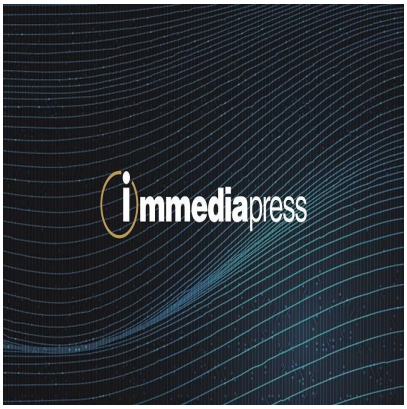


Atradius survey reveals rising B2B payment stress beneath stable headlines in Asia

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AMSTERDAM, July 8, 2026 /PRNewswire/ â?? Asia shows a resilient but uneven B2B credit environment, where risk is fragmenting rather than deteriorating broadly, finds the Atradius Payment Practices Barometer Asia, published today. The survey analyses feedback from 2145 suppliers across China, Hong Kong, India, Indonesia, Japan, Singapore, Taiwan, and Vietnam and finds that smaller companies and sectors vulnerable to liquidity pressure, volatile demand and complex supply chains face the greatest challenge.

This dynamic creates a two-speed credit landscape, warns Silvia Ungaro, Senior Advisor on B2B payment trends at Atradius:

â??Risk is becoming more concentrated rather than widespread, masking a widening gap in performance. Stronger companies sustain stable payment behaviour, while weaker segments face rising strain that remains less visible in aggregate data.â?•

Exposure varies sharply by sector, reflecting structural differences in operating models:

Company size reinforces the divide. Larger firms sustain stronger payment performance through better financing access and diversified customer bases. Smaller firms face greater exposure to delayed payments and tighten terms to protect liquidity, limiting flexibility and increasing vulnerability to shocks.

This strain is already visible in payment behaviour. Survey data shows a recent rise in late payments, with over 80% of suppliers affected, highlighting the weakening in payment discipline. This trend is

primarily driven by customer cash flow stress, which reduces liquidity, weakens cash flow planning and increases reliance on external funding. In response, many firms delay their own payments, transmitting pressure across supply chains and amplifying second order risk beyond the original point of stress.

Business sentiment points to continued uncertainty for the future, says Ungaro:

â??Companies are almost evenly split between expecting payment conditions to improve or deteriorate in the months ahead, highlighting an uncertain outlook even as underlying risks continue to build.â?•

This regional view reflects patterns observed across Asiaâ??s key trade markets, while underlying risk varies significantly at country and sector level. For more information,
visit https://group.atradius.com/knowledge-and-research.

Logo: https://mma.prnewswire.com/media/2929353/Atradius_Logo.jpg

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