

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 = **6.6** days late

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

DBT = **6.3** days late

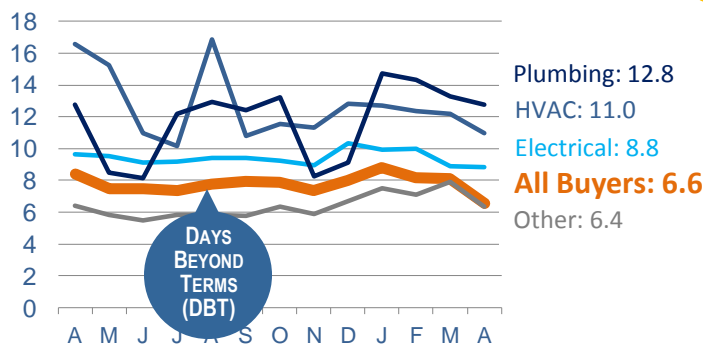
How fast those companies are **PAYING OTHER PROVIDERS**

2 RISK RATINGS

How risky are customers of Building Supply providers?



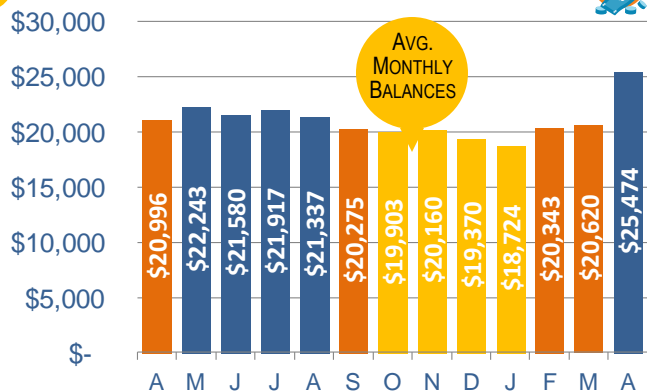
3 PAYMENT BEHAVIOR TRENDS



4 INDUSTRY RANKINGS

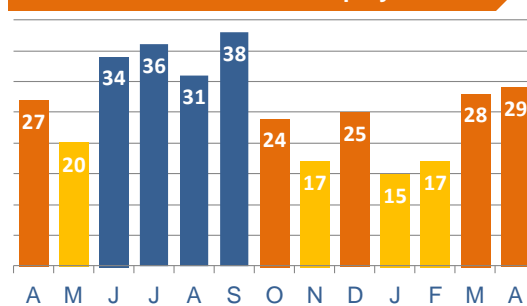
Industry	DBT
Food & Beverage	4.7
Manufacturing Materials	4.7
Building Supply	6.6
Industrial Supply	6.7
Apparel & Outdoor	6.7
Transportation	7.5
Construction	11.5

5 CUSTOMER SPENDING TRENDS

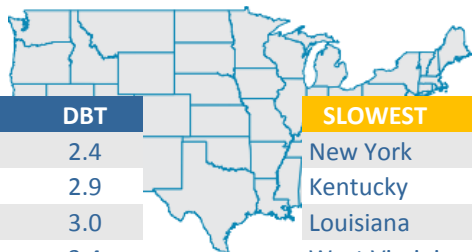


6 BANKRUPTCIES

89 Building Supply customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Idaho	2.4	New York	13.7
Arkansas	2.9	Kentucky	11.2
Minnesota	3.0	Louisiana	10.9
Montana	3.4	West Virginia	10.8
Iowa	3.5	New Jersey	10.7

8 PAYMENTS BY BALANCE SIZE



Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$12,500+	6.4 days
\$3,000 - \$12,500	8.9 days
\$900 - \$3,000	8.4 days
\$250 - \$900	8.2 days
<\$250	9.4 days