

PRESS RELEASE

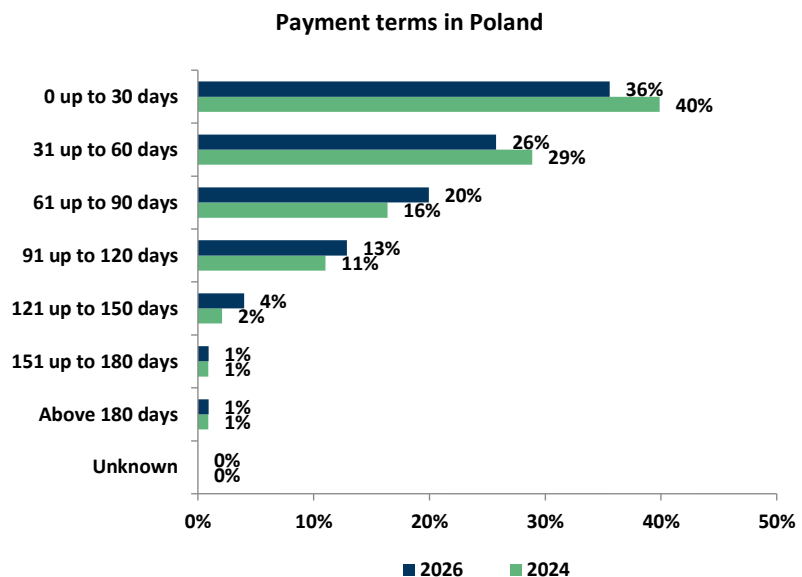
Poland Payment Survey 2026: sustained economic growth yet worsening payment discipline

Hong Kong S.A.R, March 27th, 2026 – Coface’s 10th Poland Payment Survey, conducted among 326 companies, reveals a clear deterioration in payment behavior, with average delays extending to 53 days, their highest level since 2021.

This worsening trend contrasts with Poland’s solid economic momentum in 2025, when GDP grew by 3.6% on the back of strong domestic demand. Yet rising labor costs, persistently high interest rates and a record number of insolvencies (6,566 cases) have weighed heavily on corporates, creating a more challenging environment despite Poland remaining one of Europe’s fastest-growing large economies.

Payment terms: more relaxed conditions

Payment terms continued to lengthen, with the average rising from 42.2 to **54.1 days**, the highest level since this survey was first conducted, in 2017. Companies offering terms under 30 days still represent the largest share (35%), but medium-length terms (61–150 days) have become more common. The longest terms are observed in **metals** (72 days), followed by



Information and Communication Technologies (ICT) and construction.

Payment delays : deterioration of discipline

Payment delays worsened across most sectors. Metals (64 days), agri-food (61) and construction (59) now record the longest delays. The share of firms entirely free of

overdue payments decreased significantly from 14.6% to **8.5%**, while those with overdue receivables exceeding 20% of turnover increased significantly.

In terms of recovery methods, **inhouse monitoring and debt collection** remain the preferred approach (38%), while the use of third-party collection services has risen to **34%**.

Intensified Chinese competition

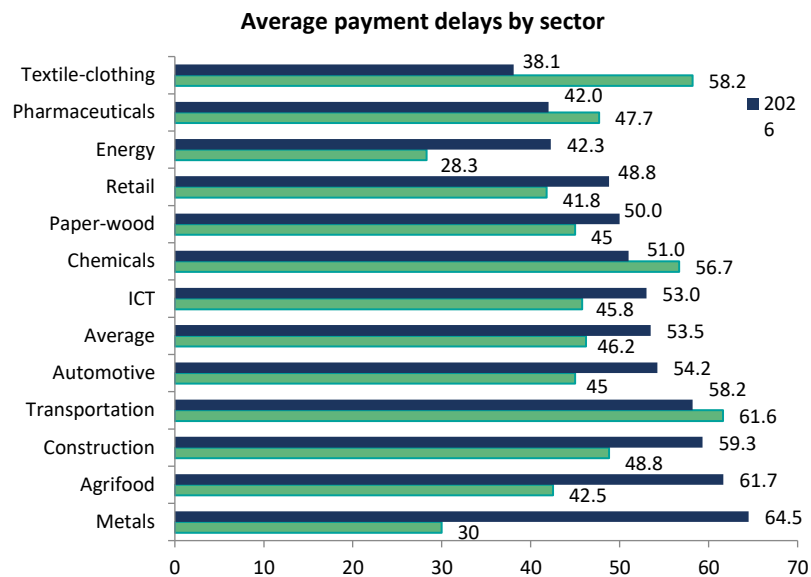
This year's survey highlights a growing impact

from Chinese competitors: as a matter of fact, Chinese imports to Poland grew by **11.4%** in 2025, while Polish exports to China declined by **7.5%**.

The most affected sectors include agri-food, chemicals, and automotive. The automotive sector is a well-known example, as Chinese manufacturers are increasingly offering highly competitive products, especially in the electric vehicle (EV) segment. The most frequently reported impact of increasing competition from Chinese firms has been pressure on profit margins (40% of respondents) and on prices (34%).

2026 outlook: gradual normalization and rising optimism

Despite these challenges, surveyed companies remain positive about the year ahead: **48%** of them expect an improvement in business activity, and only 8% foresee deterioration. The study forecasts that Poland's GDP growth will accelerate to **3.8%** in 2026, supported by EU fund absorption and easing cost pressures. In this context, Coface has upgraded Poland's country risk assessment to A3.



Access the full study [here](#)



MEDIA CONTACTS

COFACE ASIA-PACIFIC

Karen Yik: +852 2585 9121

karen.yik@coface.com

COFACE: FOR TRADE

A leading player in global commercial credit risk management for over 75 years, Coface helps companies develop their business and navigate an uncertain and volatile environment. Regardless of their size, location or sector of activity, Coface supports 100,000 clients in nearly 200 markets with a comprehensive range of solutions: credit insurance, information services, debt collection, single risk insurance, surety bonds and factoring. Every day, Coface capitalises on its unique expertise and cutting-edge technologies to facilitate trade, both domestically and internationally.

For more information, visit coface.com.hk

COFACE SA. is listed on Compartment A of Euronext

ISIN Code: FR0010667147 / Mnemonic: COFA Y

Since July 25, 2022, COFACE SA certifies its communications.
You can check their authenticity on wiztrust.com

