

Atradius Payment Practices Barometer

# B2B payment practices trends Hungary 2026



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## About the Atradius Payment Practices Barometer

The Atradius Payment Practices Barometer is an annual survey of business-to-business (B2B) payment practices in markets across the world.

Our survey gives you the opportunity to hear directly from businesses trading on credit with B2B customers about how they are coping with evolving trends in customer payment behaviour. Staying informed about these trends is vital because it helps to identify emerging shifts in customer payment habits, allowing businesses to address potential liquidity pressure and maintain smooth operations.

Businesses operating in – or planning to enter – the markets and industries covered by our survey can gain valuable insights from our reports, which also shed light on the challenges and risks companies anticipate in the coming months, as well as their expectations for future growth.

This report presents the survey results for **Hungary**.

The survey was conducted between the end of Q1 and mid-Q2 2026 and remained open for a few days after the onset of the Middle East geopolitical tensions, allowing respondents to reflect on potential impacts as they completed the questionnaire. The findings should therefore be viewed with this context in mind.



# B2B payment practices trends

## Economic pressure strengthens B2B payment risk management

Companies in Hungary continue to rely on trade credit, though with a measured approach. Nearly half of all business-to-business (B2B) sales are made on credit. This sits slightly above the Central and Eastern Europe (CEE) average and is led by medium and large service firms.

Credit use is rising across CEE despite a preference for cash sales, although Hungary expands more gradually than the region. This reflects a clear balancing act between supporting sales growth and safeguarding liquidity. That caution is reflected in B2B payment terms, with Hungarian firms preferring shorter due dates. More businesses in Hungary than in CEE set payment deadlines within 30 days from invoicing. Longer terms remain limited, mostly among small construction firms.

Late payment remains widespread. 78% percent of Hungarian companies report overdue invoices, only slightly below the regional average. The key difference lies in exposure. Hungarian firms carry a lower share of overdue receivables, indicating more contained risk. Settlement timings further support this view. Payments are recovered more quickly than in the region. Delays extending well beyond due dates are less frequent, although the longest delays remain comparable with peers. Over three quarters of businesses report that overdue invoices being settled within one month beyond the due date. This limits the build-up of late payments and contains Days Sales Outstanding (DSO) volatility.

The drivers of delay also differ between Hungary and CEE. Liquidity stress is less often cited. Instead, companies highlight banking processes and internal approval bottlenecks. Operational inefficiencies play a larger role than financial distress. Addressing these frictions could unlock faster payments. Bad debt levels remain comparatively low. More Hungarian firms report minimal write offs than in the region. Decisions are mainly driven by the age of receivables and customer insolvencies, in line with regional practice.

Hungary's macroeconomic environment provides a cautious backdrop for B2B payment behaviour. After a period of weak growth, the economy is entering a modest recovery, with inflation continuing to weigh on costs and liquidity. For businesses, this means ongoing pressure on margins and a measured approach to trade credit, with firms remaining cautious in extending payment terms and closely managing working capital. The impact on working capital is more contained in Hungary than in CEE. Fewer firms report liquidity strain, reduced cash buffers, or reliance on external finance. Operational stress is also limited, with less need to delay supplier payments or cut investment.

Risk management reflects these conditions. Hungarian firms rely less on reactive measures such as shortening terms or legal action. Instead, they focus on structural tools, including digital payments and customer diversification. Overall, Hungary presents a stable payment environment, with lower but firmly persistent credit risk.

**Key insights on the next page**



# Key insights

## Hungary

### Payment behaviour of B2B customers (12 months)

Exposure clusters: reported level of B2B invoices paid late by percentage of respondents

0%  
B2B invoices paid late

22%

Respondents

1% - 30%  
B2B invoices paid late

41%

Respondents

31% - 60%  
B2B invoices paid late

30%

Respondents

61% - 100%  
B2B invoices paid late

7%

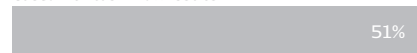
Respondents

Sample: all respondents in the surveyed market  
Source: Atradius Payment Practices Barometer Hungary – 2026

### Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

Customer cash flow issues



Banking delays



Internal approval delays



Incorrect invoicing



Sample: all respondents in the surveyed market  
Source: Atradius Payment Practices Barometer Hungary – 2026

### Breakdown of past due payments

% of past due invoices by payment timing

<30 days

76%

Respondents

31-60 days

10%

Respondents

61-90 days

8%

Respondents

> 90 days

8%

Respondents

Sample: all respondents in the surveyed market  
Source: Atradius Payment Practices Barometer Hungary – 2026

### Reported bad debts

% of respondents - bad debts levels

<1% bad debts

69%

Respondents

1% - 2% bad debts

19%

Respondents

2% - 5% bad debts

11%

Respondents

> 5% bad debts

1%

Respondents

Sample: all respondents in the surveyed market  
Source: Atradius Payment Practices Barometer Hungary – 2026

### Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Reduced liquidity headroom



Higher financing needs



Struggle with cash flow planning



Limited investment



Sample: all respondents in the surveyed market  
Source: Atradius Payment Practices Barometer Hungary – 2026





# Looking ahead

## Insolvency risk trend remains a key concern in Hungary

Across business segments, companies in Hungary expect little short-term change in the payment behaviour of business customers. Expectations remain balanced between improvement and deterioration, reflecting ongoing economic uncertainty and mixed sector performance. The outlook remains stable, with no clear evidence of recovery taking hold. This contrasts with the broader CEE region, where expectations are more varied. Some markets show growing confidence, while others remain constrained by weak economic conditions. The regional picture shows mixed recovery paths rather than a single clear trend.

Insolvency expectations further underline this gap. In Hungary, around 43% of businesses expect insolvency risk to rise, while a similar share anticipate it will remain high. This points to stability rather than increase. Businesses continue to face persistent financial pressure, with limited hope of short-term easing. Across CEE, businesses take a more cautious view, expecting insolvencies to increase, highlighting a more uncertain and weaker outlook. Compared with Hungary, the regional picture is more tilted towards downside risk.

Turning to profitability expectations, Hungarian businesses show limited confidence in achieving short term margin growth, while responses from companies across CEE are slightly more positive, highlighting uneven confidence and economic conditions across markets. These views translate into payment risk, as weaker margins in Hungary have the potential to limit cash flow and increase the risk of delays or defaults, while stronger expectations in CEE help only slightly, as the overall payment risk environment remains weak.

When asked about the top risks that could disrupt B2B payment behavior in the coming months, four in five businesses in Hungary, well above the regional average, point to the macroeconomic environment, particularly the risk of an economic slowdown. Inflation and cost pressures on the business follow closely, cited by two thirds of firms. Together, these factors contribute to ongoing pressure on demand, margins and overall business resilience. Currency volatility and interest rates matter, but do not reach critical levels. Operational risks, including supply chain disruption and fraud, are less prominent than in CEE. The focus remains firmly on core economic constraints.

Across the region, the picture is almost similar but more widespread, with businesses also highlighting economic slowdown and inflation as key risks, though at lower levels. This suggests that businesses in Hungary feel more vulnerable to macroeconomic shocks, with greater potential strain on payment behaviour and financial resilience than peers across CEE.

**Key insights on the next page**



# Key insights

## Hungary

### Top 3 risks businesses expect to shape B2B payments (next 12 months)

% of respondents - multiple response

**#1** | Economic slowdown

**#2** | Cost pressures on business

**#3** | Geopolitical instability

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Hungary – 2026



### Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated  
**43%**

Rise further  
**43%**

Not sure  
**14%**

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Hungary – 2026

Hungary shows a challenging economic landscape, with businesses showing little confidence in positive short-term shifts in B2B payment behaviour and weak confidence in achieving profit margins growth. They express concerns over strong pressure from domestic economic factors weighing on demand and business financial resilience.



# Survey design

## Sample overview – Total interviews = 210

| Business sector | % of respondents |
|-----------------|------------------|
| Industry        | 20               |
| Construction    | 20               |
| Trade           | 20               |
| Services        | 40               |
| <b>TOTAL</b>    | <b>100</b>       |

| Business size               | % of respondents |
|-----------------------------|------------------|
| Micro <10 employees         | 25               |
| SME 10-49 employees         | 30               |
| SME 50-249 employees        | 23               |
| Large 250 or more employees | 22               |
| <b>TOTAL</b>                | <b>100</b>       |

## Survey methodology

We updated our panel to better reflect the market structure across activities and size classes. Additional details on the survey sample design can be found in the statistical appendix. For this edition, comparisons with previous reports are not possible, with annual variation captured only through respondent feedback.

## Survey scope

**Population:** Companies in Hungary were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

**Sample design:** The Strategic Sampling Plan enabled analysis of Hungary data by sector and company size.

**Selection process:** Companies were contacted via an international internet panel, and respondents were screened for role and quota control at the start of the interview.

**Sample:** A total of 210 businesses participated, with quotas maintained across four company size categories.

**Interview method:** Computer-Assisted Web Interviews (CAWI), each lasting approximately 15 minutes.

**Timing:** The survey was conducted between the end of Q1 and mid-Q2 2026.

This report and the regional statistical appendix form part of the 2026 Atradius Payment Practices Barometer series, both available for download in [Knowledge and research](#)



# Interested in finding out more?

Please visit the [Atradius](#) website to access our latest publications. [Click here](#) to access our analysis of individual industry performance, detailed focus on country-specific and global economic concerns, insights into credit management issues, and information about protecting your receivables against payment default by customers.

To find out more about B2B receivables collection practices in Hungary and worldwide, please visit [atradiuscollections.com](http://atradiuscollections.com).

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