



# Statistical appendix Atradius Payment Practices Barometer

Asia Pacific – key survey results



## Statistical appendix

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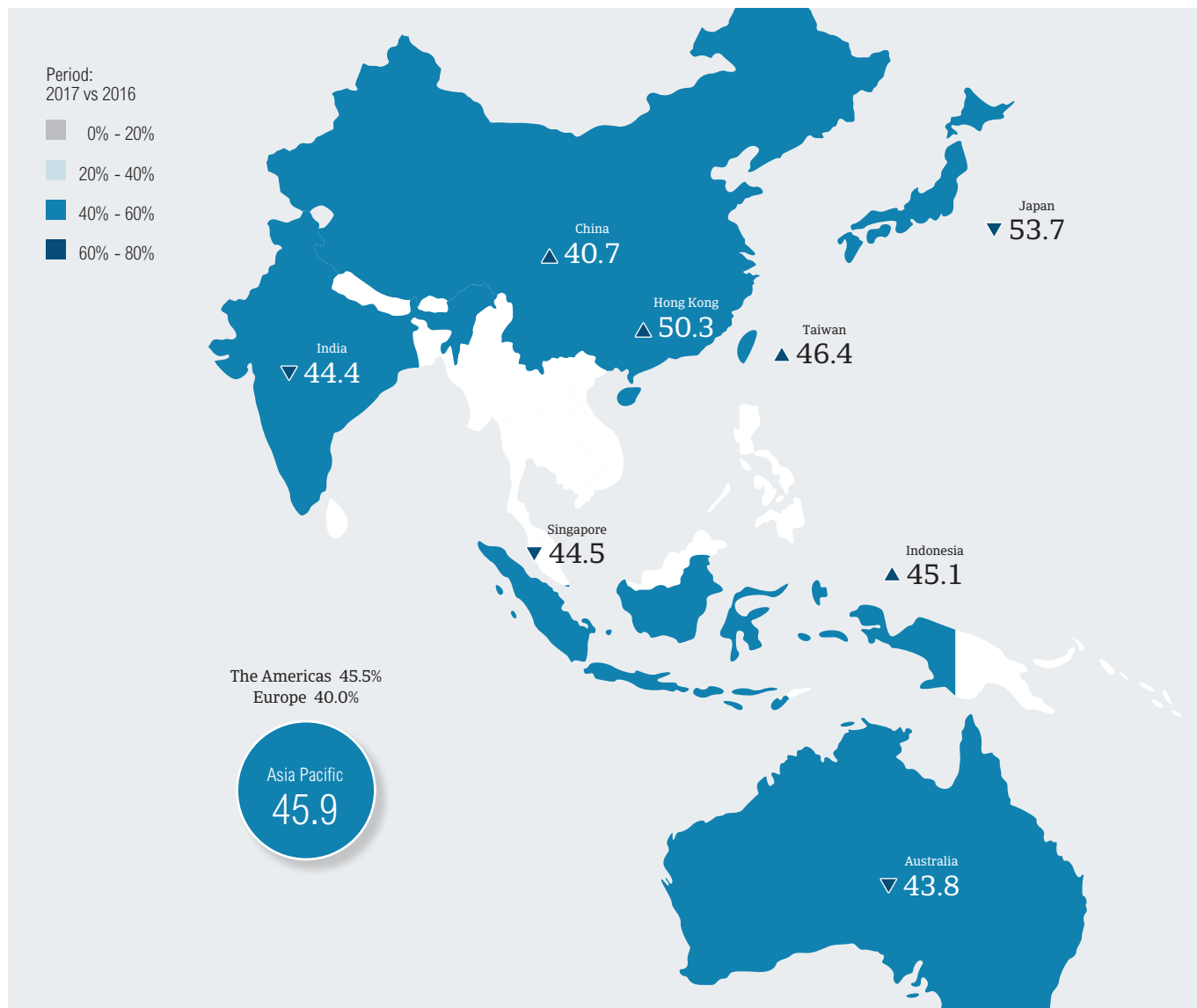
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## Asia Pacific: proportion of total B2B sales made on credit (domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## By industry / by business size

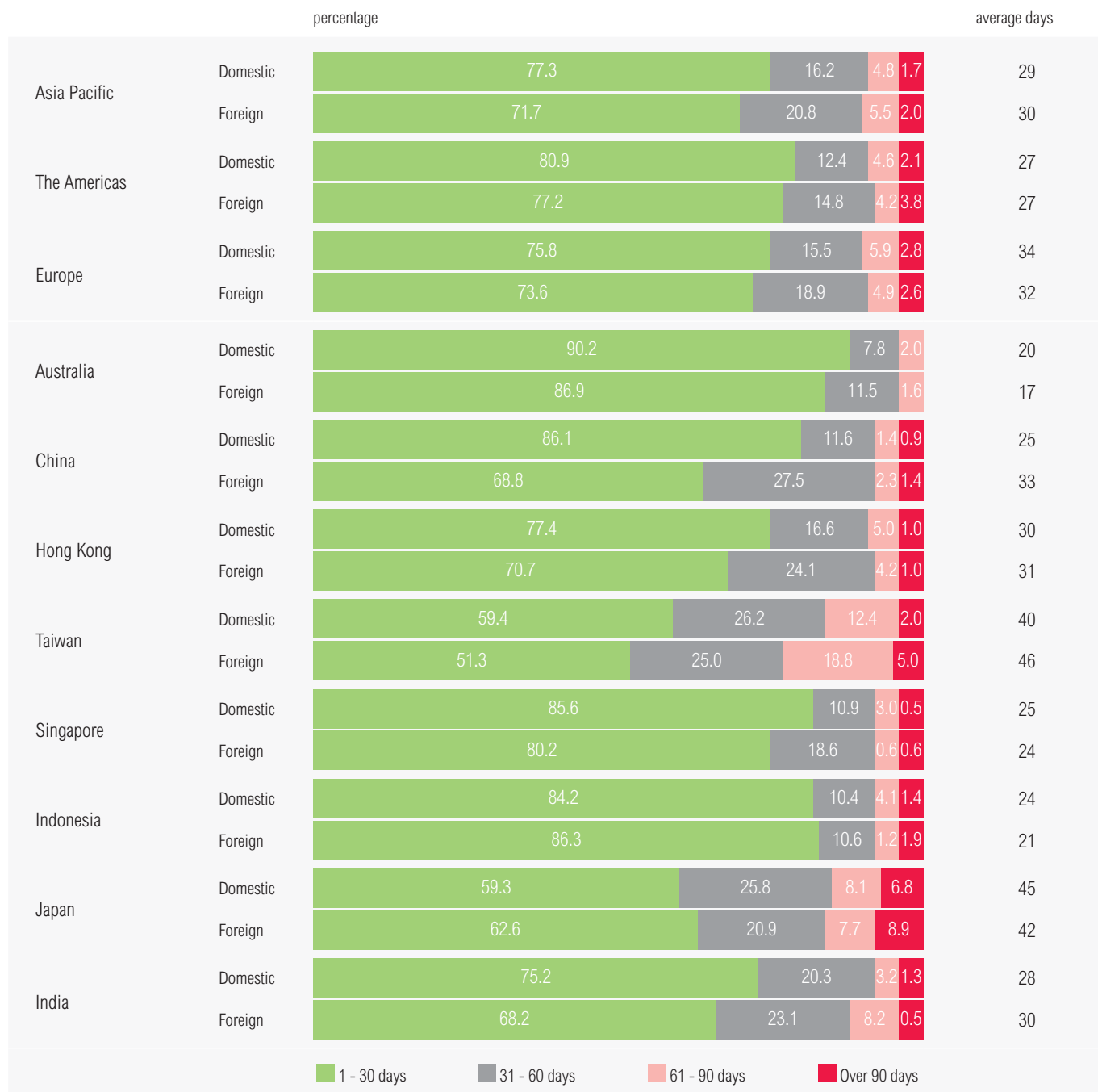
Asia Pacific	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic	50.0	52.0	47.0	48.0	50.0	51.0
Foreign	45.0	41.0	39.0	38.0	43.0	43.0

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017



## Average payment term recorded in Asia Pacific (average days – domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

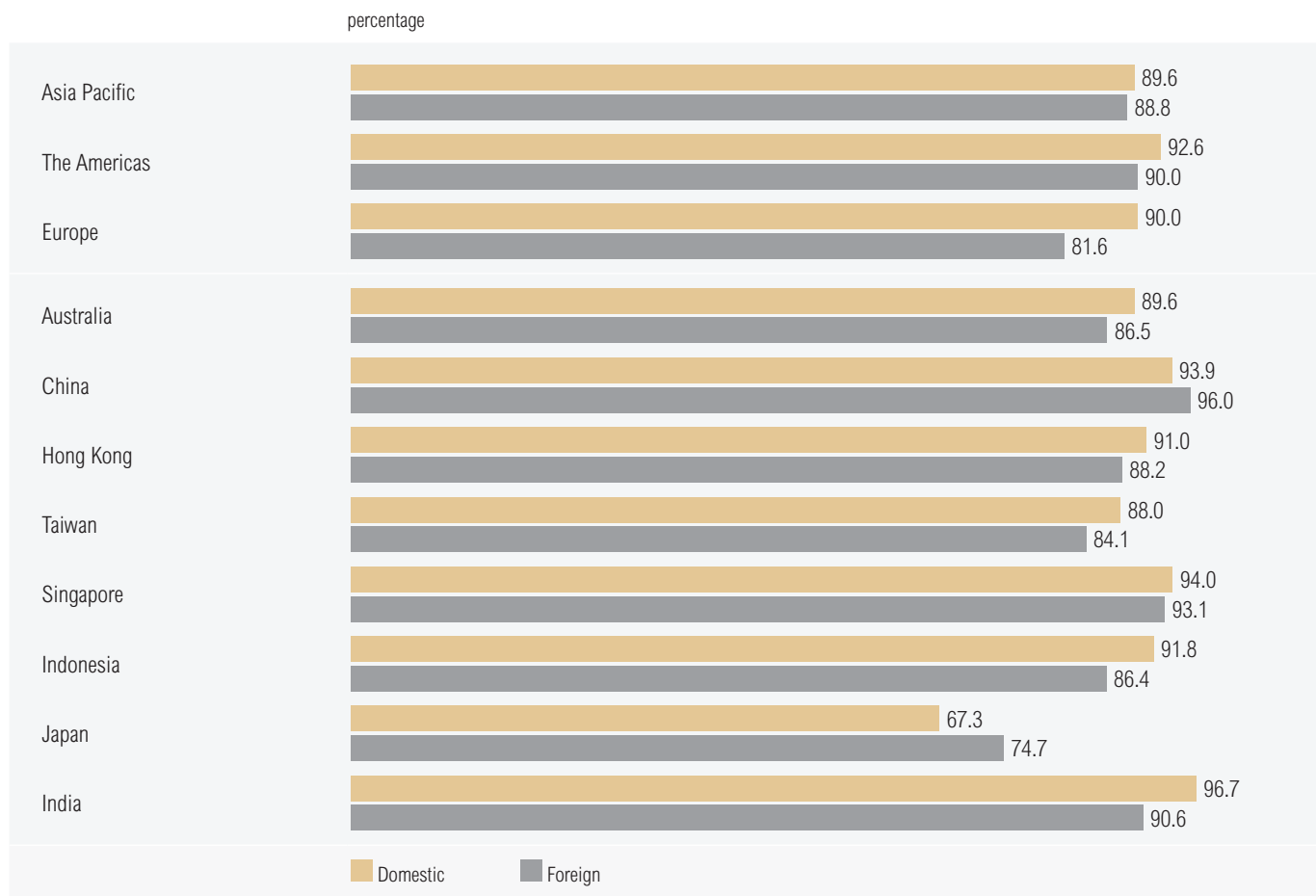
## By industry / by business size (average days)

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic	34	27	27	27	30	31
Foreign	36	27	25	27	30	32

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## Asia Pacific: percentage of respondents reporting late payment by B2B customers (domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## By industry / by business size:

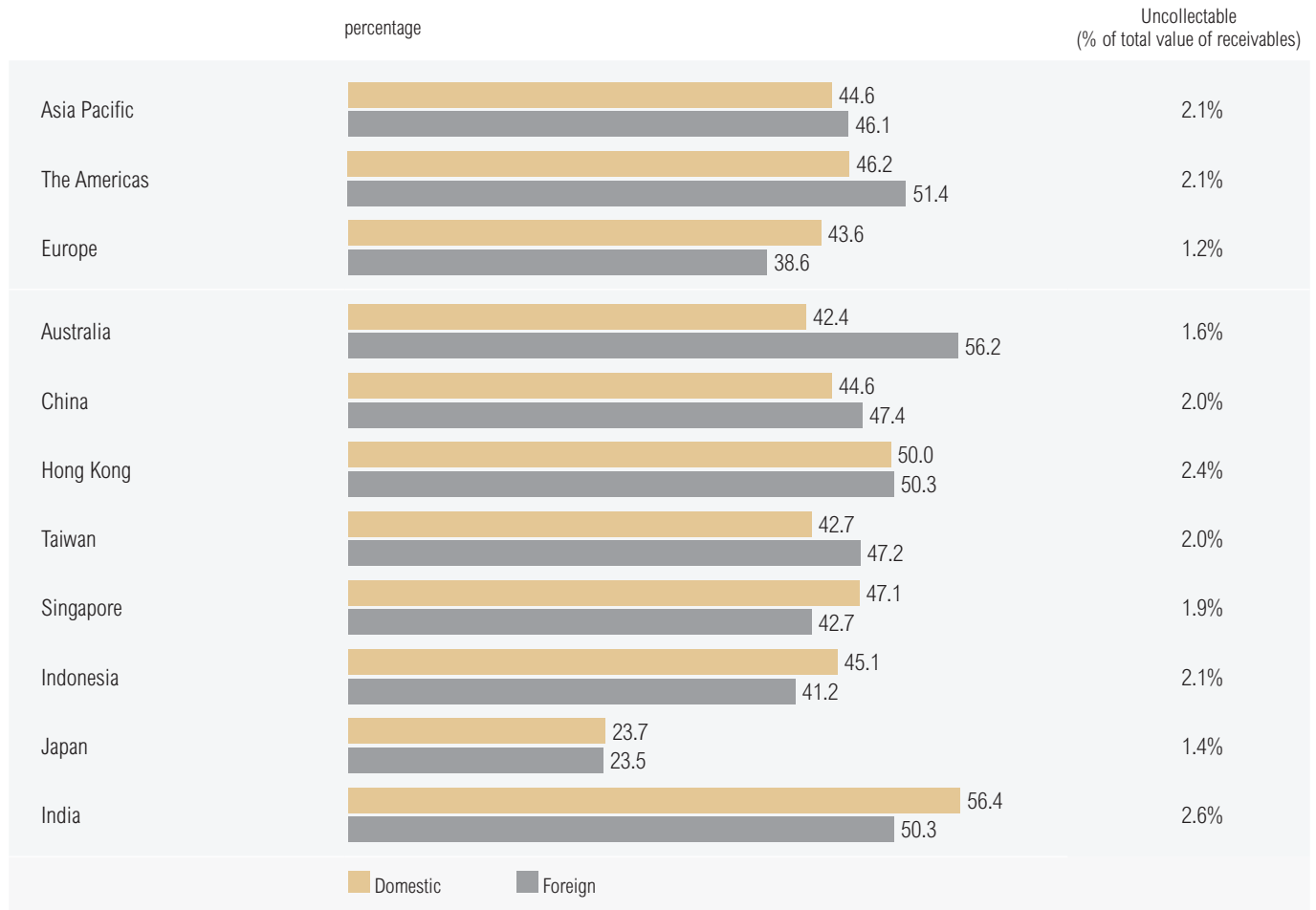
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Paid on time	53.5%	55.4%	55.5%	56.1%	53.6%	55.3%
Paid late	46.5%	44.6%	44.5%	43.9%	46.4%	44.7%

Sample: companies with customers on credit

Source: Atradius Payment Practices Barometer – October 2017



## Asia Pacific: proportion of domestic and foreign past due B2B invoices



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## By industry / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic overdue	46.3%	43.1%	43.9%	40.1%	46.3%	46.0%
Foreign overdue	46.8%	46.2%	45.2%	47.7%	46.5%	43.5%
Uncollectable (domestic + foreign)	4.5%	4.6%	4.1%	4.1%	4.4%	4.8%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## Asia Pacific: main reasons for payment delays by domestic B2B customers

	Insufficient availability of funds	Dispute over quality of goods delivered or service provided	Goods delivered or services provided do not correspond to what was agreed in the contract	Complexity of the payment procedure	Inefficiencies of the banking system	Incorrect information on invoice	Buyer using outstanding debts / invoices as a form of financing	Formal insolvency of the buyer (example: liquidation, receivership, bankruptcy)	Invoice was sent to wrong person
Asia Pacific	43.8%	25.7%	21.4%	27.4%	23.9%	18.7%	25.3%	20.8%	13.6%
The Americas	41.8%	18.8%	21.9%	21.3%	18.7%	23.4%	28.2%	23.3%	21.8%
Europe	55.5%	13.7%	11.2%	15.8%	12.0%	11.0%	30.3%	16.5%	6.5%
Australia	32.9%	13.9%	22.6%	17.5%	14.6%	11.0%	34.3%	19.0%	13.1%
China	41.5%	34.5%	19.5%	33.5%	39.0%	15.5%	11.5%	12.5%	12.5%
Hong Kong	47.2%	23.3%	16.6%	33.7%	21.5%	17.8%	17.8%	23.3%	16.6%
Taiwan	46.8%	34.8%	19.0%	31.7%	20.3%	24.7%	19.0%	22.8%	13.9%
Singapore	36.8%	30.7%	29.5%	17.5%	19.3%	13.9%	29.5%	14.5%	12.1%
Indonesia	50.5%	24.5%	19.7%	36.2%	27.7%	24.5%	27.7%	32.5%	14.4%
Japan	35.9%	13.0%	14.1%	21.7%	17.4%	16.3%	25.0%	17.4%	6.5%
India	51.5%	22.3%	26.2%	22.3%	23.3%	22.8%	38.6%	22.3%	16.3%

### Industry

Manufacturing	45.0%	31.4%	23.0%	25.9%	26.1%	20.3%	24.0%	21.3%	10.9%
Wholesale/ Retail / Distribution	45.7%	19.6%	18.7%	25.5%	22.6%	16.3%	26.7%	22.0%	15.1%
Services	41.0%	23.7%	21.5%	30.5%	22.4%	18.6%	25.9%	19.3%	15.6%

### Business size

Micro enterprise	46.2%	17.1%	14.6%	30.1%	19.6%	15.8%	23.1%	18.4%	10.8%
SMEs	43.1%	27.1%	23.2%	24.8%	24.1%	19.3%	27.4%	21.9%	13.9%
Large enterprise	42.7%	32.6%	24.7%	32.6%	29.1%	20.7%	21.6%	20.3%	16.7%

Sample: all interviewed companies (active in domestic markets)

Source: Atradius Payment Practices Barometer – October 2017



## Asia Pacific: main reasons for payment delays by foreign B2B customers

	Insufficient availability of funds	Dispute over quality of goods delivered or service provided	Goods delivered or services provided do not correspond to what was agreed in the contract	Complexity of the payment procedure	Inefficiencies of the banking system	Incorrect information on invoice	Buyer using outstanding debts / invoices as a form of financing	Formal insolvency of the buyer (example: liquidation, receivership, bankruptcy)	Invoice was sent to wrong person
Asia Pacific	33.3%	27.2%	22.0%	34.9%	29.0%	19.8%	23.2%	20.2%	17.2%
The Americas	28.3%	24.2%	25.5%	29.7%	24.2%	21.2%	24.9%	25.3%	18.6%
Europe	34.1%	17.0%	14.4%	28.2%	21.1%	13.9%	25.9%	10.6%	8.0%
Australia	26.4%	22.0%	20.9%	22.0%	19.8%	12.1%	27.5%	25.3%	17.6%
China	34.9%	33.8%	19.2%	35.9%	41.9%	17.7%	16.7%	8.6%	16.2%
Hong Kong	38.4%	21.3%	14.0%	34.8%	28.7%	24.4%	17.7%	18.3%	14.0%
Taiwan	33.8%	30.8%	25.6%	39.1%	35.3%	15.0%	19.6%	20.3%	18.8%
Singapore	29.4%	28.7%	22.4%	32.9%	18.9%	20.3%	30.1%	23.8%	17.5%
Indonesia	34.9%	32.6%	24.2%	40.2%	34.1%	18.9%	25.8%	28.0%	22.0%
Japan	31.7%	18.3%	18.3%	33.3%	21.7%	18.3%	16.7%	8.3%	11.7%
India	32.8%	23.0%	29.9%	35.6%	21.8%	26.4%	31.0%	27.6%	17.8%

### Industry

Manufacturing	36.0%	32.0%	24.7%	35.2%	31.4%	20.3%	19.7%	18.0%	17.4%
Wholesale/ Retail / Distribution	32.0%	23.1%	20.5%	34.6%	29.0%	20.1%	25.7%	23.1%	16.4%
Services	30.8%	23.9%	19.5%	34.8%	25.9%	19.0%	26.2%	21.0%	17.5%

### Business size

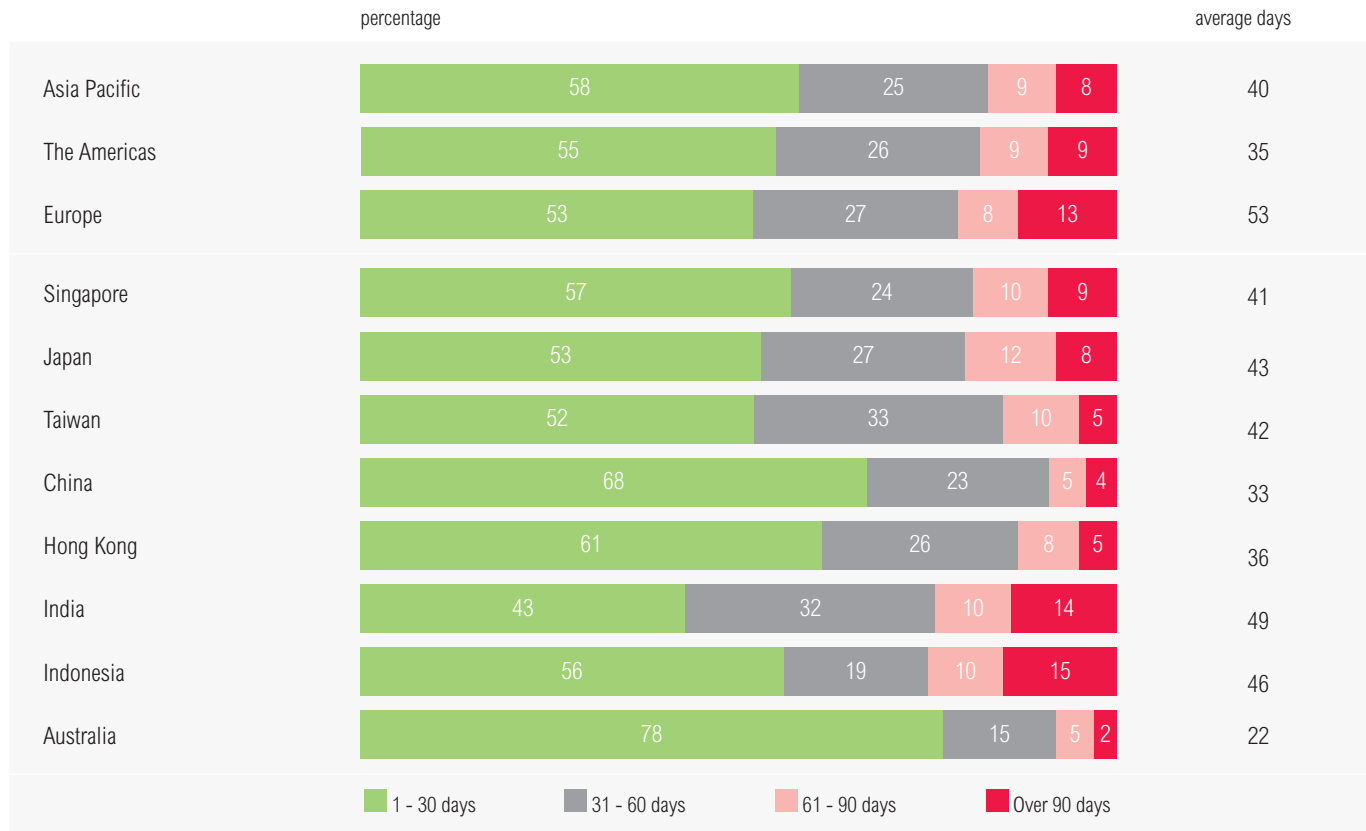
Micro enterprise	30.6%	18.7%	14.8%	33.5%	22.5%	15.8%	21.5%	19.6%	16.3%
SMEs	34.2%	28.3%	22.8%	35.4%	28.5%	19.2%	24.4%	21.3%	17.1%
Large enterprise	33.3%	32.0%	26.5%	34.7%	37.0%	25.6%	21.0%	17.4%	18.3%

Sample: all interviewed companies (active in foreign markets)

Source: Atradius Payment Practices Barometer – October 2017



## Average DSO recorded in Asia Pacific



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## By industry / by business size

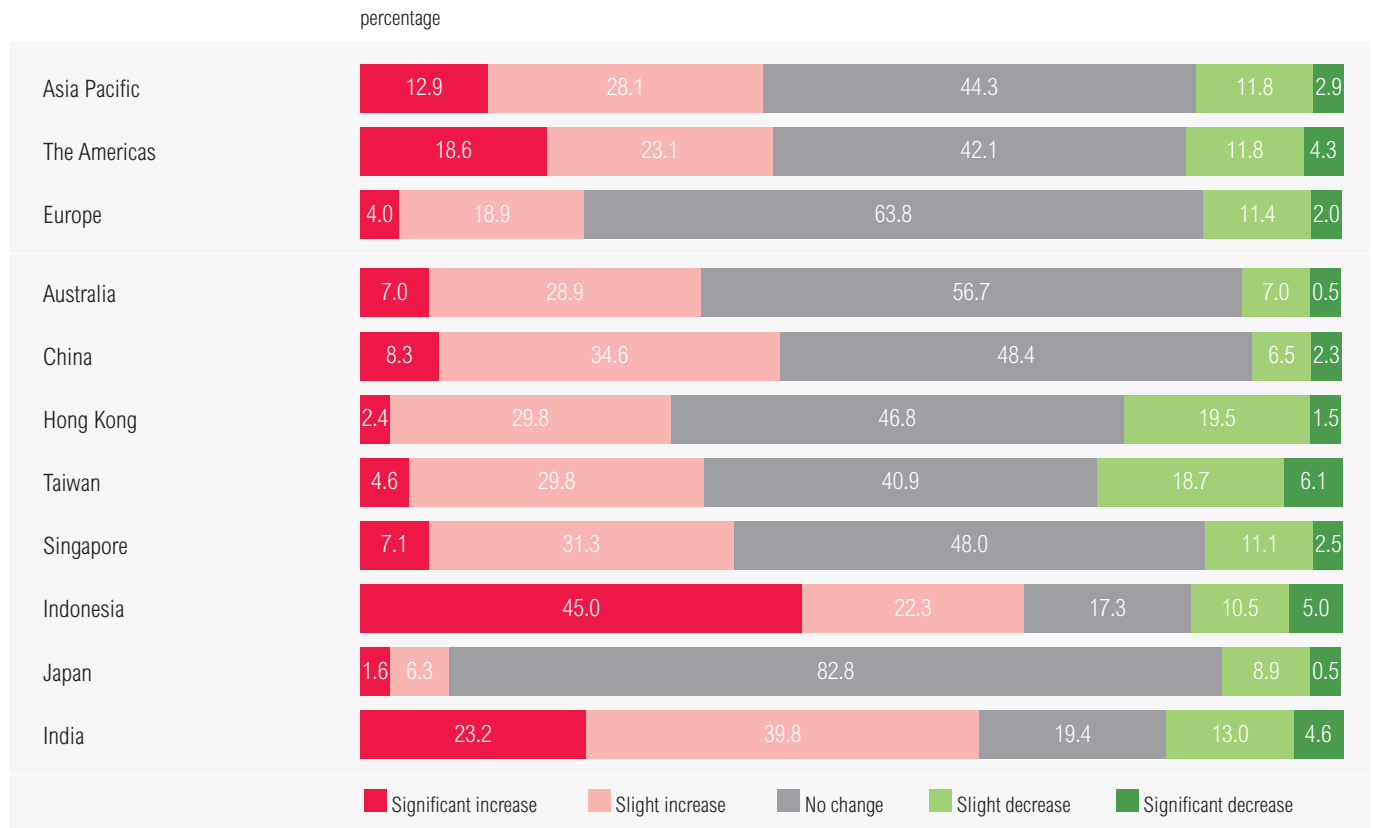


Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017



## Asia Pacific: expected DSO trend over the next 12 months



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

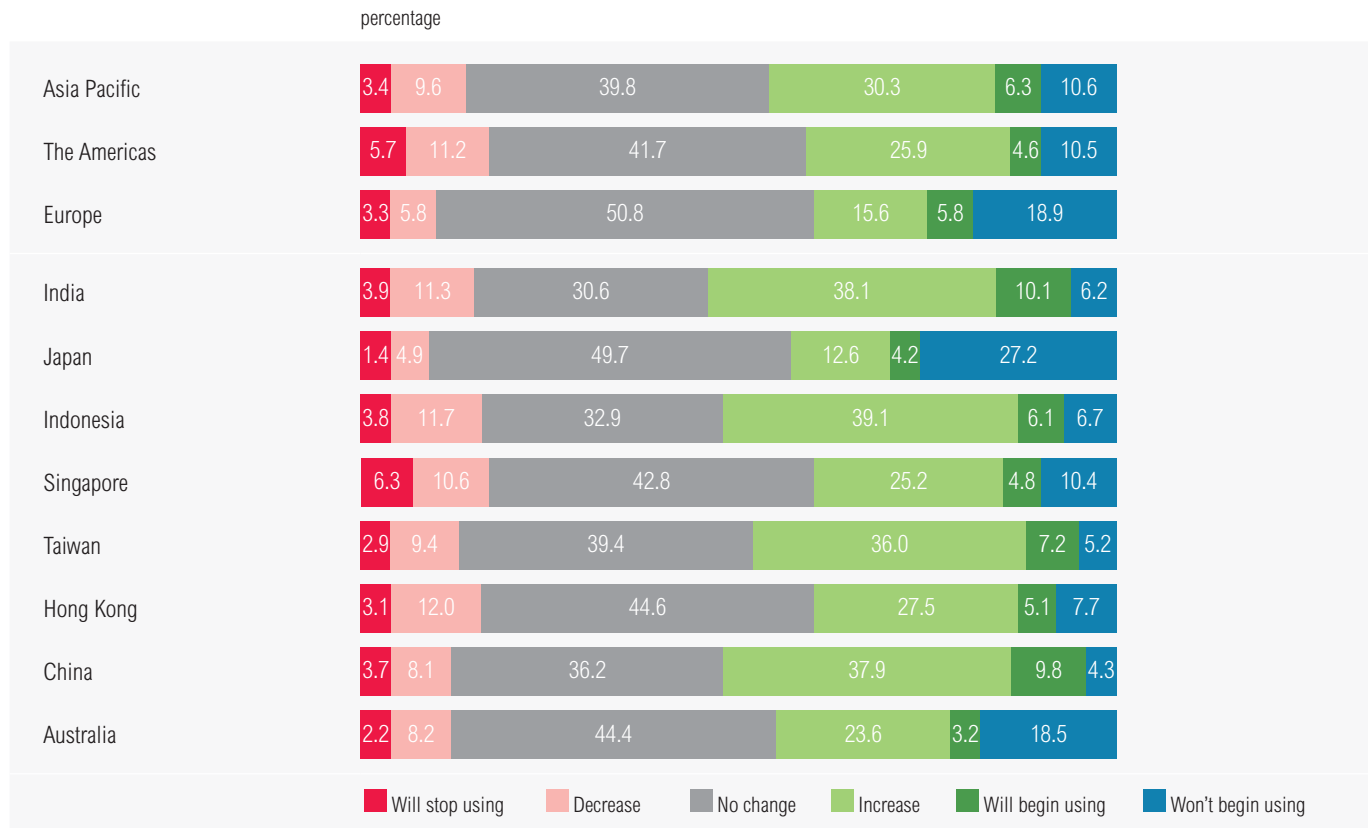
## By industry / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	12.1%	14.3%	12.7%	11.0%	12.7%	16.9%
Slight increase	31.0%	26.3%	26.3%	18.5%	32.7%	30.0%
No change	41.6%	42.0%	48.7%	56.0%	40.0%	37.1%
Slight decrease	11.7%	14.8%	9.9%	12.2%	11.1%	13.5%
Significant decrease	3.6%	2.5%	2.5%	2.2%	3.4%	2.6%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017

## Asia Pacific: Intention to adjust credit management practices against the potential impact of Brexit, the slowdown in Asia and US protectionism

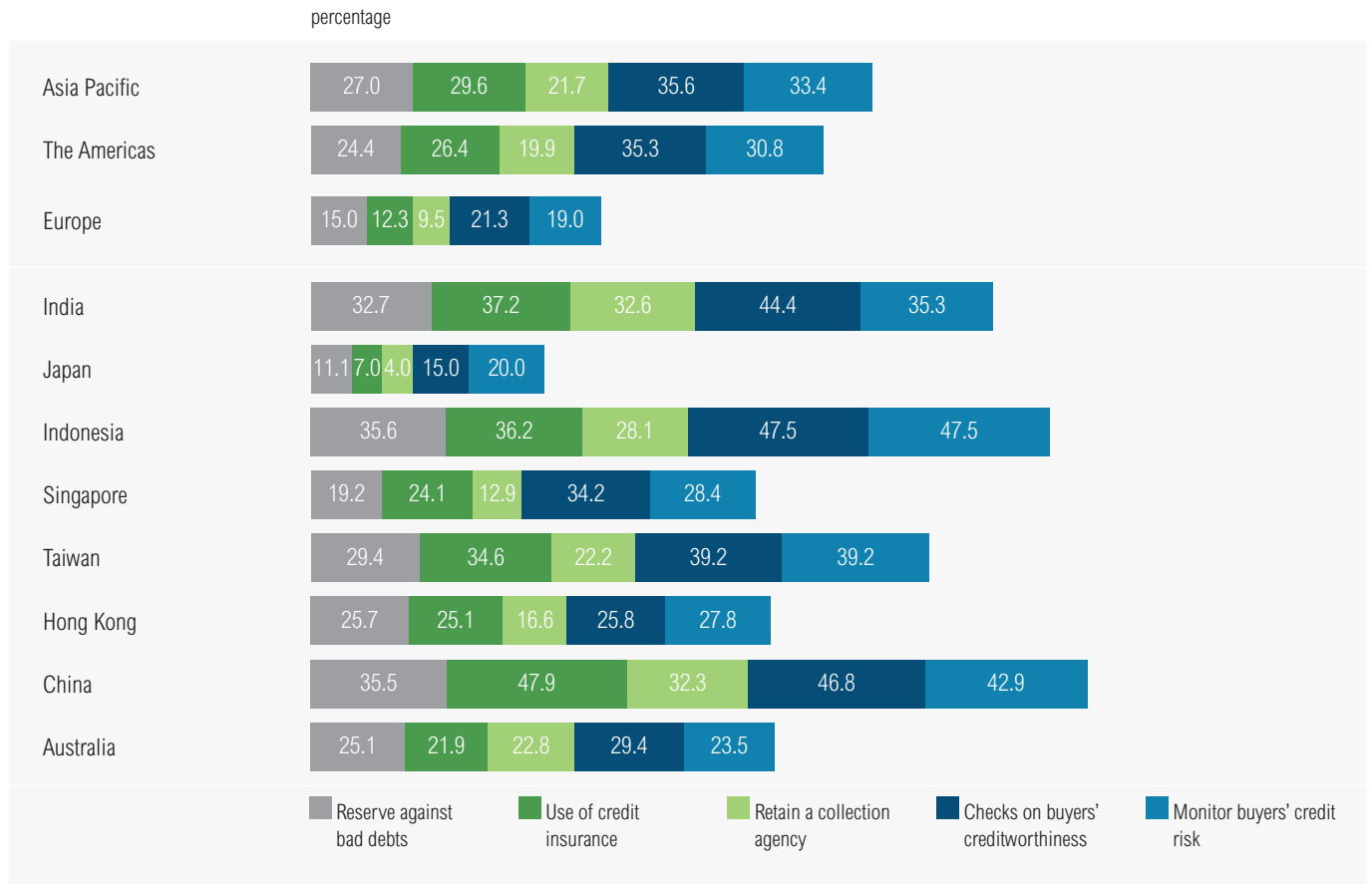


Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2017



## Asia Pacific: respondents reporting intention to increase their use of credit management tools to protect themselves against the potential impact of US protectionism



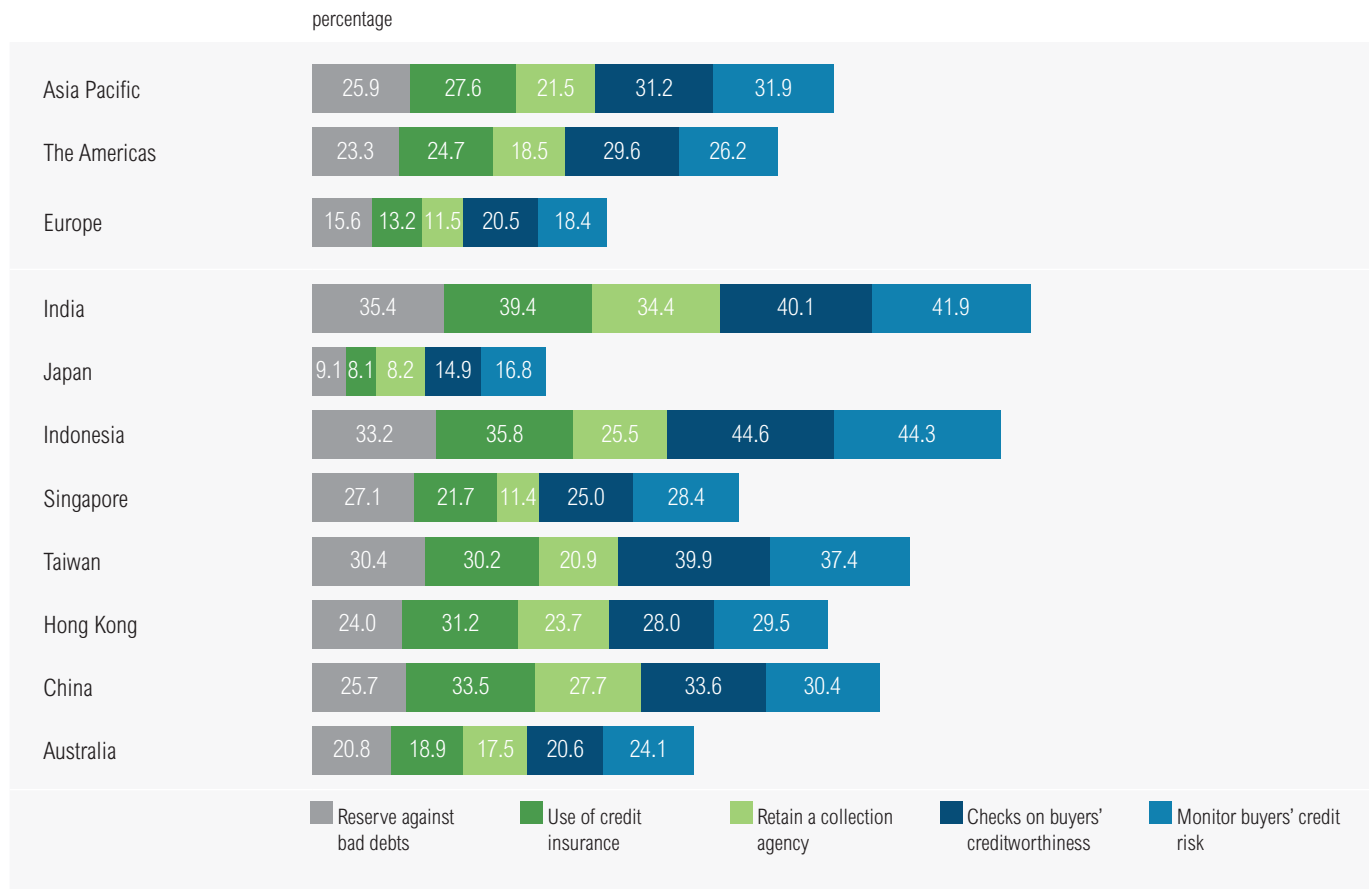
Sample: all interviewed companies (active in domestic and foreign markets)

Source: Atradius Payment Practices Barometer – October 2017

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Find out more about how we can support your [collections](#) requirements in your local market.

## Asia Pacific: respondents reporting intention to increase their use of credit management tools to protect themselves against the potential impact of Brexit



Sample: all interviewed companies (active in domestic and foreign markets)

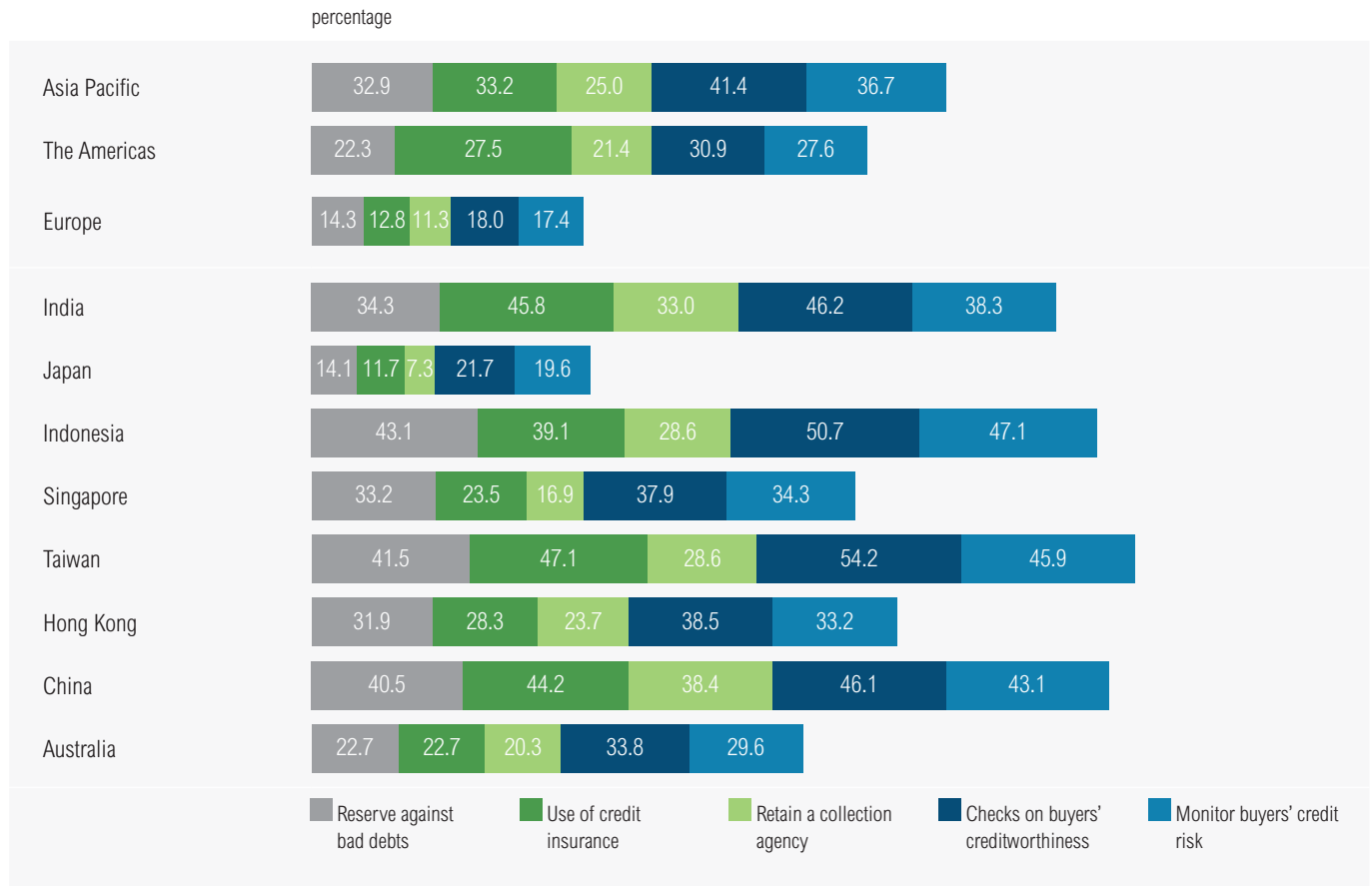
Source: Atradius Payment Practices Barometer – October 2017

Find out more about how Atradius can support your [credit insurance](#) requirements.

Find out more about how we can support your [collections](#) requirements in your local market.



## Asia Pacific: respondents reporting intention to increase their use of credit management tools to protect themselves against the potential impact of the slowdown in Asia



Sample: all interviewed companies (active in domestic and foreign markets)

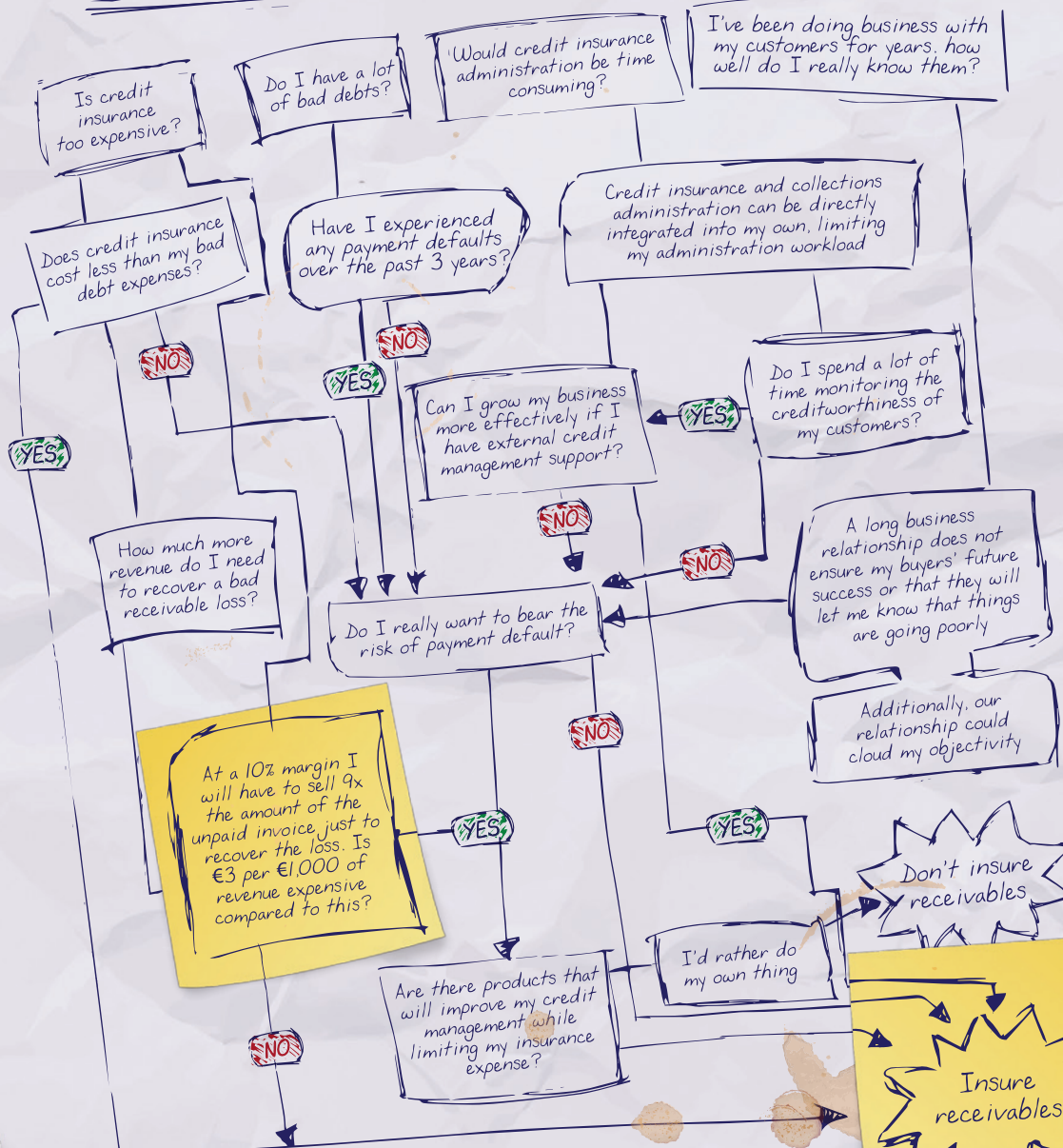
Source: Atradius Payment Practices Barometer – October 2017

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Find out more about how we can support your [collections](#) requirements in your local market.

# Don't overcomplicate your decision about whether to use credit insurance

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