Prompt Payments Report Q4’25

27th February 2026

PAYMENT TIMES FOR SMEs AT 39 DAYS

- **Payment times for SMEs increase to 39 days.**
- **Businesses with multiple sites are waiting longest to be paid at 50 days.**
- **19% of multinationals/big businesses take longer to pay SMEs.**

ISME, the Irish SME Association, today (27th Feb) released its Prompt Payments Report for Q4’25. Based on the findings, credit days for this quarter have decreased to 39 days. Businesses with multiple sites are waiting the longest to be paid at 50 days followed by those in Munster and Dublin at 43 and 38 days, respectively. The Construction and Wholesale sectors are waiting longest on payment; with an average of 51 and 56 days respectively. The Association emphasizes the importance of businesses paying each other on time.

This report was generated using data from our Q4’25 business trends survey, published in the first week of December 2025, covering the third quarter of 2025. There were 125 SME respondents, 39% of whom employ less than 10; 49% employ between 11 and 49; and the remaining 11% employ between 50 and 250. Geographically, 26% are from Dublin; 64% are spread across the rest of the country; and 10% have multiple sites.

The main results of this study show:

- **Average payment period for SMEs in Q4’25 increases to 39 days.**
- **84% of respondents do not charge interest on late payments.**
- **17% are afraid to charge for late payments in case they lose custom.**
- **19% of multinationals are taking longer to make their payments.**
- **66% of SMEs favour a statutory 30-day payments regime; with no opt-out.**
- **Construction and Wholesale sectors are waiting longest on payment; at an average of 51 and 56 days, respectively.**
- **Businesses with multiple sites are waiting on average 50 days to be paid.**
- **Businesses in Dublin are waiting on average 38 days for payment.**

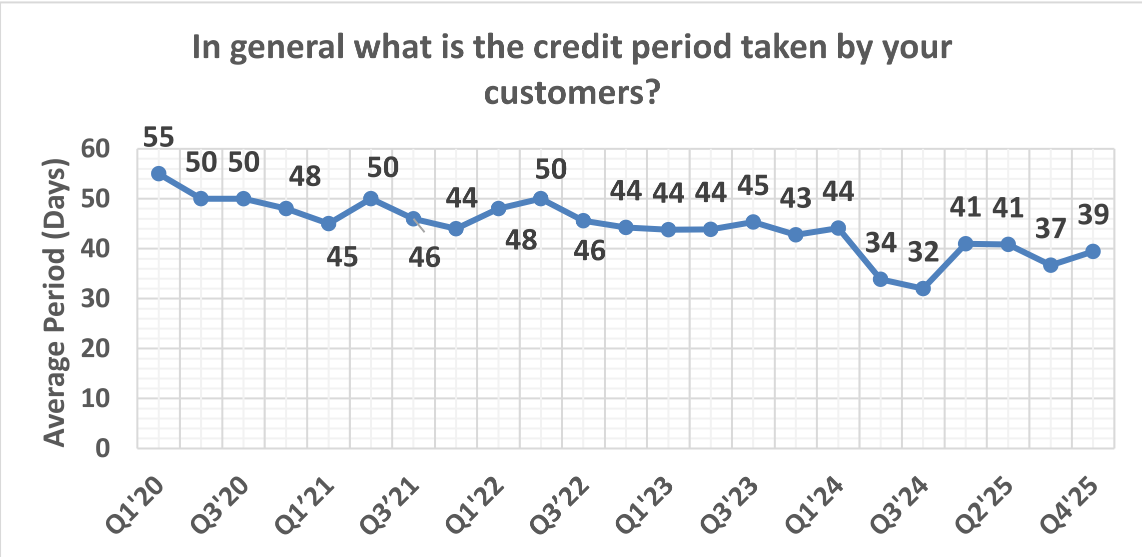
- **Businesses in Leinster are waiting on average 35 days for payment.**
- **Businesses in Munster are waiting on average 43 days for payment, while businesses in Connaught are waiting on average 30 days.**

Our organization persists in calling on the Government to:

- **Insist that all state agencies adhere strictly to the 15-day rule.**
- **The office of Government Procurement should require all tenderers to publicize their creditor days.**

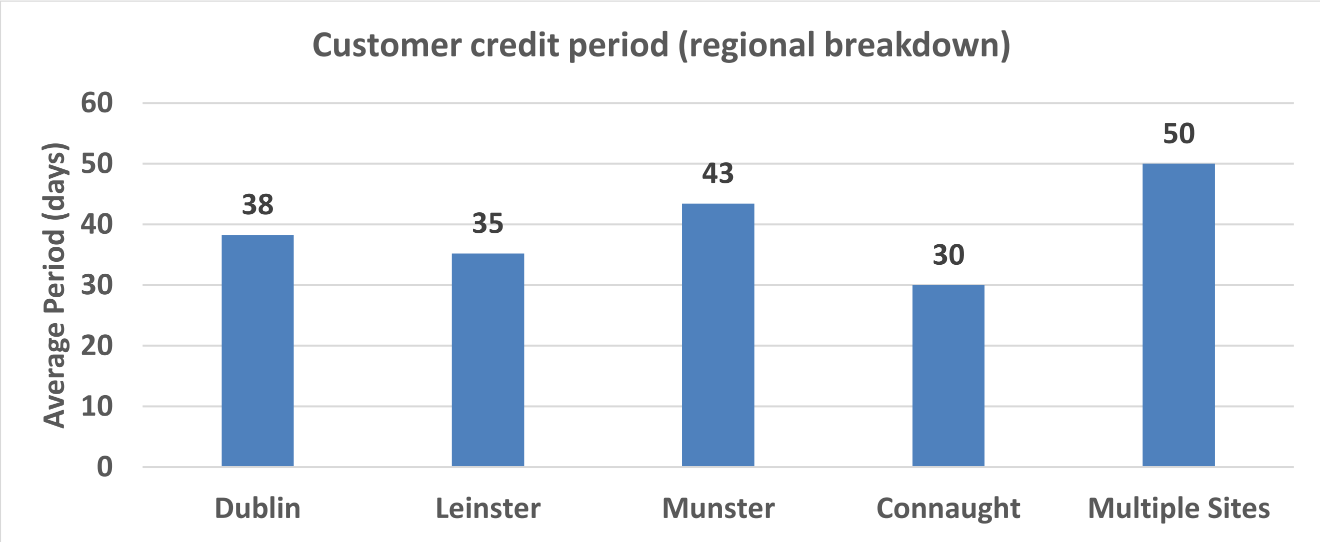
Average credit period in days:

Businesses on average are waiting 39 days to be paid, a 2-day increase from last quarter.



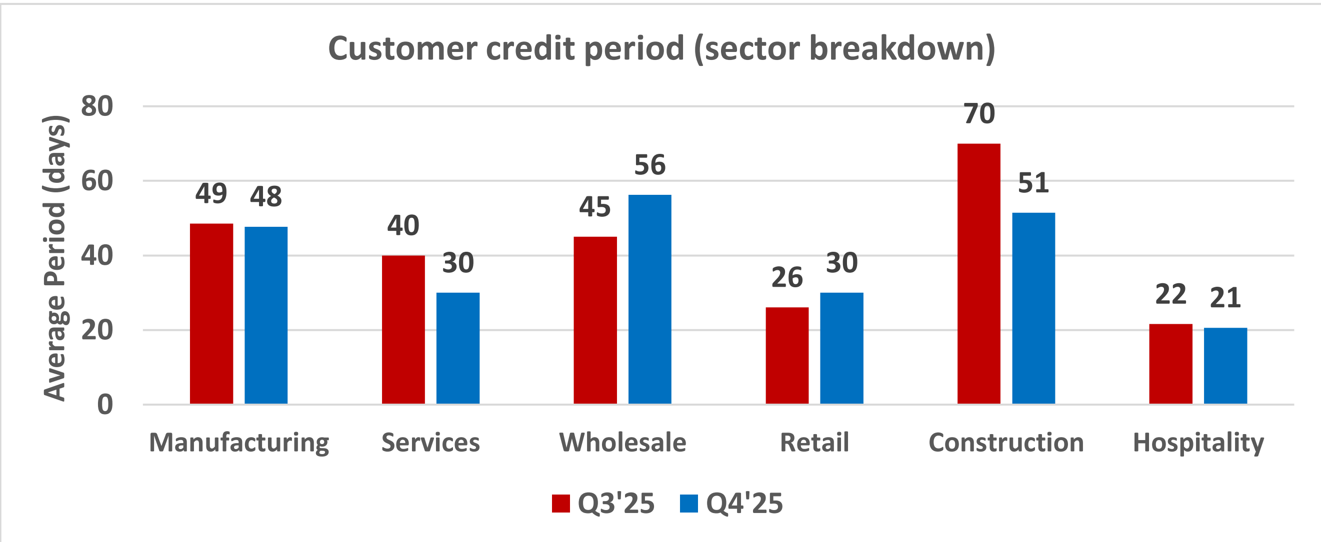
Regional breakdown of credit period:

Businesses with multiple sites are waiting longest to be paid at 50 days, followed by businesses in Munster and Dublin, at 43 and 38 days, respectively. Businesses in Leinster and Connaught are waiting on average 35 and 30 days, respectively.



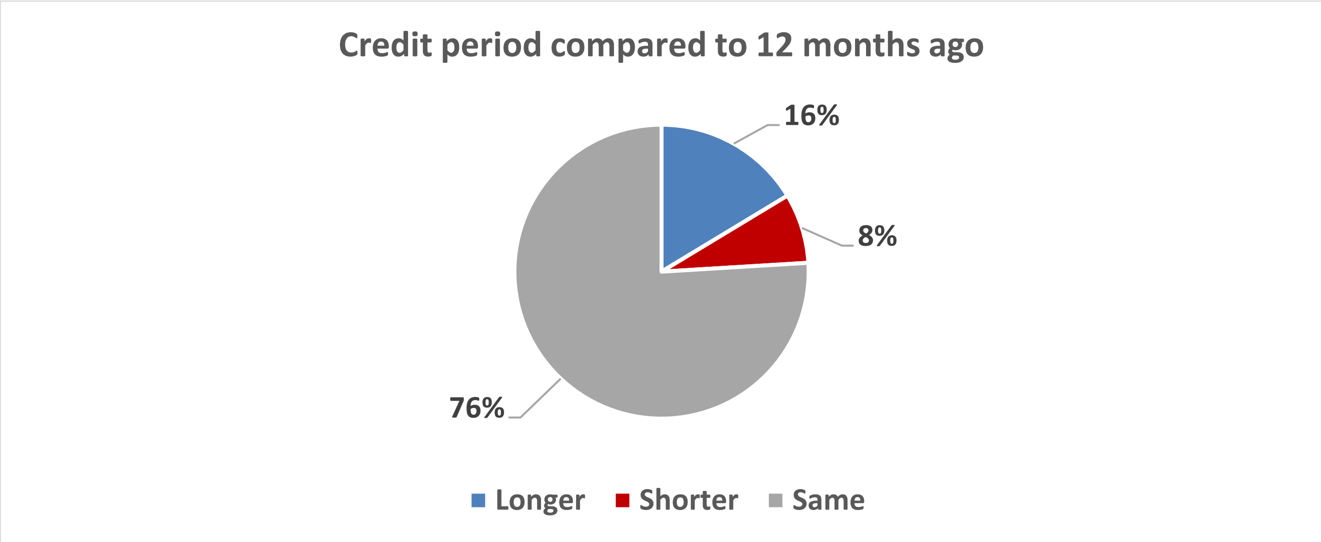
Sectoral breakdown of credit period:

The Services and Hospitality sectors are waiting on average 30 and 21 days, respectively. This quarter marked increases in two out of six sectors. The Wholesale sector increased from 45 to 56 days, while the Retail sector increased from 26 to 30 days. The Construction sector decreased from 70 days to 51 days, and the Manufacturing sector also decreased from 49 to 48 days.



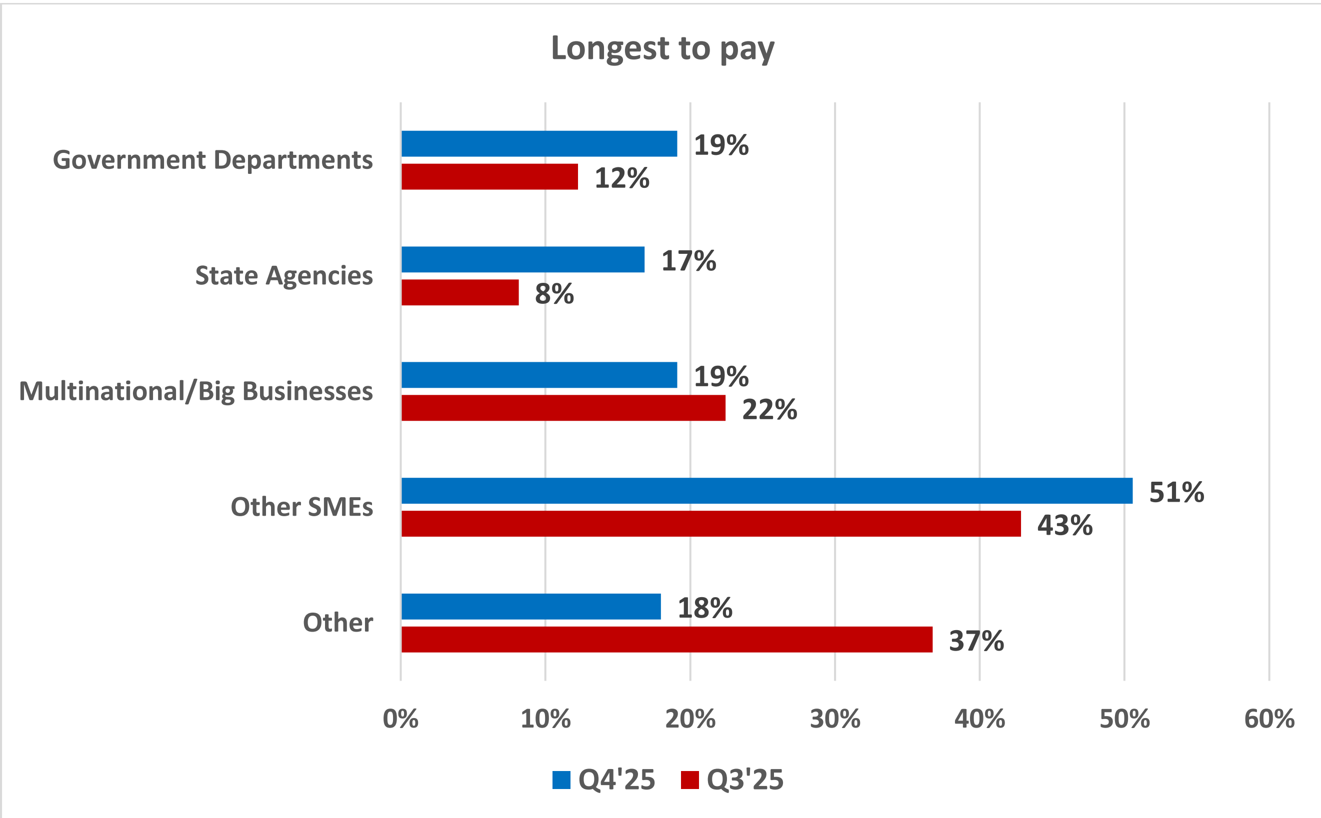
Longer or shorter period:

76% of members stated the credit period for this quarter was the same, 16% reported it was longer, while 8% said it was it was shorter.



Longest to pay:

We asked our members which category of customer was taking the longest to pay. 'Other SMEs' were reported as taking longest to pay at 51%. 19% of Big Businesses are taking longest to pay, down from 22% in Q3'25. 19% of respondents reported that Government Departments are taking longest to pay, up from 12% last quarter. 17% of respondents reported that State Agencies are taking the longest to pay.



ENDS.

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Note to Editors:

This survey was published in the first week of December 2025, covering the fourth quarter of 2025. There were 125 SME owner manager respondents. The results presented in this report are calculated as the aggregate response to a survey question, i.e., the sum of all positive and negative responses. For example, a survey question may ask: “Have you increased or reduced investment in your company in the last 12 months?”. The breakdown of responses is as follows: 51% “Increased”, 39% “Remain Same” and 13% “Decreased”. The aggregate response to this question is calculated as the sum of the positive and negative sentiment expressed in the question: 51% - 13% = 38%. The neutral response, “Remain Same” is not considered.