



Q2 2022 REPORT

# Accounts Receivable and Days Sales Outstanding Industry Report

A Quarterly Report for Benchmarking  
A/R Performance

Dun & Bradstreet and the Credit Research Foundation's quarterly U.S. Accounts Receivable and Days Sales Outstanding Industry Report suggests that industries overall are showing resilience while facing considerable economic and market challenges – at least from the companies that submit A/R data to Dun & Bradstreet and the CRF.

The Q2 2022 report shows that 16 of the 211 industry segments report more than 10% of their aging dollars are 90+ days past due. These results are similar to Q1 2022 when 16 industry segments reported more than 10% of their aging dollars were severely delinquent.

The Credit Research Foundation has long desired to expand on its own quarterly report, the National Summary of Domestic Trade Receivables (NSDTR), and this joint report contains A/R aging percentages on considerably more industry segments. This expanded coverage of industry segments will provide the credit community more value for benchmarking credit department performance.

Dun & Bradstreet relies on contributors to its Global Trade Exchange Program, the world's largest commercial trade data network, to report their trade payment information and strengthen its reporting of trade credit experiences. This insight, also included in the scores and ratings, allows companies to make more informed trade credit decisions, reduce DSO, and limit bad debt exposure. The Global Trade Exchange Program is part of the Dun & Bradstreet Data Cloud, the world's most comprehensive business data and analytical insights to power today's most crucial business needs. For more information, visit [dnb.com/tradeexchange](https://dnb.com/tradeexchange).

This report can be a valuable asset for assessing credit management performance. It lists 211 industries by SIC code, along with the percentage of Dun & Bradstreet reporting companies that are current on payments, then slow to 30 days late, slow to 60 days late, slow to 90 days late, and then severely delinquent at 91+ days late. The final column is the CRF's DSO figure.

## Methodology

This report is created from Dun & Bradstreet's robust database of commercial accounts receivable payment data as provided by credit departments for credit reporting purposes. The DSO numbers are those collected by CRF from its National Summary of Domestic Trade Receivables (NSDTR) survey process. Where possible, Dun & Bradstreet's A/R aging data and CRF's DSO numbers are presented side by side for an industry. Both sets of data are presented when the numbers of providers and survey results meet a minimum threshold of relevance.



# Agriculture

Companies in this industry sector grow crops, raise or fatten animals for animal products, and grow and harvest timber. Crop producers grow grain, oilseeds, tobacco, dry beans, potatoes, vegetables and melons, and fruits and nuts, while floriculture companies grow and sell nursery stock such as plants, shrubs, sod, trees, and seeds.

| SIC Code | Industry                        | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|---------------------------------|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 01       | Agricultural production - crops | 69.6%            | 25.1%              | 2.3%            | 2.8%            | 0.2%          |         |
| 07       | Agricultural services           | 97.0%            | 2.2%               | 0.4%            | 0.1%            | 0.2%          |         |
| 5083     | Whol farm/garden machinery      | 74.1%            | 16.0%              | 5.0%            | 1.8%            | 3.3%          |         |
| 5191     | Whol farm supplies              | 77.6%            | 12.0%              | 2.1%            | 1.5%            | 6.9%          |         |



## Business and Professional Services

Companies in the business services sector provide support services to businesses, such as office administration, hiring and placing of personnel, security services, travel arrangement, cleaning, and waste disposal. Professional services firms provide accounting, advertising and marketing, architectural, consulting, engineering, IT, legal, and scientific research services. This sector also includes companies that repair machinery, equipment, and other products, as well as rental companies that rent and lease physical assets, including cars and trucks, consumer goods, and commercial and industrial machinery and equipment.

| SIC Code | Industry                            | % Paying Current | Up To 30 Days Late | 30–60 Days Late | 60–90 Days Late | 91+ Days Late | CRF DSO |
|----------|-------------------------------------|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 0781     | Landscape services                  | 76.2%            | 15.5%              | 4.2%            | 1.5%            | 2.6%          |         |
| 4724     | Travel agency                       | 91.0%            | 7.4%               | 0.6%            | 0.4%            | 0.6%          |         |
| 4725     | Tour operator                       | 94.4%            | 4.4%               | 0.9%            | 0.3%            | 0.1%          |         |
| 73       | Business services                   | 77.3%            | 9.9%               | 5.2%            | 3.4%            | 4.2%          | 48.00   |
| 7353     | Heavy construction equipment rental | 54.8%            | 23.0%              | 10.1%           | 4.7%            | 7.5%          |         |
| 7359     | Equipment rental/leasing            | 45.0%            | 11.4%              | 15.9%           | 14.2%           | 13.5%         |         |
| 7361     | Employment agency                   | 64.1%            | 21.5%              | 6.7%            | 3.0%            | 4.8%          |         |
| 7363     | Help supply services                | 70.9%            | 13.1%              | 8.4%            | 4.2%            | 3.4%          |         |
| 7389     | Business services                   | 90.3%            | 1.5%               | 0.8%            | 2.3%            | 5.1%          |         |
| 76       | Misc repair services                | 60.5%            | 14.4%              | 5.1%            | 4.2%            | 15.9%         |         |
| 7699     | Repair services                     | 60.8%            | 14.5%              | 5.1%            | 4.0%            | 15.6%         |         |



## Chemicals

Companies in this industry manufacture industrial and specialty chemicals, as well as plastics. Industrial chemicals include gases like oxygen and nitrogen, dyes and pigments, chlorine and caustic soda, sulfuric and nitric acids, and thousands of organic chemicals. Wholesalers distribute plastics materials and a variety of other chemical products. Chemical companies sell their products to a large variety of customers in the industrial, agricultural, construction, textile, health care, and consumer products sectors. Specialty chemicals are generally more profitable than commodity chemicals, prompting many companies to develop specialty products.

| SIC Code | Industry                           | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|------------------------------------|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 28       | Chemicals and allied products      | 88.2%            | 7.2%               | 2.1%            | 0.9%            | 1.6%          | 46.78   |
| 2812     | Mfg alkalis/chlorine               | 94.5%            | 2.9%               | 1.0%            | 0.5%            | 1.2%          |         |
| 2813     | Mfg industrial gases               | 87.4%            | 9.0%               | 0.8%            | 0.3%            | 2.6%          |         |
| 2816     | Mfg inorganic pigments             | 98.1%            | 1.9%               | 0.0%            | 0.0%            | 0.0%          |         |
| 2819     | Mfg industrial inorganic chemicals | 79.7%            | 7.5%               | 4.5%            | 1.8%            | 6.6%          |         |
| 2821     | Mfg plastic materials/resins       | 93.4%            | 5.5%               | 0.8%            | 0.2%            | 0.1%          |         |
| 2834     | Mfg pharmaceutical preparations    | 92.8%            | 4.3%               | 0.9%            | 0.4%            | 1.6%          |         |
| 2851     | Mfg paints/allied products         | 92.1%            | 5.2%               | 1.8%            | 0.3%            | 0.6%          |         |
| 2869     | Mfg industrial organic chemicals   | 83.7%            | 10.1%              | 3.6%            | 1.7%            | 0.9%          |         |
| 2899     | Mfg chemical preparations          | 81.8%            | 10.5%              | 5.1%            | 2.2%            | 0.4%          |         |
| 5169     | Whol chemicals/products            | 86.0%            | 9.2%               | 2.5%            | 1.5%            | 0.9%          |         |



# Construction

Companies in this industry erect residential and nonresidential buildings, including industrial plants and commercial and institutional facilities on a contractual basis. Dealers engage in rental and retail sales of new building materials, equipment, and supplies.

| SIC Code | Industry   | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|--|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 15       | Construction - general contractors & operative builders      | 49.3%            | 14.6%              | 3.3%            | 1.5%            | 31.3%         |         |
| 1542     | Nonresidential construction                                  | 49.2%            | 14.6%              | 3.3%            | 1.5%            | 31.5%         |         |
| 16       | Heavy construction, except building construction, contractor | 61.8%            | 25.0%              | 7.3%            | 1.9%            | 4.1%          |         |
| 17       | Construction - special trade contractors                     | 70.5%            | 21.3%              | 5.7%            | 1.4%            | 1.1%          |         |
| 1711     | Plumbing/heating/air cond contractor                         | 67.3%            | 20.7%              | 6.6%            | 2.4%            | 3.1%          |         |
| 1731     | Electrical contractor  | 72.2%            | 17.6%              | 6.5%            | 2.1%            | 1.7%          |         |
| 5032     | Whol brick/stone material                                    | 64.1%            | 28.2%              | 5.9%            | 1.5%            | 0.4%          |         |
| 5033     | Whol roofing/siding/insulation                               | 80.4%            | 11.7%              | 2.7%            | 0.9%            | 4.3%          |         |
| 5082     | Whol construction/mining equipment                           | 53.7%            | 23.2%              | 9.7%            | 4.8%            | 8.6%          |         |



## Consumer Goods

The consumer goods industry sector includes apparel manufacturers (products made from purchased fabric and from fabric they produce themselves). Durable goods include items that have a long lifespan, while nondurable goods are meant to be consumed right away. Wholesalers sell to retailers, other distributors, and industrial and commercial customers.

| SIC Code | Industry  | % Paying Current | Up To 30 Days Late | 30–60 Days Late | 60–90 Days Late | 91+ Days Late | CRF DSO |
|----------|---|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 22       | Textile mill products                                       | 88.3%            | 7.7%               | 2.1%            | 0.5%            | 1.5%          |         |
| 2221     | Manmade broad woven fabric mill                             | 68.1%            | 17.5%              | 6.2%            | 2.6%            | 5.6%          |         |
| 2273     | Mfg carpets/rugs  | 90.5%            | 6.9%               | 1.9%            | 0.3%            | 0.4%          |         |
| 23       | Apparel, finished products from fabrics & similar materials | 73.3%            | 18.0%              | 3.1%            | 1.9%            | 3.7%          |         |
| 2325     | Mfg mens/boys trousers                                      | 63.9%            | 24.0%              | 5.0%            | 1.3%            | 5.8%          |         |
| 2329     | Mfg mens/boys clothing                                      | 79.0%            | 16.6%              | 1.9%            | 0.5%            | 2.0%          |         |
| 25       | Furniture and fixtures                                      | 80.0%            | 12.2%              | 2.9%            | 1.5%            | 3.4%          | 34.00   |
| 2511     | Mfg wood household furniture                                | 78.9%            | 16.7%              | 2.3%            | 1.3%            | 0.8%          |         |
| 2512     | Mfg upholstered household furniture                         | 88.4%            | 8.8%               | 1.7%            | 0.9%            | 0.2%          |         |
| 2521     | Mfg wood office furniture                                   | 73.4%            | 16.5%              | 2.9%            | 2.4%            | 4.8%          |         |
| 2522     | Mfg office furniture-nonwood                                | 81.6%            | 8.6%               | 2.6%            | 1.8%            | 5.4%          |         |
| 2542     | Mfg partitions/fixtures-nonwood                             | 82.2%            | 14.0%              | 3.2%            | 0.6%            | 0.1%          |         |
| 31       | Leather and leather products                                | 84.6%            | 10.0%              | 2.8%            | 1.4%            | 1.2%          | 40.40   |
| 3949     | Mfg sporting/athletic goods                                 | 78.2%            | 13.5%              | 2.6%            | 1.6%            | 4.1%          |         |
| 5021     | Whol furniture  | 71.7%            | 11.3%              | 4.5%            | 2.6%            | 9.9%          |         |
| 5023     | Whol home furnishings                                       | 87.6%            | 10.3%              | 1.7%            | 0.3%            | 0.1%          |         |
| 5091     | Whol sporting/recreational goods                            | 96.4%            | 3.4%               | 0.2%            | 0.0%            | 0.0%          |         |
| 5094     | Whol jewelry/precious stones                                | 74.9%            | 12.5%              | 3.0%            | 1.7%            | 7.9%          |         |
| 5122     | Whol drugs/sundries   | 65.5%            | 12.2%              | 5.1%            | 5.6%            | 11.6%         |         |
| 5136     | Whol mens/boys clothing                                     | 75.2%            | 14.6%              | 0.5%            | 0.0%            | 9.7%          |         |



## Energy and Utilities

Oil companies develop and operate fields to extract crude oil and natural gas, drill oil and gas wells, and support oil and gas field operations for others on a contract or fee basis. Oil refineries process crude oil to produce fuel and other products. Electric utilities generate, transmit, and distribute electric power, while natural gas utilities operate natural gas distribution systems that serve customer locations, broker the sale of gas to distributors, and buy natural gas and directly distribute it to customers.

| SIC Code | Industry                                  | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|---|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 29       | Petroleum refining and related industries | 97.7%            | 1.6%               | 0.4%            | 0.1%            | 0.2%          |         |
| 2911     | Petroleum refiner                         | 98.3%            | 1.0%               | 0.4%            | 0.1%            | 0.3%          |         |
| 49       | Electric, gas and sanitary services       | 83.9%            | 7.5%               | 1.9%            | 1.1%            | 5.6%          |         |
| 4911     | Electric services                         | 84.4%            | 6.9%               | 1.8%            | 1.1%            | 5.8%          |         |
| 5171     | Petroleum bulk station                    | 69.4%            | 27.4%              | 2.4%            | 0.3%            | 0.5%          |         |
| 5172     | Whol petroleum products                   | 70.6%            | 13.7%              | 5.9%            | 4.4%            | 5.4%          |         |





## Food

Companies in this industry manufacture, process, or distribute a variety of foods, including meat, seafood, dairy products, fruits and vegetables, milled grains and oilseeds, baked goods, and candy. Cash flow for many food products is seasonal, often higher in the second half of the year.

| SIC Code | Industry                     | % Paying Current | Up To 30 Days Late | 30–60 Days Late | 60–90 Days Late | 91+ Days Late | CRF DSO |
|----------|------------------------------|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 20       | Food and kindred products    | 83.0%            | 11.9%              | 2.2%            | 1.0%            | 1.8%          |         |
| 2026     | Mfg fluid milk               | 83.1%            | 13.7%              | 1.0%            | 1.3%            | 0.9%          |         |
| 2033     | Mfg canned fruits/vegetables | 90.7%            | 7.8%               | 0.8%            | 0.4%            | 0.4%          |         |
| 2052     | Mfg cookies/crackers         | 93.5%            | 3.6%               | 1.8%            | 0.9%            | 0.2%          |         |
| 2053     | Mfg frozen bakery products   | 73.0%            | 19.9%              | 5.1%            | 1.1%            | 1.0%          |         |
| 2066     | Mfg chocolate/cocoa products | 83.5%            | 14.7%              | 0.8%            | 0.6%            | 0.4%          |         |
| 2099     | Mfg food preparations        | 82.5%            | 7.3%               | 3.6%            | 1.7%            | 5.0%          |         |
| 5141     | Whol general groceries       | 78.2%            | 10.2%              | 1.8%            | 0.9%            | 9.1%          |         |
| 5142     | Whol packaged frozen goods   | 70.4%            | 11.2%              | 1.8%            | 1.0%            | 15.7%         |         |
| 5149     | Whol groceries               | 86.7%            | 7.6%               | 1.4%            | 0.7%            | 3.6%          |         |
| 5153     | Whol grain/field beans       | 80.5%            | 14.0%              | 2.3%            | 0.7%            | 2.5%          |         |



# Machinery

Companies in this industry manufacture various kinds of machinery used in agriculture, mining, construction, or manufacturing. Major products are farm and construction machinery, metalworking and other manufacturing machinery, HVAC and commercial refrigeration equipment, and general-use machinery such as engines and pumps.

| SIC Code | Industry   | % Paying Current | Up To 30 Days Late | 30–60 Days Late | 60–90 Days Late | 91+ Days Late | CRF DSO |
|----------|--|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 35       | Industrial and commercial machinery and computer equipment | 80.8%            | 10.5%              | 3.4%            | 1.9%            | 3.5%          | 37.84   |
| 3531     | Mfg construction machinery                                 | 87.5%            | 10.7%              | 1.5%            | 0.2%            | 0.2%          |         |
| 3533     | Mfg oil/gas field machinery                                | 44.1%            | 17.9%              | 5.0%            | 4.8%            | 28.3%         |         |
| 3535     | Mfg conveyors/equipment                                    | 65.8%            | 17.0%              | 7.9%            | 4.2%            | 5.2%          |         |
| 3554     | Mfg paper industrial machinery                             | 89.3%            | 5.2%               | 2.0%            | 1.4%            | 2.1%          |         |
| 3561     | Mfg pumps/pumping equipment                                | 74.5%            | 22.5%              | 2.1%            | 0.5%            | 0.4%          |         |
| 3565     | Mfg packaging machinery                                    | -49.3%           | 37.1%              | 28.6%           | 81.5%           | 2.0%          |         |
| 3568     | Mfg power transmission equipment                           | 76.5%            | 14.3%              | 4.1%            | 1.8%            | 3.4%          |         |
| 3589     | Mfg service industry machinery                             | 76.4%            | 13.8%              | 6.0%            | 2.8%            | 1.0%          |         |



# Manufacturing

Companies in this industry manufacture a wide variety of consumer and industrial goods; major product groups include food and beverages, chemicals, machinery, and transportation equipment. Most manufacturers sell to other manufacturers or to wholesalers. Manufacturers often have large inventories, both of raw materials and finished goods; production is most efficient when it's uninterrupted.

| SIC Code | Industry  | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|---|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 2822     | Mfg synthetic rubber  | 89.1%            | 9.0%               | 1.2%            | 0.3%            | 0.4%          |         |
| 30       | Rubber and miscellaneous plastic products                   | 78.0%            | 17.3%              | 2.0%            | 1.3%            | 1.3%          | 27.74   |
| 3011     | Mfg tires/inner tubes                                       | 75.5%            | 22.1%              | 1.3%            | 0.3%            | 0.8%          |         |
| 3053     | Mfg gaskets/packing/sealing devices                         | 49.8%            | 33.4%              | 12.6%           | 4.0%            | 0.2%          |         |
| 3061     | Mfg mechanical rubber goods                                 | 73.2%            | 21.9%              | 3.0%            | 1.4%            | 0.6%          |         |
| 3069     | Mfg fabricated rubber products                              | 75.8%            | 11.6%              | 1.3%            | 0.5%            | 10.8%         |         |
| 3081     | Mfg unsupported plastic film/sheet                          | 77.2%            | 15.5%              | 3.1%            | 2.3%            | 2.0%          |         |
| 3086     | Mfg plastic foam products                                   | 80.3%            | 11.6%              | 3.3%            | 1.7%            | 3.1%          |         |
| 3089     | Mfg plastic products  | 82.3%            | 8.0%               | 3.3%            | 4.3%            | 2.1%          |         |
| 32       | Stone, clay, glass, and concrete products                   | 84.3%            | 9.6%               | 2.2%            | 0.6%            | 3.3%          | 43.60   |
| 3231     | Mfg products-purchased glass                                | 66.2%            | 25.7%              | 5.8%            | 0.9%            | 1.4%          |         |
| 3429     | Mfg hardware  | 86.2%            | 6.8%               | 1.9%            | 5.1%            | 0.0%          |         |
| 3491     | Mfg industrial valves                                       | 76.3%            | 13.5%              | 3.1%            | 1.5%            | 5.6%          |         |
| 3494     | Mfg valves/pipe fittings                                    | 83.9%            | 6.7%               | 1.8%            | 0.8%            | 6.8%          |         |
| 3496     | Mfg misc fabricated wire products                           | 78.9%            | 12.5%              | 3.0%            | 2.4%            | 3.2%          |         |
| 3571     | Mfg electronic computers                                    | 87.7%            | 8.2%               | 1.7%            | 0.8%            | 1.6%          |         |
| 3585     | Mfg refrigeration/heating equipment                         | 80.0%            | 11.1%              | 4.6%            | 1.8%            | 2.4%          |         |
| 3593     | Mfg fluid power cylinders                                   | 63.5%            | 28.7%              | 5.9%            | 1.3%            | 0.5%          |         |
| 38       | Measuring, photographic, medical, & optical goods, & clocks | 76.6%            | 11.7%              | 3.7%            | 2.0%            | 6.0%          |         |
| 3823     | Mfg process control instruments                             | 77.1%            | 13.9%              | 4.4%            | 2.6%            | 2.1%          |         |
| 3841     | Mfg surgical/medical instruments                            | 66.8%            | 12.5%              | 5.9%            | 4.2%            | 10.5%         |         |
| 3842     | Mfg surgical appliances/supplies                            | 80.1%            | 11.6%              | 3.1%            | 1.3%            | 4.0%          |         |
| 39       | Miscellaneous manufacturing industries                      | 77.7%            | 14.0%              | 2.7%            | 1.1%            | 4.5%          | 53.45   |



## Metals and Mining

Metal companies engage in smelting and refining of ferrous and nonferrous metals and include iron and steel mills, rolled steel shape manufacturers, aluminum producers, and copper foundries. Fabricated metal producers transform purchased metals into intermediate or end-use products by forging, stamping, bending, forming, welding, machining, and assembly. Mining companies develop mine sites; mine and quarry coal, metal ores, and nonmetallic minerals; and prepare extracted materials.

| SIC Code | Industry   | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|--|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 14       | Mining and quarrying of nonmetallic minerals, except fuels | 66.4%            | 23.9%              | 4.7%            | 1.8%            | 3.3%          | 46.78   |
| 1422     | Crushed/broken limestone                                   | 68.0%            | 25.5%              | 5.0%            | 0.8%            | 0.8%          |         |
| 33       | Primary metal industries                                   | 84.3%            | 12.2%              | 1.7%            | 0.8%            | 1.0%          | 40.30   |
| 3312     | Blast furnace-steel works                                  | 91.0%            | 7.4%               | 1.1%            | 0.4%            | 0.1%          |         |
| 3317     | Mfg steel pipe/tubes                                       | 42.8%            | 46.3%              | 9.0%            | 1.1%            | 0.9%          |         |
| 3321     | Gray/ductile iron foundry                                  | 56.4%            | 31.4%              | 5.5%            | 1.4%            | 5.3%          |         |
| 3354     | Mfg aluminum extruded products                             | 84.9%            | 12.7%              | 1.1%            | 0.1%            | 1.1%          |         |
| 3357     | Nonferrous wiredrawing/insulating                          | 84.7%            | 8.1%               | 2.0%            | 0.6%            | 4.6%          |         |
| 34       | Fabricated metal products                                  | 83.3%            | 8.9%               | 2.5%            | 2.4%            | 2.9%          | 40.30   |
| 3441     | Structural metal fabrication                               | 80.3%            | 8.6%               | 3.8%            | 0.7%            | 6.7%          |         |
| 3442     | Mfg metal doors/sash/trim                                  | 74.1%            | 16.0%              | 5.4%            | 2.2%            | 2.4%          |         |
| 3443     | Mfg fabricated plate work                                  | 89.2%            | 5.2%               | 0.9%            | 0.5%            | 4.2%          |         |
| 3444     | Mfg sheet metalwork  | 76.4%            | 7.8%               | 1.4%            | 0.7%            | 13.6%         |         |
| 3448     | Mfg prefabricated metal buildings                          | 77.2%            | 16.1%              | 4.1%            | 0.6%            | 2.0%          |         |
| 3469     | Mfg metal stampings  | 67.6%            | 16.4%              | 7.3%            | 4.3%            | 4.4%          |         |
| 3479     | Coating/engraving service                                  | 84.2%            | 11.2%              | 2.0%            | 1.2%            | 1.5%          |         |
| 5051     | Metals service center                                      | 72.0%            | 15.8%              | 7.1%            | 2.3%            | 2.9%          |         |



## Retail

Companies in retail sector sell a wide range of products to consumers and businesses, from food and apparel to hardware, household goods, and office supplies. Nonstore retailers sell merchandise on websites, online auctions, mail-order catalogs, toll-free telephone numbers, television shows, or other business channels. Many retailers have highly seasonal sales, and cash flow can be uneven.

| SIC Code | Industry   | % Paying Current | Up To 30 Days Late | 30–60 Days Late | 60–90 Days Late | 91+ Days Late | CRF DSO |
|----------|--|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 52       | Building materials, hardware, garden supplies & mobile homes | 85.2%            | 12.2%              | 2.1%            | 0.4%            | 0.1%          |         |
| 5211     | Ret lumber/building materials                                | 82.1%            | 14.9%              | 2.5%            | 0.4%            | 0.1%          |         |
| 55       | Automotive dealers and gasoline service stations             | 72.8%            | 7.5%               | 11.9%           | 3.5%            | 4.3%          |         |
| 5511     | Ret new/used automobiles                                     | 92.6%            | 5.7%               | 1.3%            | 0.1%            | 0.4%          |         |
| 5531     | Ret auto/home supplies                                       | 65.9%            | 4.4%               | 17.7%           | 5.7%            | 6.3%          |         |
| 5541     | Gasoline service station                                     | 81.7%            | 12.1%              | 4.1%            | 0.4%            | 1.7%          |         |
| 56       | Apparel and accessory stores                                 | 78.7%            | 16.6%              | 2.8%            | 1.0%            | 0.9%          |         |
| 57       | Home furniture, furnishings and equipment stores             | 57.7%            | 17.6%              | 8.1%            | 4.4%            | 12.3%         |         |
| 5712     | Ret furniture  | 55.4%            | 20.3%              | 7.7%            | 3.8%            | 12.7%         |         |
| 5734     | Ret computers/software                                       | 57.7%            | 17.3%              | 8.2%            | 4.5%            | 12.4%         |         |
| 59       | Miscellaneous retail   | 80.5%            | 12.5%              | 3.2%            | 1.4%            | 2.3%          |         |
| 5961     | Ret mail-order house   | 81.7%            | 11.4%              | 3.1%            | 1.4%            | 2.3%          |         |
| 5999     | Ret misc merchandise   | 79.9%            | 12.1%              | 3.9%            | 1.7%            | 2.5%          |         |



## Technology and Electronics

Companies in this industry manufacture electrical equipment, appliances, and electrical components. This industry sector also includes companies that provide IT services such as software support, computer systems design, and data processing facilities management. IT services companies typically have highly variable cash flow that is dependent on timely receivables management, investment opportunities, large outsourcing contracts, and effective capital management.

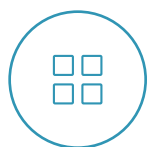
| SIC Code | Industry   | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|--|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 36       | Electronic & other electrical equipment & components | 90.6%            | 5.7%               | 1.7%            | 0.8%            | 1.3%          | 43.23   |
| 3612     | Mfg transformers                                     | 66.3%            | 15.4%              | 7.4%            | 3.4%            | 7.6%          |         |
| 3613     | Mfg switchgear/switchboards                          | 89.0%            | 7.8%               | 1.5%            | 0.6%            | 1.2%          |         |
| 3621     | Mfg motors/generators                                | 88.3%            | 8.2%               | 1.3%            | 1.1%            | 1.2%          |         |
| 3625     | Mfg relays/industrial controls                       | 76.6%            | 11.1%              | 7.9%            | 3.3%            | 1.1%          |         |
| 3648     | Mfg lighting equipment                               | 85.3%            | 7.5%               | 2.2%            | 1.2%            | 3.9%          |         |
| 3651     | Mfg home audio/video equipment                       | 89.7%            | 5.5%               | 3.6%            | 1.2%            | 0.0%          |         |
| 3672     | Mfg printed circuit boards                           | 98.1%            | 1.1%               | 0.5%            | 0.2%            | 0.1%          |         |
| 3674     | Mfg semiconductors/related devices                   | 96.0%            | 3.5%               | 0.4%            | 0.1%            | 0.1%          |         |
| 3679     | Mfg electronic components                            | 86.7%            | 9.5%               | 3.1%            | 0.8%            | 0.0%          |         |
| 48       | Communications                                       | 59.5%            | 21.1%              | 6.6%            | 5.0%            | 7.8%          |         |
| 4813     | Telephone communications                             | 52.7%            | 23.9%              | 7.7%            | 4.4%            | 11.4%         |         |
| 5045     | Whol computers/peripherals                           | 80.8%            | 13.5%              | 3.8%            | 1.1%            | 0.8%          |         |
| 5063     | Whol electrical equipment                            | 75.0%            | 14.7%              | 4.6%            | 2.0%            | 3.7%          |         |
| 5064     | Whol appliances/tv/radio                             | 93.7%            | 5.7%               | 0.2%            | 0.1%            | 0.3%          |         |
| 5065     | Whol electronic parts/equipment                      | 89.4%            | 6.5%               | 2.3%            | 1.0%            | 0.8%          |         |
| 7371     | Custom computer programming                          | 70.8%            | 15.5%              | 6.6%            | 2.3%            | 4.9%          |         |
| 7372     | Prepackaged software services                        | 86.6%            | 6.7%               | 2.7%            | 0.9%            | 3.0%          |         |
| 7373     | Computer systems design                              | 86.8%            | 9.6%               | 1.9%            | 0.7%            | 1.0%          |         |
| 7374     | Data processing/preparation                          | 87.2%            | 6.6%               | 2.4%            | 2.5%            | 1.3%          |         |
| 7379     | Computer related services                            | 87.8%            | 6.5%               | 3.7%            | 1.6%            | 0.5%          |         |



# Transportation

Companies in this industry provide air, rail, truck, and waterborne transportation; transit and ground passenger, pipeline, postal, courier and messenger transportation services; and warehousing and storage services. Wholesalers distribute parts and equipment that support the transportation industry. Cash flow for much of the transportation and warehousing sector fluctuates seasonally.

| SIC Code | Industry                                | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|---|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 37       | Transportation equipment                | 81.8%            | 8.1%               | 4.0%            | 2.1%            | 4.0%          | 48.02   |
| 3711     | Mfg motor vehicle/car bodies            | 83.0%            | 12.2%              | 2.1%            | 0.8%            | 1.9%          |         |
| 3714     | Mfg motor vehicle parts/accessories     | 85.5%            | 6.0%               | 2.9%            | 2.0%            | 3.7%          |         |
| 40       | Railroad transportation                 | 67.7%            | 16.4%              | 4.7%            | 7.7%            | 3.5%          |         |
| 4011     | Railroad line-haul operator             | 67.7%            | 16.4%              | 4.7%            | 7.7%            | 3.5%          |         |
| 42       | Motor freight transportation            | 75.3%            | 10.9%              | 4.5%            | 3.2%            | 6.1%          |         |
| 4212     | Local trucking operator                 | 47.8%            | 28.5%              | 10.4%           | 6.5%            | 6.8%          |         |
| 4213     | Trucking operator-nonlocal              | 75.7%            | 10.4%              | 4.4%            | 3.2%            | 6.3%          |         |
| 4226     | Special warehouse/storage               | 82.4%            | 13.3%              | 2.5%            | 0.9%            | 0.8%          |         |
| 44       | Water transportation                    | 77.1%            | 14.3%              | 2.9%            | 2.6%            | 3.2%          |         |
| 45       | Transportation by air                   | 93.8%            | 4.9%               | 0.7%            | 0.5%            | 0.0%          |         |
| 4512     | Scheduled air transportation            | 89.0%            | 8.3%               | 1.9%            | 0.6%            | 0.2%          |         |
| 47       | Transportation services                 | 73.4%            | 16.7%              | 4.4%            | 2.6%            | 2.9%          | 46.19   |
| 4731     | Freight transportation arrangement      | 73.2%            | 16.8%              | 4.5%            | 2.6%            | 2.9%          |         |
| 5012     | Whol autos/motor vehicles               | 70.9%            | 16.6%              | 6.6%            | 3.7%            | 2.1%          |         |
| 5013     | Whol auto parts/supplies                | 91.2%            | 5.6%               | 0.6%            | 1.5%            | 1.1%          |         |
| 5014     | Whol tires/tubes                        | 78.8%            | 16.6%              | 1.7%            | 0.7%            | 2.3%          |         |
| 5088     | Whol transportation equipment           | 72.1%            | 18.4%              | 6.6%            | 2.9%            | 0.1%          |         |
| 75       | Automotive repair, services and parking | 61.4%            | 21.0%              | 8.7%            | 4.6%            | 4.3%          |         |
| 7513     | Truck rental/leasing                    | 61.4%            | 21.5%              | 8.9%            | 4.8%            | 3.4%          |         |
| 7514     | Passenger car rental                    | 60.4%            | 17.5%              | 6.4%            | 3.3%            | 12.4%         |         |



# Wholesale

Companies in this sector distribute nondurable or durable goods, typically specializing by product category.

| SIC Code | Industry                              | % Paying Current | Up To 30 Days Late | 30-60 Days Late | 60-90 Days Late | 91+ Days Late | CRF DSO |
|----------|---------------------------------------|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 50       | Wholesale trade - durable goods       | 77.9%            | 12.3%              | 5.0%            | 2.1%            | 2.8%          | 41.24   |
| 5046     | Whol commercial equipment             | 70.3%            | 19.9%              | 3.6%            | 2.4%            | 3.8%          |         |
| 5047     | Whol medical/hospital equipment       | 55.5%            | 0.6%               | 18.9%           | 9.2%            | 15.9%         |         |
| 5048     | Whol ophthalmic goods                 | 79.6%            | 15.1%              | 4.4%            | 0.8%            | 0.2%          |         |
| 5049     | Whol professional equipment           | 32.2%            | 23.8%              | 29.8%           | 6.7%            | 7.7%          |         |
| 5072     | Whol hardware                         | 85.1%            | 10.6%              | 2.7%            | 1.0%            | 0.6%          |         |
| 5074     | Whol plumbing equipment/supplies      | 64.1%            | 23.1%              | 8.5%            | 4.0%            | 0.3%          |         |
| 5075     | Whol heat/air cond equipment/supplies | 78.9%            | 15.3%              | 4.3%            | 1.2%            | 0.3%          |         |
| 5084     | Whol industrial equipment             | 63.0%            | 18.9%              | 7.4%            | 3.4%            | 7.3%          |         |
| 5085     | Whol industrial supplies              | 73.4%            | 16.1%              | 5.9%            | 3.1%            | 1.6%          |         |
| 5087     | Whol service establishment equipment  | 81.5%            | 13.7%              | 3.6%            | 0.4%            | 0.8%          |         |
| 5099     | Whol durable goods                    | 85.1%            | 9.7%               | 2.7%            | 1.1%            | 1.6%          |         |
| 51       | Wholesale trade - nondurable goods    | 79.4%            | 11.9%              | 3.4%            | 1.6%            | 3.8%          |         |
| 5162     | Whol plastic materials/shapes         | 91.5%            | 6.3%               | 1.5%            | 0.5%            | 0.3%          |         |
| 5199     | Whol nondurable goods                 | 81.5%            | 13.2%              | 3.0%            | 1.3%            | 0.9%          |         |





## Wood and Paper

Wood companies manufacture or distribute dimensional lumber; veneers, plywood, engineered wood members, or reconstituted wood products; and wood windows and doors. Paper companies make or distribute paper and converted paper products, including paperboard, corrugated and paperboard containers, coated papers, and paper bags.

| SIC Code | Industry                                   | % Paying Current | Up To 30 Days Late | 30–60 Days Late | 60–90 Days Late | 91+ Days Late | CRF DSO |
|----------|--|------------------|--------------------|-----------------|-----------------|---------------|---------|
| 24       | Lumber and wood products, except furniture | 85.5%            | 9.4%               | 2.6%            | 1.3%            | 1.2%          |         |
| 2421     | Sawmill/planing mill                       | 89.1%            | 8.4%               | 1.0%            | 0.4%            | 1.0%          |         |
| 2431     | Mfg millwork                               | 81.5%            | 14.1%              | 2.5%            | 1.0%            | 0.9%          |         |
| 2434     | Mfg wood kitchen cabinets                  | 78.0%            | 12.0%              | 5.1%            | 3.3%            | 1.6%          |         |
| 2436     | Mfg softwood veneer/plywood                | 93.5%            | 5.2%               | 0.8%            | 0.5%            | 0.0%          |         |
| 2448     | Mfg wood pallets/skids                     | 80.6%            | 10.8%              | 4.0%            | 1.6%            | 2.9%          |         |
| 2499     | Mfg wood products                          | 46.5%            | 7.0%               | 26.3%           | 13.3%           | 6.9%          |         |
| 26       | Paper and allied products                  | 92.2%            | 4.5%               | 0.9%            | 0.4%            | 2.1%          | 39.90   |
| 2621     | Paper mill                                 | 94.4%            | 4.9%               | 0.4%            | 0.1%            | 0.2%          |         |
| 2653     | Mfg corrugated/solid fiber boxes           | 92.0%            | 5.9%               | 0.9%            | 0.4%            | 0.9%          |         |
| 27       | Printing, publishing and allied industries | 78.3%            | 10.3%              | 4.0%            | 2.3%            | 5.1%          |         |
| 2711     | Newspapers-publishing/printing             | 49.7%            | 22.5%              | 11.2%           | 8.8%            | 7.8%          |         |
| 2731     | Books-publishing/printing                  | 92.0%            | 4.9%               | 1.6%            | 0.5%            | 0.9%          |         |
| 2741     | Misc publishing                            | 37.1%            | 9.0%               | 4.0%            | 2.5%            | 47.5%         |         |
| 2752     | Lithographic commercial printing           | 88.8%            | 8.5%               | 1.9%            | 0.4%            | 0.3%          |         |
| 2759     | Commercial printing                        | 58.4%            | 23.8%              | 7.7%            | 4.5%            | 5.6%          |         |
| 5031     | Whol lumber/plywood/millwork               | 79.2%            | 14.1%              | 4.2%            | 1.4%            | 1.1%          |         |
| 5111     | Whol printing/writing paper                | 71.1%            | 24.7%              | 3.9%            | 0.4%            | 0.0%          |         |
| 5112     | Whol stationery/office supplies            | 85.3%            | 10.1%              | 1.7%            | 0.7%            | 2.2%          |         |
| 5113     | Whol industrial/service paper              | 64.7%            | 10.2%              | 15.3%           | 6.5%            | 3.3%          |         |

## ABOUT DUN & BRADSTREET®

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant—even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB). Twitter: @DunBradstreet

© Dun & Bradstreet, Inc. 2022. All rights reserved. (CR-1202963663494261 09/22)

[dnb.com](https://dnb.com)

