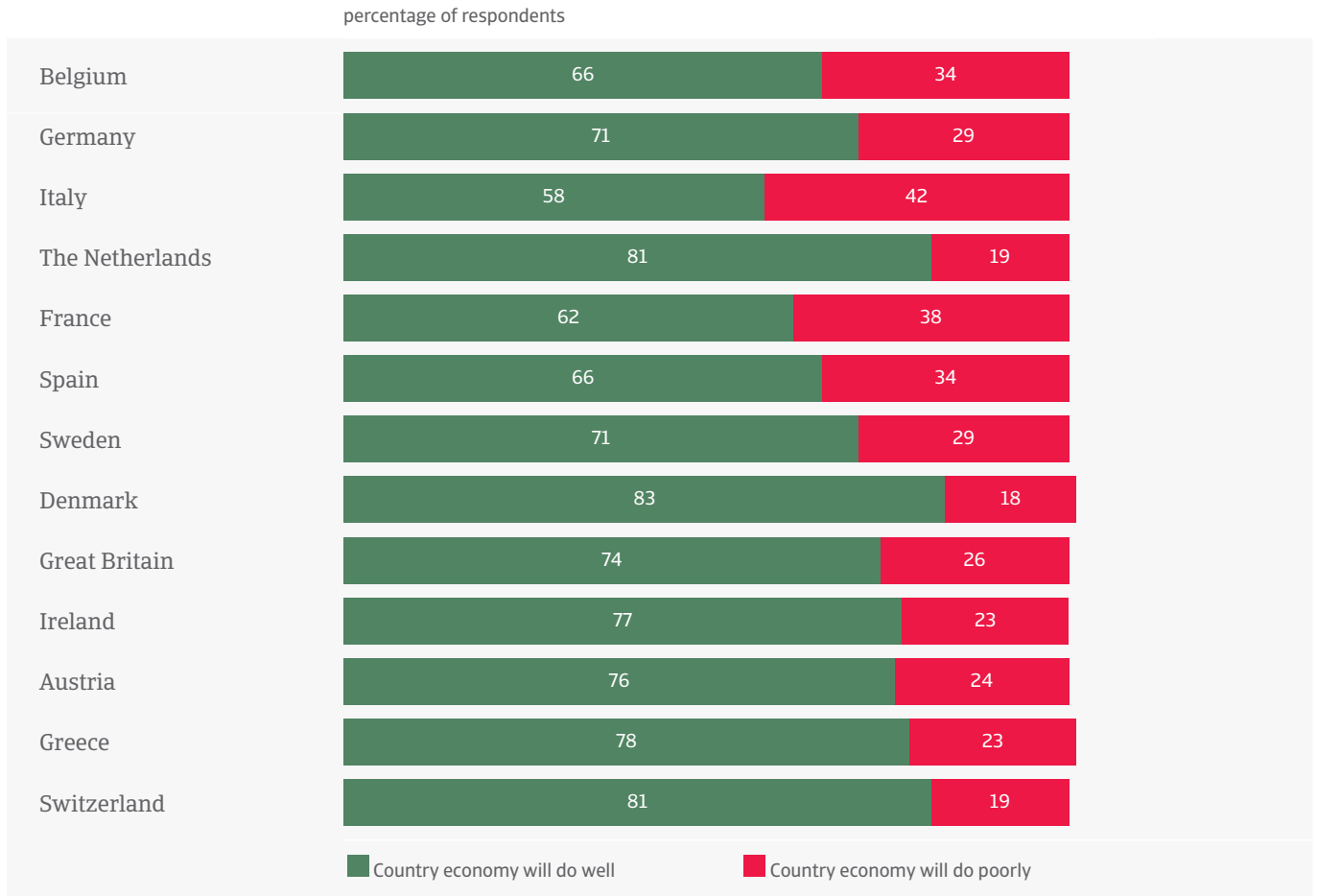
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	10%	5%	6%	6%	7%	7%
Slight increase	14%	15%	11%	12%	14%	17%
No change	51%	51%	63%	62%	52%	47%
Slight decrease	18%	22%	15%	15%	20%	22%
Significant decrease	8%	7%	5%	4%	8%	8%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019



## Western Europe: expected trend of the country economy over the next 12 months



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

## By business sector / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Country economy will do well	74%	69%	74%	66%	76%	76%
Country economy will do poorly	26%	31%	26%	34%	24%	24%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2019

**Atradius N.V.**

David Ricardostraat 1 · 1066 JS Amsterdam

Postbus 8982 · 1006 JD Amsterdam

The Netherlands

Phone: +31 20 553 9111

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

[www.atradius.com](http://www.atradius.com)