



Nearly four in five companies in Western Europe faced with late payments, Atradius survey finds

Descrizione

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AMSTERDAM, May 20, 2026 /PRNewswire/ &?? Restricted access to bank finance in Western Europe is driving a structural shift in B2B payment behaviour. More companies are relying on trade credit to finance sales, lifting its share to 52% of all B2B transactions. As a result, suppliers are absorbing higher payment risk as payment behaviour weakens, according to the 2026 Atradius Payment Practices Barometer published today.

Silvia Ungaro, Senior Advisor on B2B Payment Trends at Atradius, states:

&??Reduced access to bank finance is compelling companies to explore alternative funding, particularly trade credit. This shift, however, is happening at a time when liquidity is already under pressure, chiefly due to overdue payments locking up working capital.&??•

Businesses across Western Europe face rising input costs and growing pressure on profitability, driven by inflation and energy price volatility linked to geopolitical tensions. At the same time, interest rates remain high as banks maintain a cautious stance, reflecting heightened risk perception, and have tightened access to credit for companies.

Pressure on working capital is driven mainly by how often payments are delayed, rather than how long recovery takes. Many companies report less cash available for day-to-day operations. Reliance on external finance is increasing, often at higher cost, while investment constraints are becoming more visible. As delays become more frequent, payment risk travels along supply chains, increasing financial strain across the corporate system.

Nearly four in five companies report late payments with one in four reporting losses of up to 5%, a level that steadily erodes working capital and profitability.

Looking ahead, business confidence remains fragile. More than half of companies do not expect a meaningful short-term improvement in B2B payment behaviour, and around a third now plan for

multiple scenarios rather than relying on a single outlook. Those that accept this uncertainty and manage payment risk with that mindset are better positioned to hold their ground. The challenge for businesses is in balancing flexibility while tightening controls where pressure is rising.

For more information, visit <https://group.atradius.com/knowledge-and-research>

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