

The Cortera Industry Monitors are the most intuitive measures of key purchase, payment and financial trends across major industries. Industry Monitors are created from data on over 10 million companies and over \$1 trillion in business-to-business transactions.

1 PAYMENTS

DBT = **14.1** days late

How **FAST** companies are paying Construction providers

DBT = **6.4** days late

How fast those companies are **PAYING OTHER PROVIDERS**

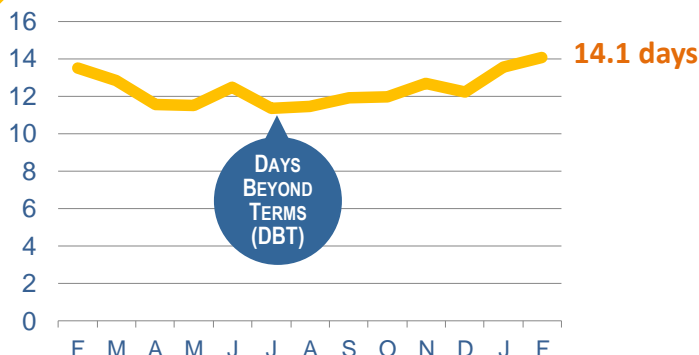
2 RISK SCORES

How risky are customers of Construction providers?

		Avg. Score
Manufacturing Materials	641	+2
Construction	636	-1
Building Supply	624	-
Transportation	610	+3
Apparel & Outdoor	605	-
Industrial Supply	601	-3
Food & Beverage	590	+1

More Risk

3 PAYMENT BEHAVIOR TRENDS

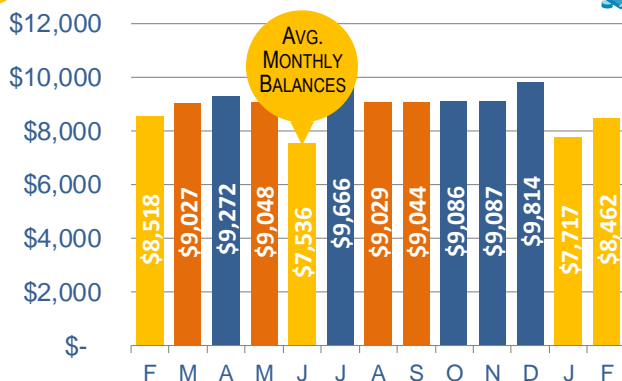


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Food & Beverage	5.8	+0.1
Manufacturing Materials	6.8	+0.9
Apparel & Outdoor	8.1	+0.1
Transportation	8.2	-0.3
Building Supply	8.8	-
Industrial Supply	10.7	+0.2
Construction	14.1	+0.5

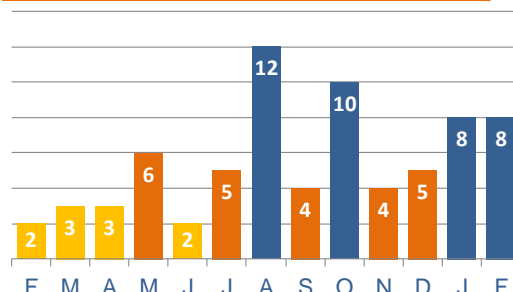
Slower Payment

5 CUSTOMER SPENDING TRENDS

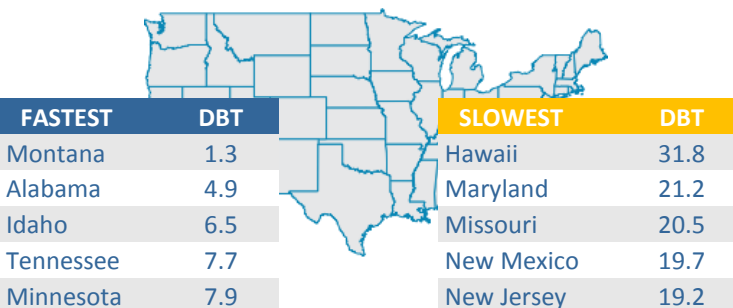


6 BANKRUPTCIES

16 Construction customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,600+	14.4 days
\$2,700 - \$8,600	11.9 days
\$1,000 - \$2,700	11.1 days
\$300 - \$1,000	10.9 days
<\$300	13.0 days