

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

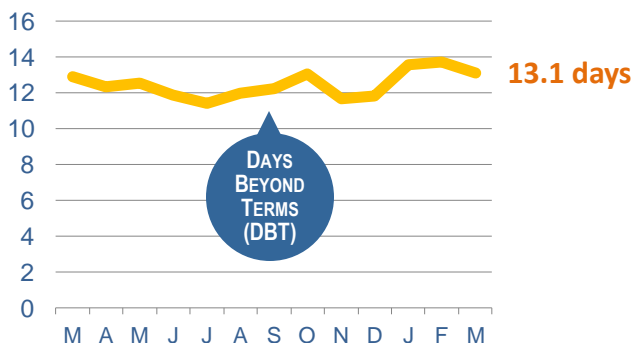
DBT = **13.1** days late

How **FAST** companies are paying Construction providers

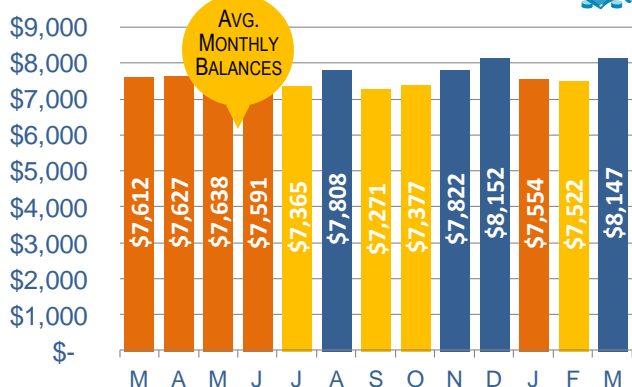
DBT = **6.0** days late

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

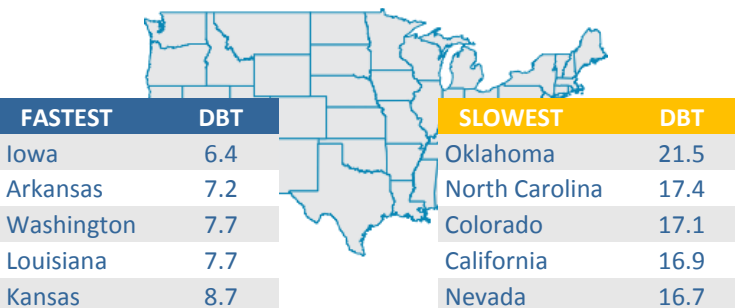
3 PAYMENT BEHAVIOR TRENDS



5 CUSTOMER SPENDING TRENDS

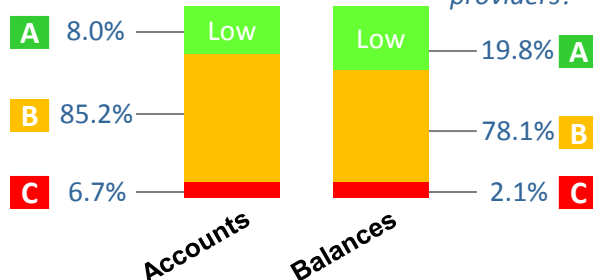


7 GEOGRAPHY MATTERS



2 RISK RATINGS

How risky are customers of Construction providers?

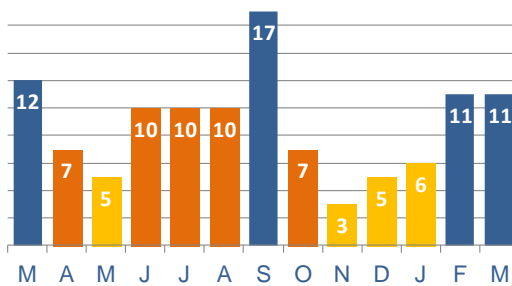


4 INDUSTRY RANKINGS

Industry	DBT
Food & Beverage	4.7
Manufacturing Materials	5.0
Industrial Supply	6.6
Transportation	7.6
Apparel & Outdoor	7.7
Building Supply	8.1
Construction	13.1

6 BANKRUPTCIES

28 Construction customers have filed bankruptcy in 2014



8 PAYMENTS BY BALANCE SIZE



Customers with large balances **pay slower** in this industry

Monthly Balance	DBT
\$8,000+	13.3 days
\$2,500 - \$8,000	12.1 days
\$900 - \$2,500	11.0 days
\$300 - \$900	9.5 days
<\$300	11.2 days