

# Payment behaviour of various sectors

INDUSTRY	CURRENT PAYMENT (%)		> 90 DAYS DELINQUENT (%)	
	Q4 '18	Q3 '18	Q4 '18	Q3 '18
Commerce-retail	38	36	7	7
Commerce-wholesale	43	41	14	11
Construction	25	36	35	18
Hospitality/F&B	29	26	8	7
Information & communications	40	38	17	20
Manufacturing	38	44	12	9
Services	54	57	9	7
Transport/Storage	43	39	15	13
<b>Overall</b>	<b>38</b>	<b>41</b>	<b>19</b>	<b>12</b>