

Statistical appendix Atradius Payment Practices Barometer

Western Europe – key survey results



Statistical appendix

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



AGRI/FOOD

49%



CHEMICALS

57%



CONSTRUCTION

50%



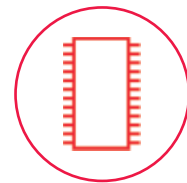
CONSTRUCTION
MATERIALS

59%



CONSUMER
DURABLES

67%



ELECTRONICS
ICT

58%



MACHINES

48%



STEEL/METALS

57%

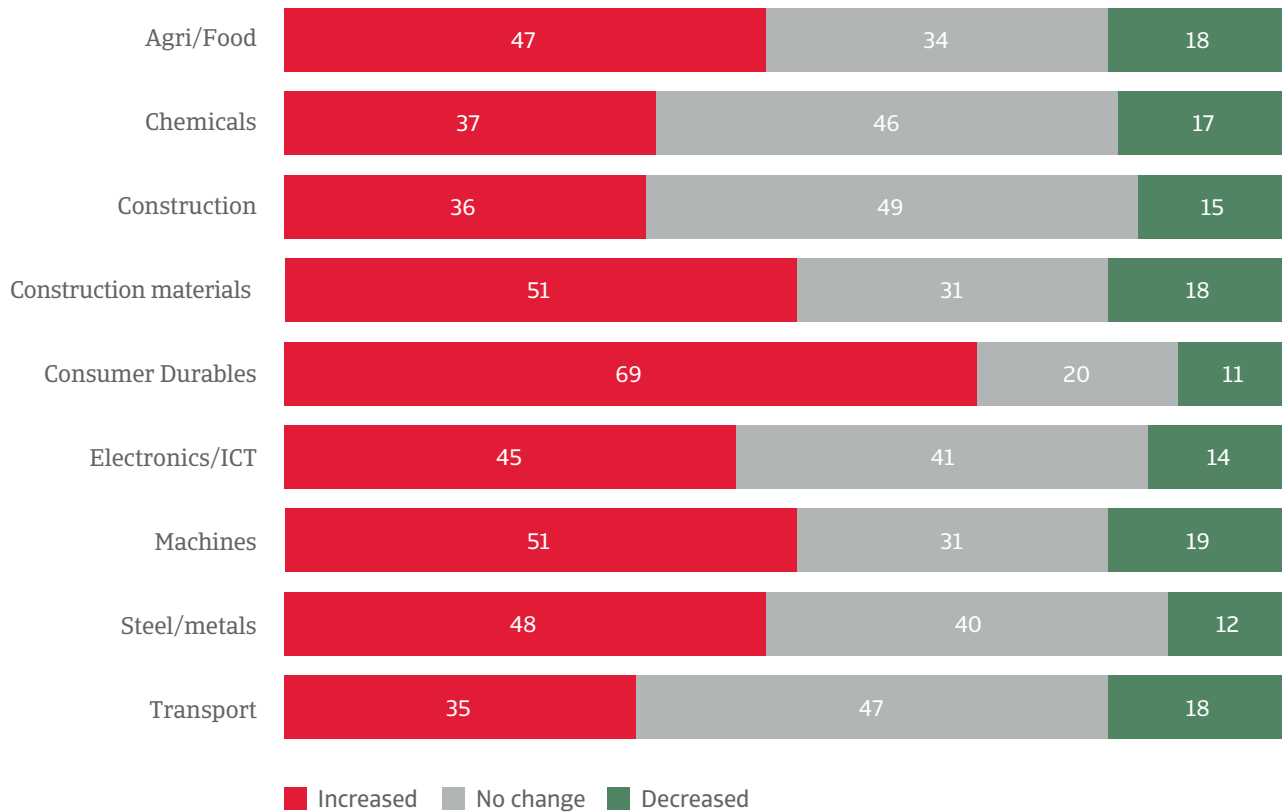


TRANSPORT

52%

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

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



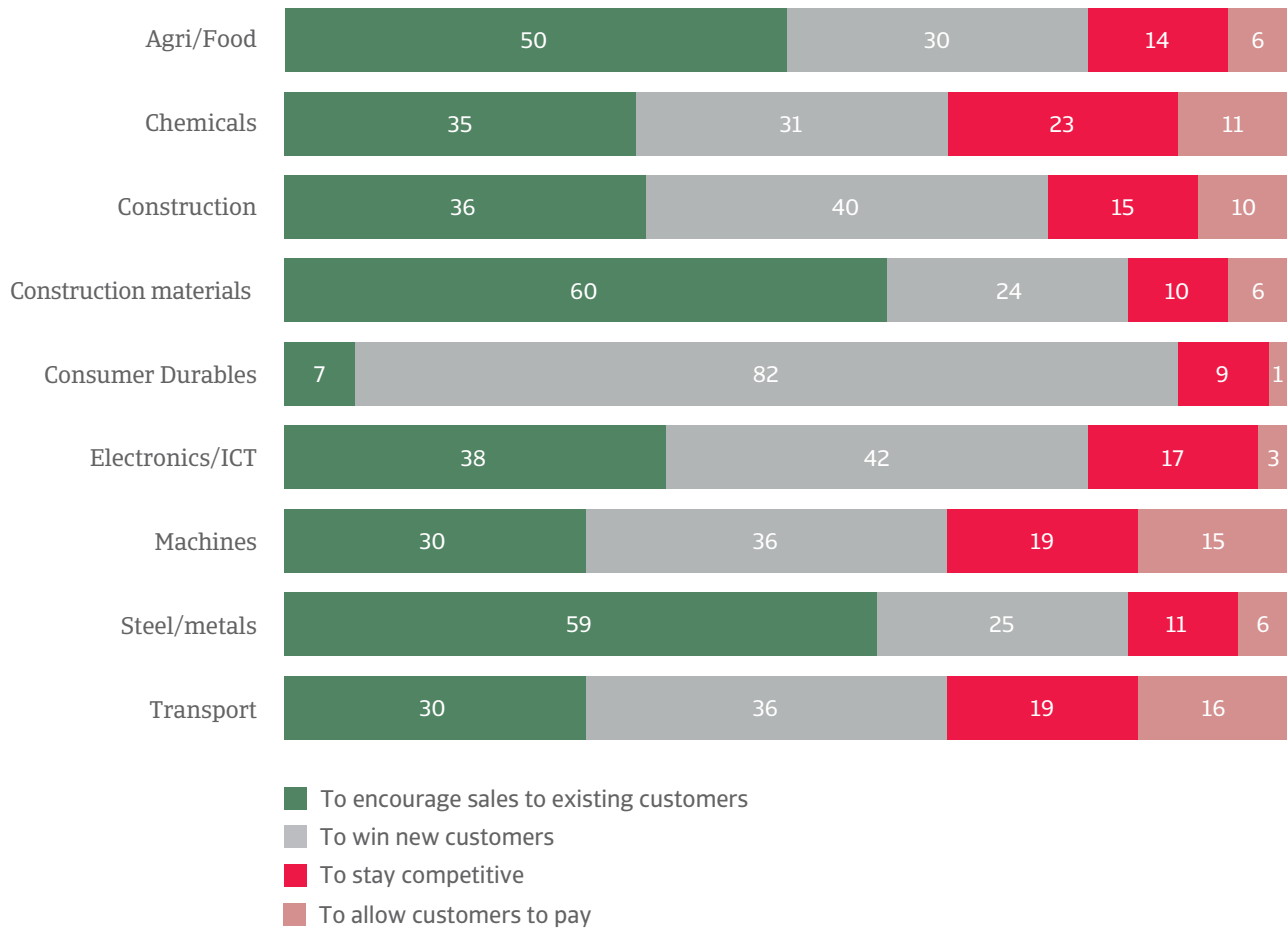
Sample: all interviewed companies (active on domestic and export markets)
Source: Atradius Payment Practices Barometer Western Europe – 2022

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	54%	42%	41%	37%	36%	46%	40%	54%
No change	34%	39%	42%	43%	41%	38%	46%	33%
Decreased	12%	19%	17%	20%	22%	17%	15%	13%

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

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



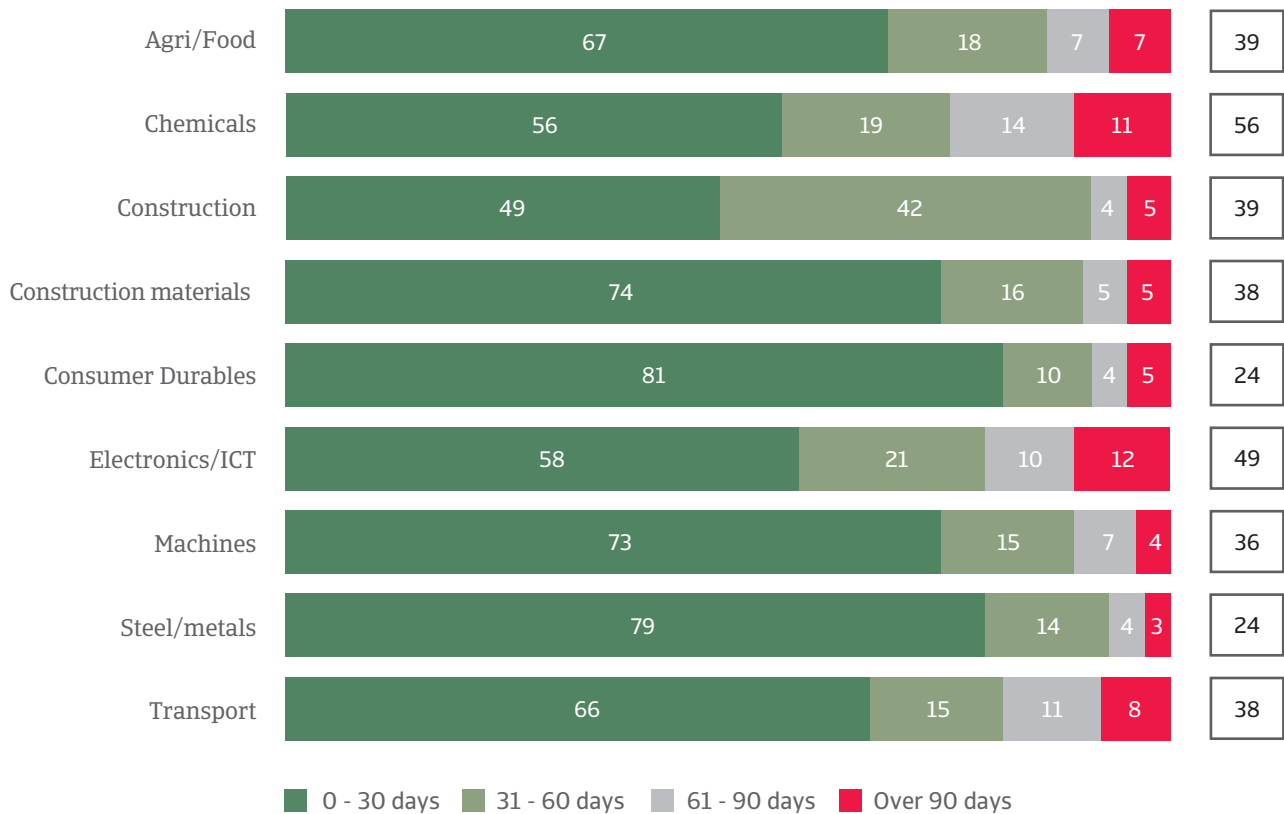
Sample: all interviewed companies (active on domestic and export markets)
 Source: Atradius Payment Practices Barometer Western Europe – 2022

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	51%	38%	41%	33%	48%	30%	32%	56%
To win new customers	33%	38%	32%	34%	26%	49%	41%	25%
To stay competitive	12%	13%	18%	21%	15%	14%	17%	14%
To allow customers to pay	3%	11%	9%	12%	11%	7%	10%	5%

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

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



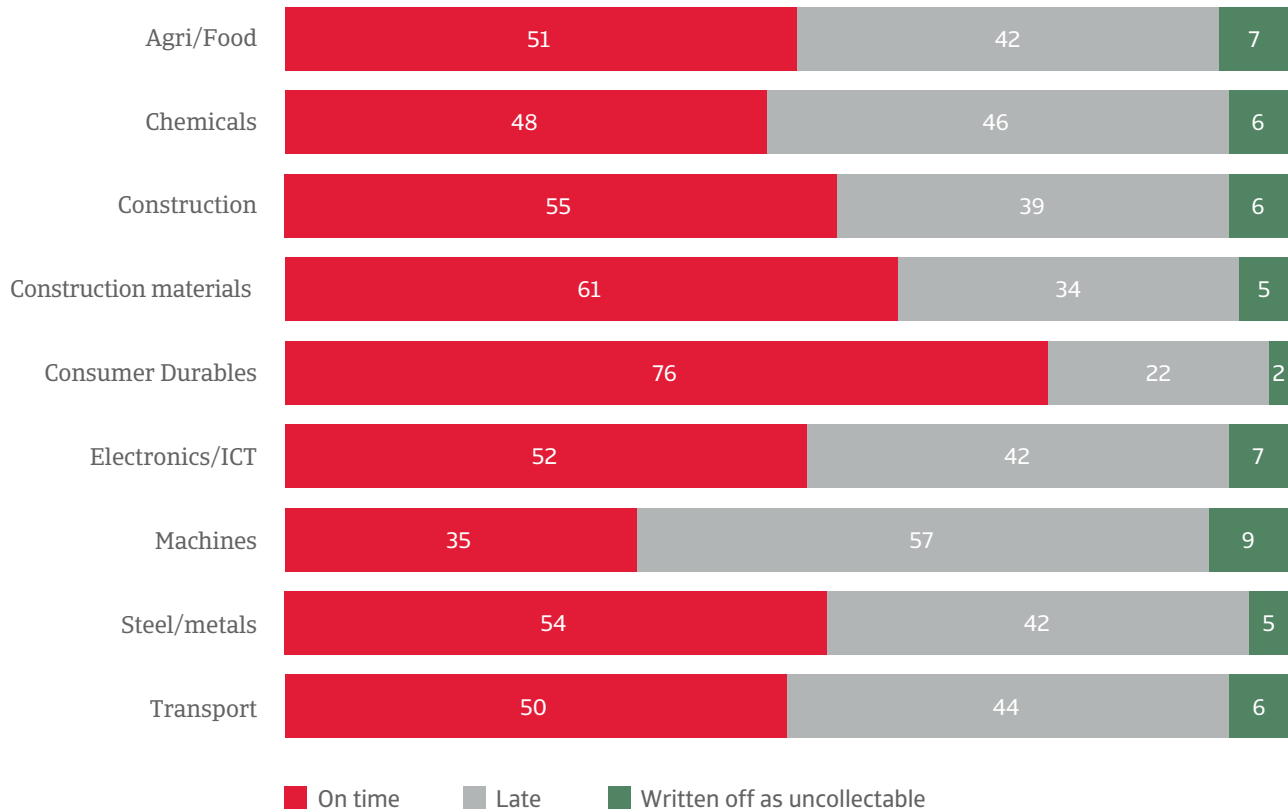
Sample: all interviewed companies (active on domestic and export markets)
Source: Atradius Payment Practices Barometer Western Europe – 2022

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	68%	58%	73%	65%	62%	61%	68%	70%
31 - 60 days	17%	21%	14%	23%	24%	20%	19%	15%
61 - 90 days	8%	11%	7%	5%	6%	8%	8%	8%
Over 90 days	6%	10%	6%	7%	8%	10%	5%	7%

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

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



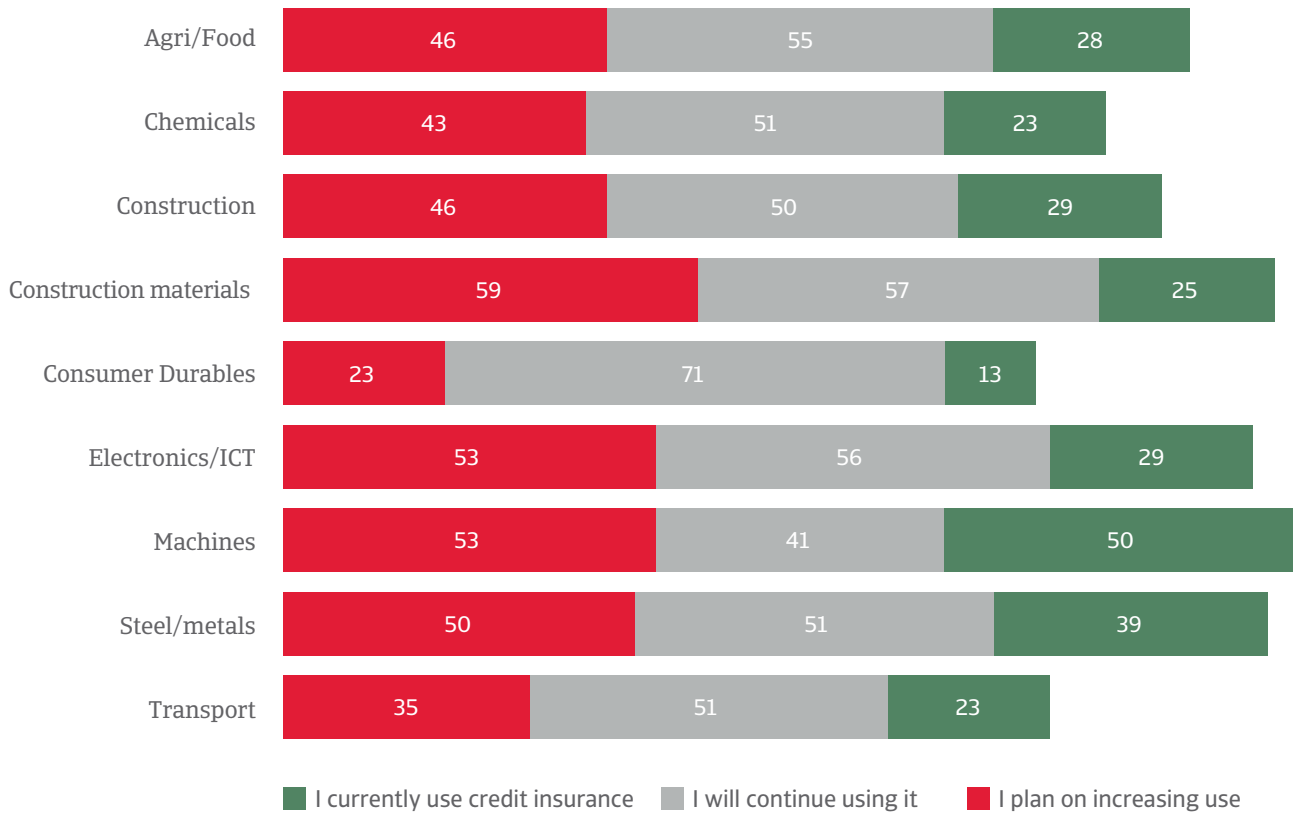
Sample: all interviewed companies (active on domestic and export markets)
Source: Atradius Payment Practices Barometer Western Europe – 2022

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	57%	46%	51%	52%	55%	51%	53%	50%
Late	38%	46%	43%	42%	38%	43%	41%	45%
Written off	5%	8%	6%	5%	7%	6%	6%	6%

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

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



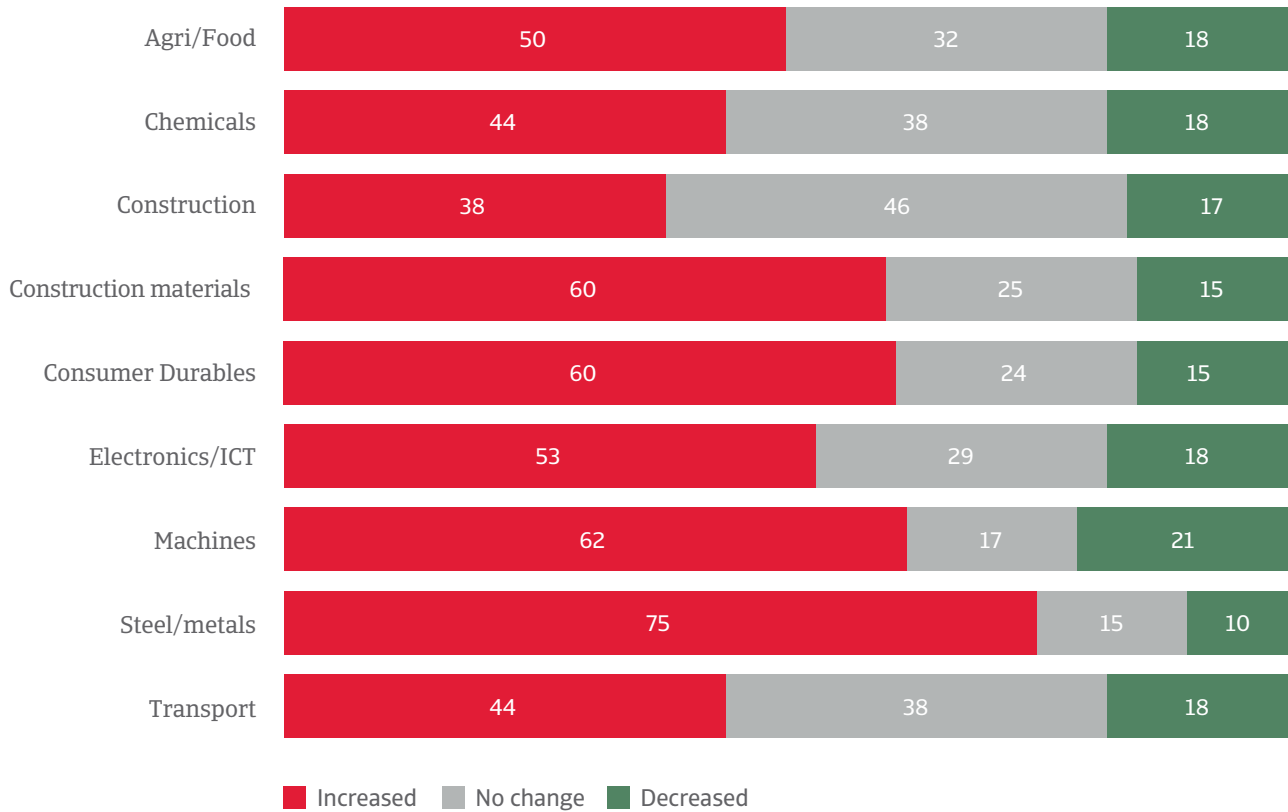
Sample: all interviewed companies (active on domestic and export markets)
Source: Atradius Payment Practices Barometer Western Europe – 2022

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	47%	45%	53%	43%	40%	42%	43%	59%
I will continue using it	59%	51%	50%	50%	48%	55%	57%	51%
I plan on increasing use	27%	28%	31%	30%	27%	27%	27%	33%

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

Western 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 Western 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	66%	46%	52%	43%	39%	52%	56%	62%
No change	23%	32%	32%	38%	40%	31%	27%	27%
Decreased	11%	22%	16%	19%	21%	17%	17%	11%

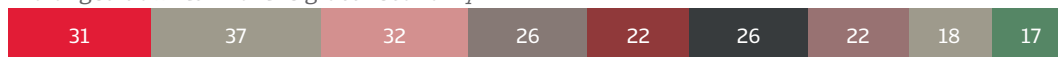
Sample: all interviewed companies (active on domestic and export markets)
Source: Atradius Payment Practices Barometer Western Europe – 2022

Western Europe: top ten risks businesses expect to face in 2022 (% of respondents by industry)

Protraction of the pandemic



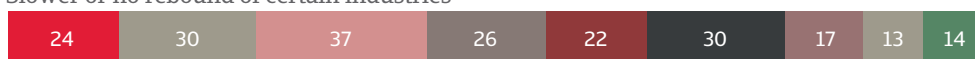
Prolonged downturn of the global economy



Slower or no rebound of the domestic economy



Slower or no rebound of certain industries



Increase in insolvencies



Liquidity shortfalls



Ongoing supply chain disruptions



Cyber and fraud risks



Restriction of movement of goods



■ Agri/Food
 ■ Construction
 ■ Consumer Durables
 ■ Machines
 ■ Transport
■ Chemicals
 ■ Construction materials
 ■ Electronics/ICT
 ■ Steel/metals

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

Source: Atradius Payment Practices Barometer Western 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
Protraction of the pandemic	29%	30%	31%	26%	33%	27%	24%	32%
Prolonged downturn of the global economy	36%	33%	39%	45%	43%	40%	34%	36%
Slower or no rebound of the domestic economy	38%	30%	39%	33%	30%	36%	39%	34%
Slower or no rebound of certain industries	24%	24%	29%	31%	21%	27%	31%	26%
Increase in insolvencies	18%	22%	31%	32%	24%	28%	24%	24%
Liquidity shortfalls	20%	20%	28%	31%	24%	24%	22%	26%
Ongoing supply chain disruptions	15%	18%	29%	30%	24%	23%	20%	21%
Cyber and fraud risks	13%	17%	17%	18%	15%	17%	17%	14%
Restriction of movement of goods	11%	18%	18%	22%	18%	18%	17%	14%

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

Source: Atradius Payment Practices Barometer Western Europe – 2022

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