



# Statistical appendix Atradius Payment Practices Barometer

Survey results for Asia Pacific



## Statistical appendix

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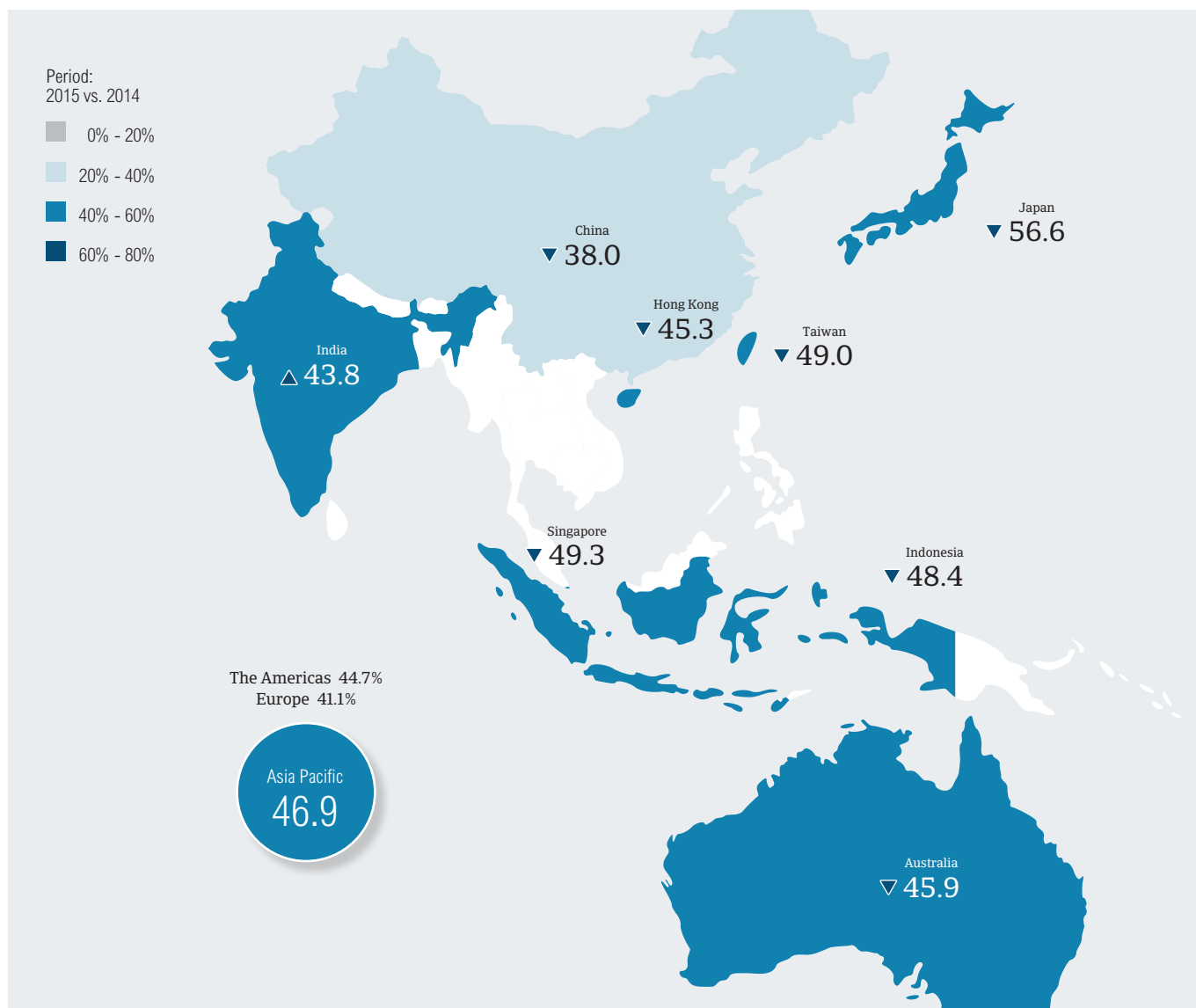
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## Asia Pacific: proportion of total B2B sales made on credit (domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015

## By industry / by business size

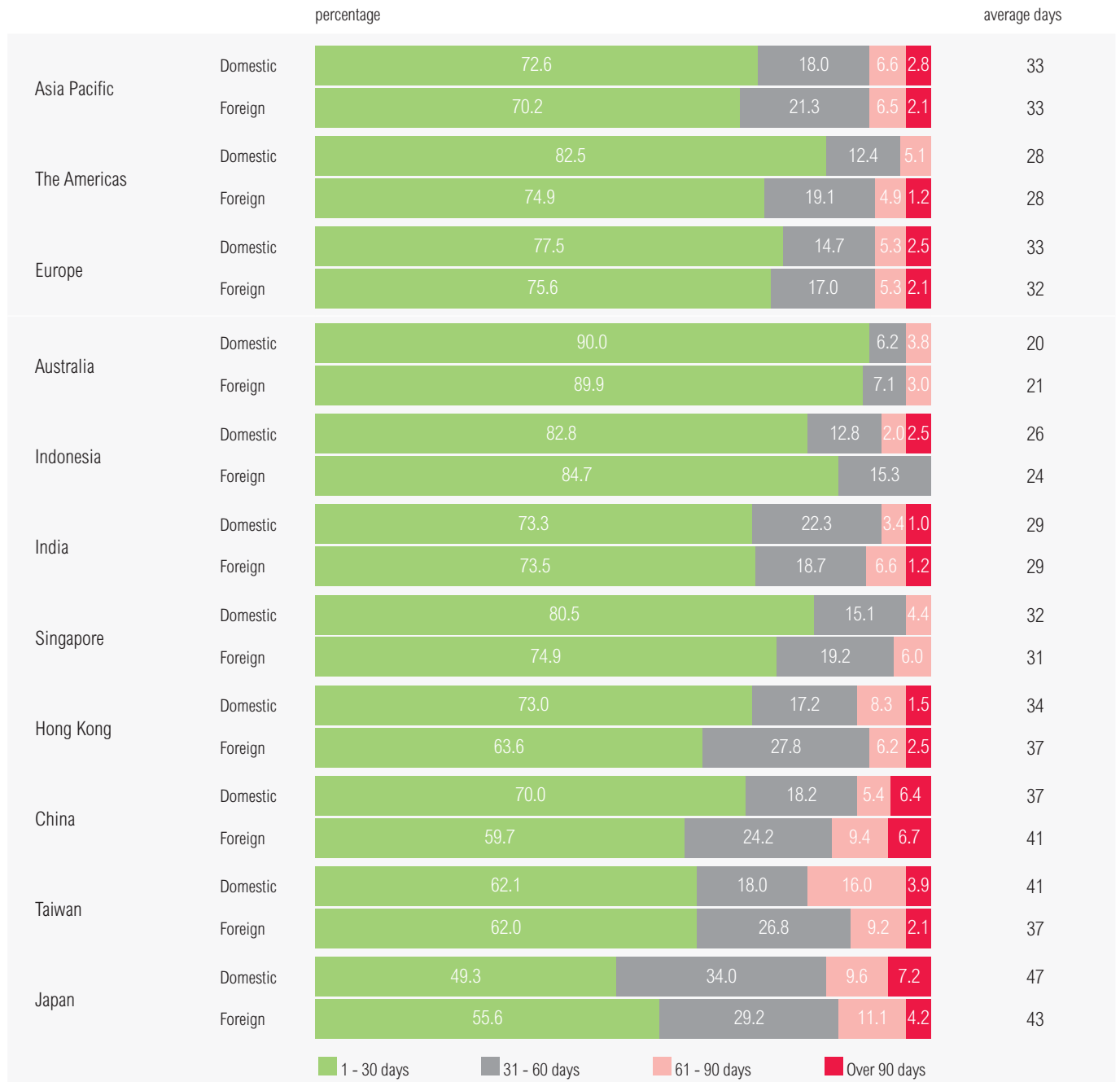
Asia Pacific	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic	50.8	52.2	49.2	49.4	51.2	51.0
Foreign	44.1	40.4	42.2	42.3	42.2	43.9

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015



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



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015

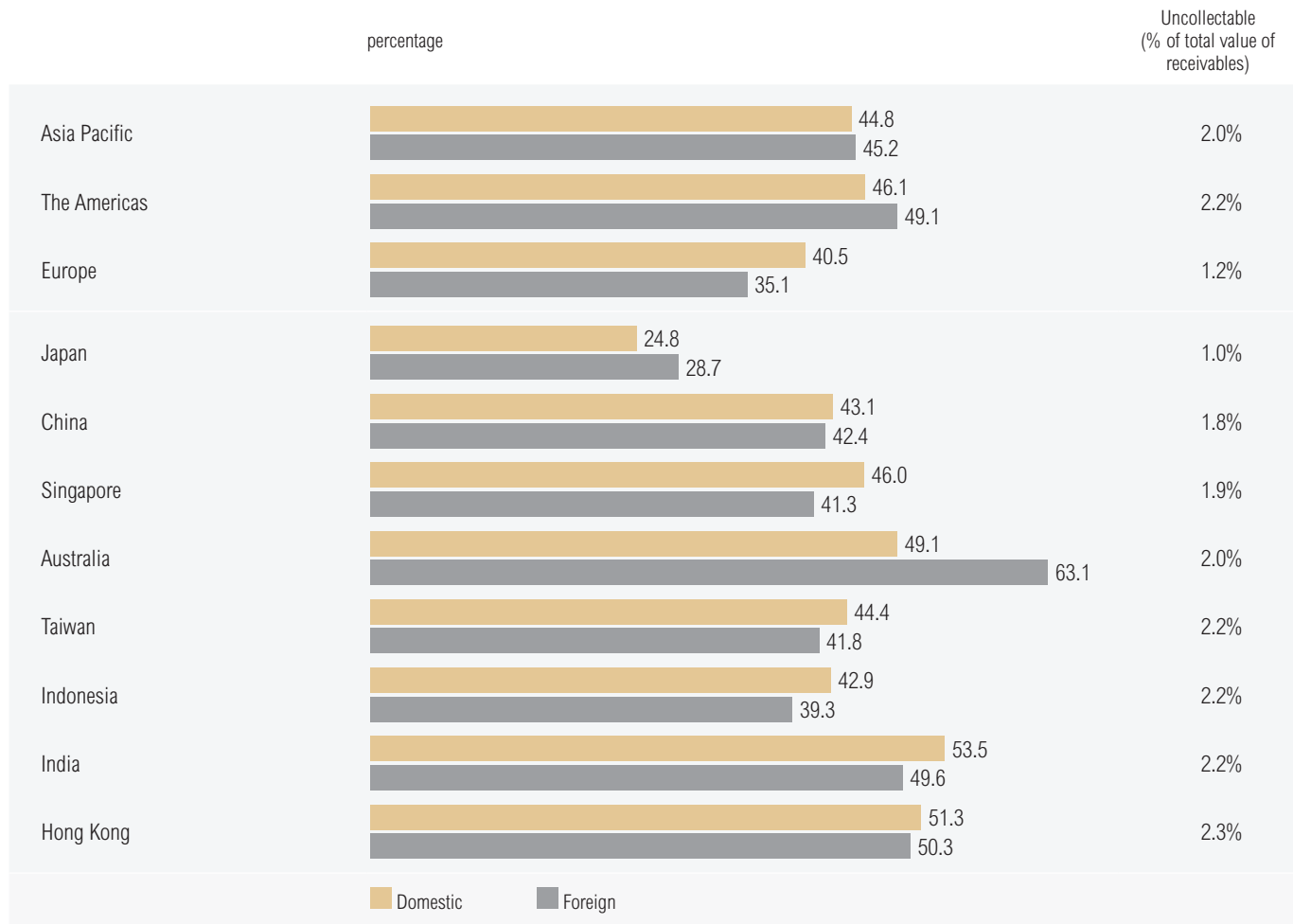
## By industry / by business size (average days)

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic	38	31	31	32	34	35
Foreign	37	30	29	33	33	33

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015

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



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015

## By industry / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic overdue	45.8%	44.1%	44.3%	42.8%	45.5%	44.5%
Foreign overdue	44.3%	44.5%	47.7%	45.9%	45.4%	44.4%
Uncollectable (domestic + foreign)	2.3%	2.0%	1.9%	1.8%	2.3%	1.9%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015



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

	Insufficient availability of funds	Buyer using outstanding debts / invoices as a form of financing	Complexity of the payment procedure	Dispute over quality of goods delivered or service provided	Goods delivered or services provided do not correspond to what was agreed in the contract	Formal insolvency of the buyer (example: liquidation, receivership, bankruptcy)	Incorrect information on invoice	Inefficiencies of the banking system	Invoice was sent to wrong person	Other
Asia Pacific	46.3%	29.6%	28.6%	25.8%	24.0%	21.4%	20.4%	19.6%	13.9%	0.4%
The Americas	46.4%	32.8%	25.4%	18.7%	18.7%	24.2%	26.8%	23.7%	22.6%	0.7%
Europe	53.8%	34.3%	15.4%	13.5%	7.9%	20.1%	11.0%	11.7%	9.4%	5.7%
Australia	41.6%	31.5%	27.0%	22.5%	22.5%	16.9%	22.5%	20.8%	19.1%	1.1%
China	62.0%	24.1%	23.5%	30.0%	15.5%	27.3%	14.4%	19.3%	5.4%	0.0%
Hong Kong	39.4%	27.3%	27.9%	20.0%	20.6%	18.2%	17.0%	21.2%	14.6%	0.0%
Taiwan	45.9%	21.7%	29.9%	32.5%	25.5%	24.8%	19.1%	11.5%	11.5%	0.6%
Singapore	48.2%	36.5%	29.1%	31.2%	27.5%	15.9%	24.9%	13.8%	13.8%	0.5%
Indonesia	50.5%	30.9%	34.0%	23.4%	22.9%	31.9%	17.0%	25.0%	14.9%	0.0%
Japan	20.7%	20.7%	24.1%	15.5%	29.3%	19.0%	21.6%	12.9%	12.1%	1.7%
India	51.0%	38.8%	31.1%	27.6%	29.6%	16.3%	26.0%	28.1%	18.9%	0.0%
Industry										
Manufacturing	47.2%	33.7%	25.3%	31.2%	28.3%	24.8%	23.0%	20.3%	14.4%	0.6%
Wholesale / Retail / Distribution	51.3%	24.7%	30.1%	23.5%	21.7%	20.7%	17.1%	18.4%	12.0%	0.3%
Services	41.2%	29.1%	30.8%	21.9%	21.2%	18.3%	20.2%	19.8%	14.9%	0.4%
Business size										
Micro enterprise	48.1%	25.3%	22.8%	15.7%	15.7%	16.5%	11.5%	14.0%	9.9%	1.4%
SME (Small/ Medium enterprise)	46.2%	30.7%	31.2%	28.8%	26.5%	22.8%	23.9%	22.0%	15.2%	0.1%
Large enterprise	43.7%	32.5%	28.6%	31.6%	28.6%	24.2%	22.1%	19.9%	15.6%	0.0%

Sample: all interviewed companies (active in domestic markets)

Source: Atradius Payment Practices Barometer – October 2015

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

	Complexity of the payment procedure	Insufficient availability of funds	Inefficiencies of the banking system	Buyer using outstanding debts / invoices as a form of financing	Dispute over quality of goods delivered or service provided	Goods delivered or services provided do not correspond to what was agreed in the contract	Incorrect information on invoice	Formal insolvency of the buyer (example: liquidation, receivership, bankruptcy)	Invoice was sent to wrong person	Other
Asia Pacific	39.4%	34.5%	29.2%	28.4%	28.3%	25.4%	23.0%	18.1%	16.9%	0.8%
The Americas	33.6%	30.9%	37.2%	30.3%	23.3%	22.2%	27.6%	27.8%	25.6%	0.0%
Europe	27.0%	38.3%	21.9%	28.3%	16.8%	12.1%	15.0%	16.9%	13.4%	3.1%
Australia	35.6%	27.8%	30.0%	30.0%	24.4%	32.2%	30.0%	25.6%	25.6%	1.1%
China	43.5%	40.6%	27.5%	27.5%	37.0%	25.4%	18.1%	15.9%	8.0%	0.0%
Hong Kong	29.2%	39.6%	23.6%	27.1%	21.5%	20.1%	18.8%	12.5%	15.3%	0.0%
Taiwan	32.3%	30.7%	23.4%	29.8%	25.8%	37.9%	21.0%	18.6%	12.1%	2.4%
Singapore	44.4%	40.0%	31.9%	28.9%	28.9%	23.0%	28.2%	15.6%	22.2%	1.5%
Indonesia	50.0%	27.9%	42.3%	28.9%	30.8%	19.2%	26.0%	20.2%	20.2%	1.0%
Japan	36.7%	20.4%	16.3%	14.3%	24.5%	16.3%	16.3%	16.3%	18.4%	0.0%
India	43.0%	35.6%	32.9%	32.2%	30.2%	25.5%	24.8%	22.2%	18.1%	0.0%

### Industry

Manufacturing	40.6%	35.1%	28.1%	34.2%	31.8%	26.2%	24.5%	17.9%	17.7%	0.5%
Wholesale / Retail / Distribution	36.0%	36.8%	29.4%	20.6%	26.8%	23.2%	22.8%	18.0%	14.7%	1.5%
Services	41.4%	30.8%	30.8%	27.0%	23.6%	26.6%	20.7%	18.6%	18.1%	0.4%

### Business size

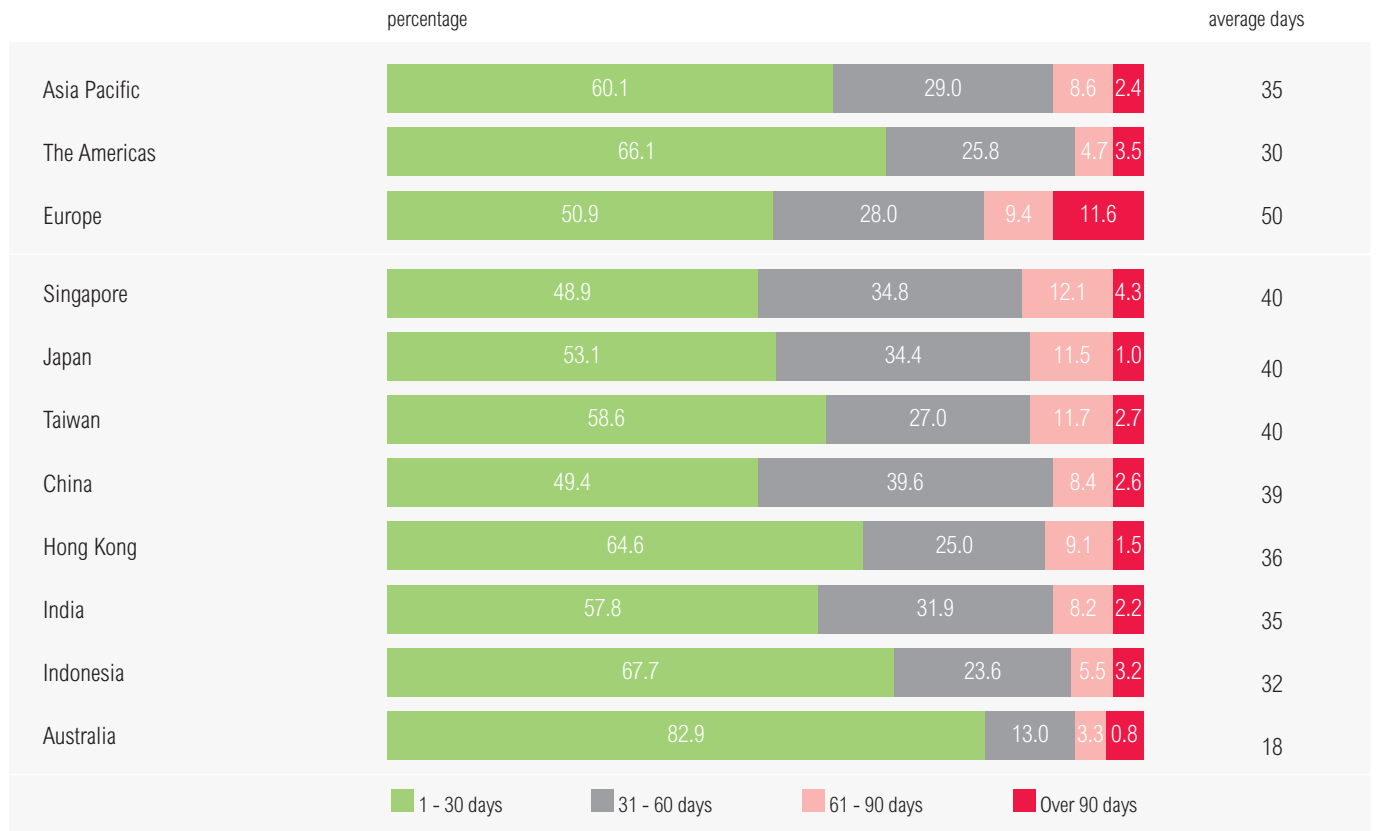
Micro enterprise	32.0%	31.3%	23.3%	24.0%	19.3%	18.7%	18.7%	15.3%	8.7%	2.0%
SME (Small/ Medium enterprise)	40.1%	33.9%	33.9%	28.2%	28.4%	26.5%	22.6%	18.1%	19.1%	0.7%
Large enterprise	43.1%	38.6%	19.8%	32.2%	34.7%	27.2%	27.7%	20.3%	16.8%	0.0%

Sample: all interviewed companies (active in domestic markets)

Source: Atradius Payment Practices Barometer – October 2015



## Average DSO recorded in Asia Pacific



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015

## By industry / by business size

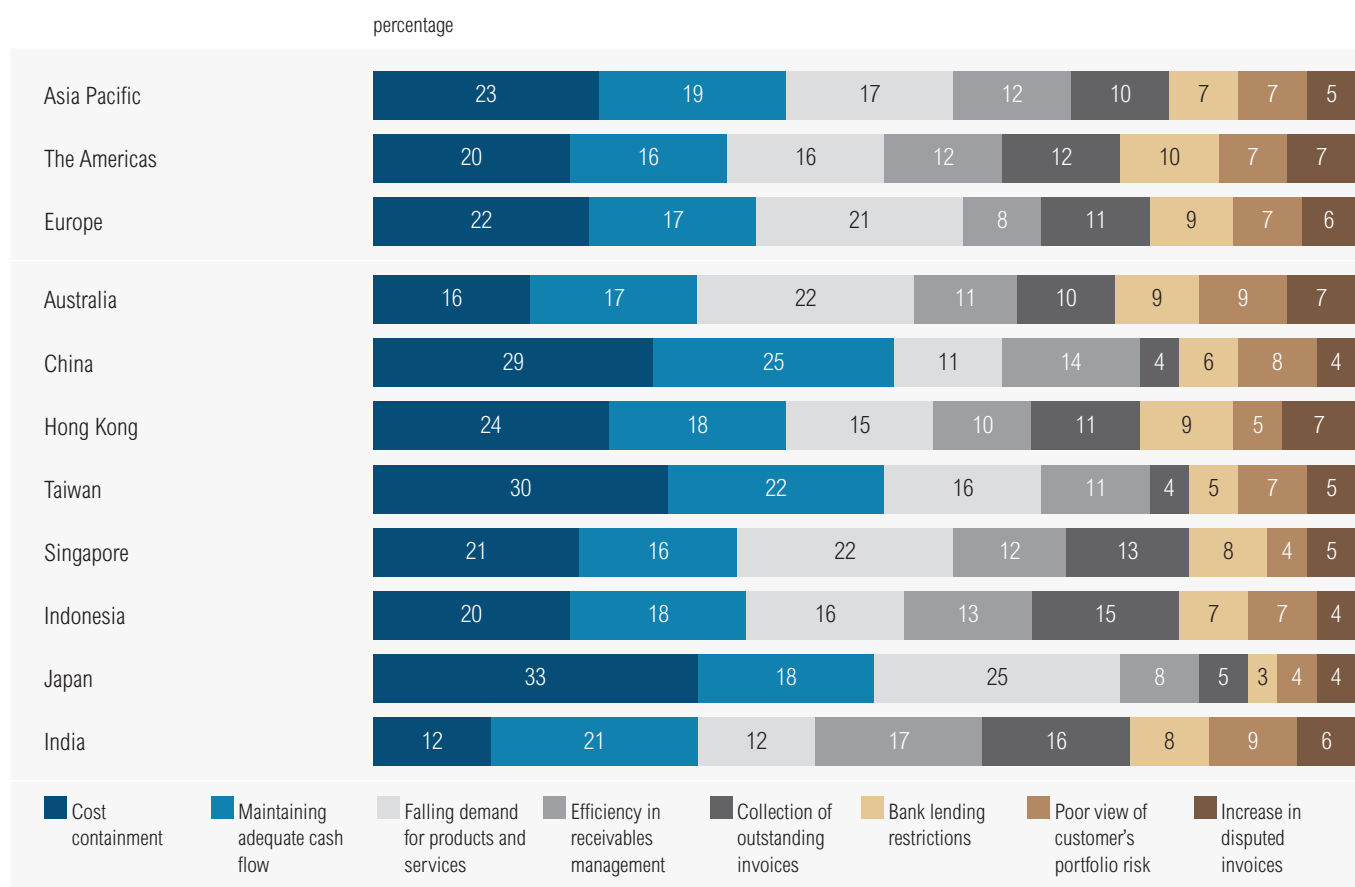
Industry			Business size		
Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
36	35	34	33	35	38

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015



## The greatest challenge to business profitability in 2015 for respondents in Asia Pacific



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

Source: Atradius Payment Practices Barometer – October 2015

## By industry / by business size

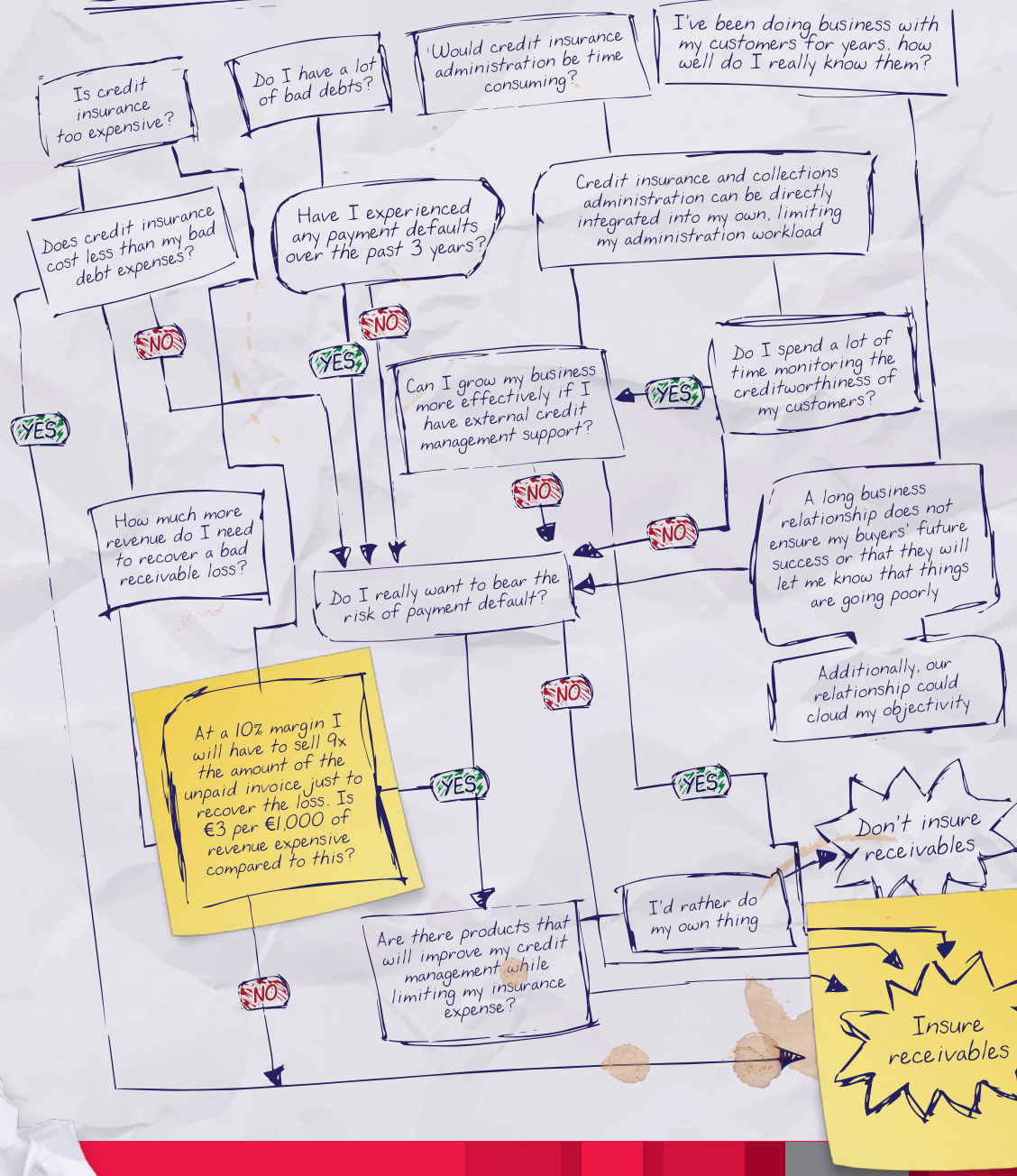
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Cost containment	25.9%	20.0%	22.5%	22.2%	22.1%	27.7%
Falling demand for your products and services	16.4%	16.4%	19.2%	21.2%	15.7%	15.8%
Maintaining adequate cash flow	20.2%	21.5%	16.4%	21.6%	18.4%	17.7%
Collection of outstanding invoices	7.9%	10.5%	11.4%	10.3%	10.2%	7.7%
Bank lending restrictions	6.2%	8.1%	6.8%	7.1%	7.0%	6.5%
Efficiency in receivables management	11.9%	12.6%	11.3%	9.1%	13.8%	10.4%
Poor view of customer's portfolio risk	6.5%	6.6%	6.8%	5.3%	7.9%	5.0%
Increase in disputed invoices	5.2%	4.3%	5.7%	3.2%	4.9%	9.2%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – October 2015

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

## SHOULD I INSURE MY RECEIVABLES?



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