

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

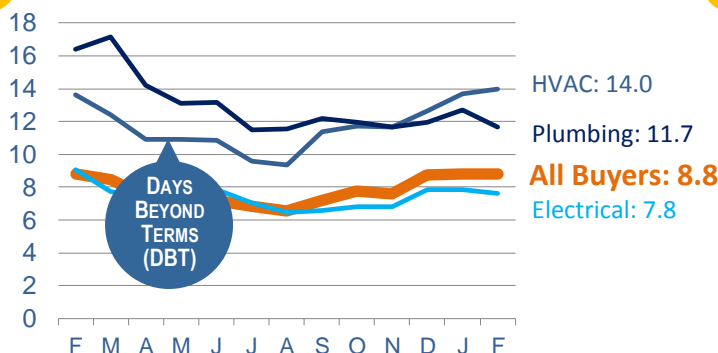
DBT = **8.8** days late

How **FAST** companies are paying Building Supply providers

DBT = **7.4** days late

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

3 PAYMENT BEHAVIOR TRENDS



2 RISK SCORES

How risky are customers of Building Supply 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

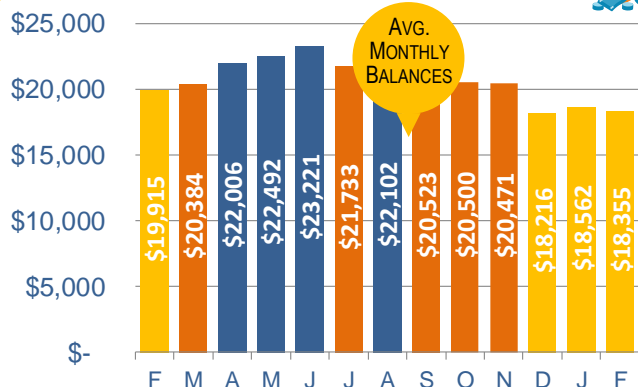
More Risk

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

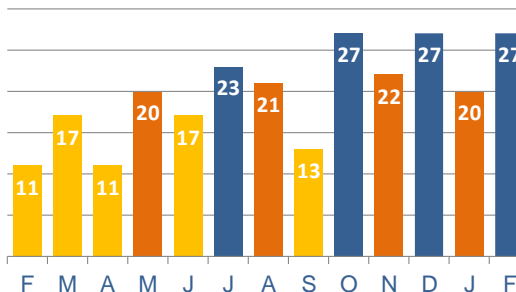
Slower Payment

5 CUSTOMER SPENDING TRENDS

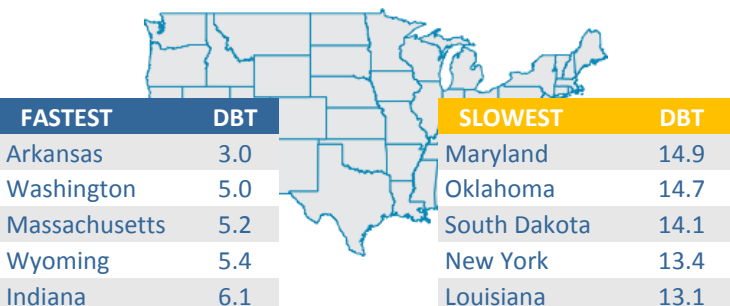


6 BANKRUPTCIES

47 Building Supply 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
\$10,300+	8.7 days
\$2,700 - \$10,300	9.8 days
\$800 - \$2,700	9.1 days
\$250 - \$800	8.9 days
<\$250	11.2 days