

PRESS RELEASE

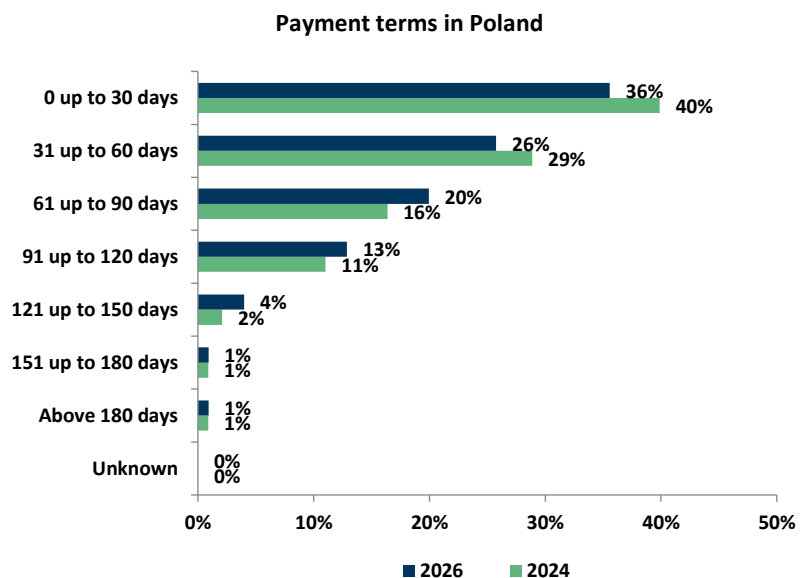
Poland Payment Survey 2026: sustained economic growth yet worsening payment discipline

Paris, March 24th, 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

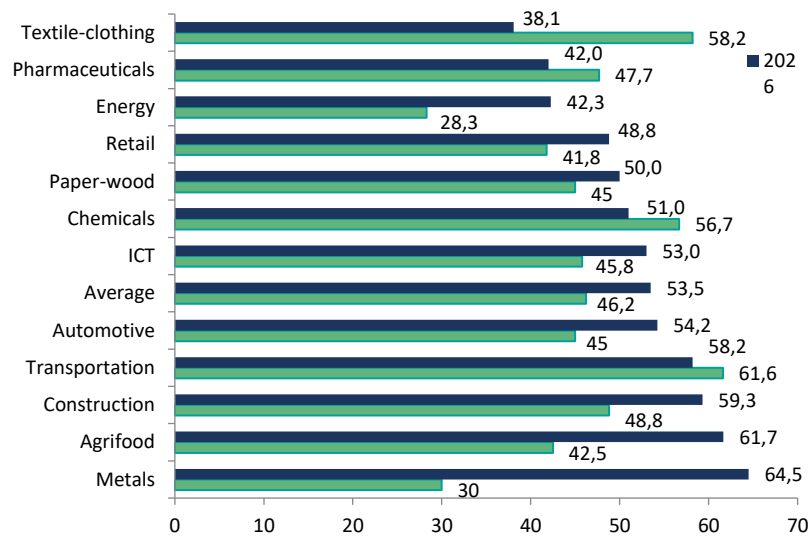
Payment delays worsened across most sectors. Metals (64 days), agri-food (61) and construction (59) now record the longest delays. The share of firms entirely free of overdue payments decreased significantly from 14.6% to **8.5%**, while those with overdue receivables exceeding 20% of turnover increased 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%**.

Average payment delays by sector



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](#)

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