

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

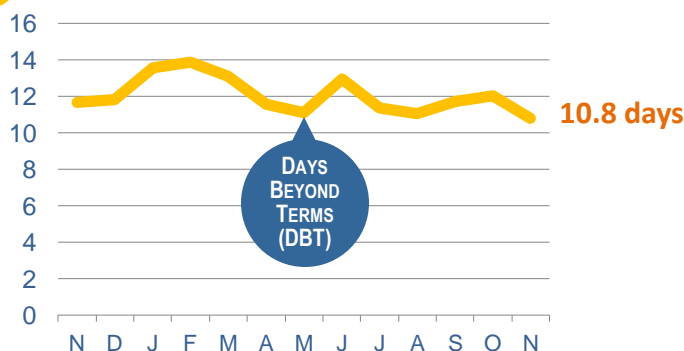
DBT = **10.8** days late

How **FAST** companies are paying Construction providers

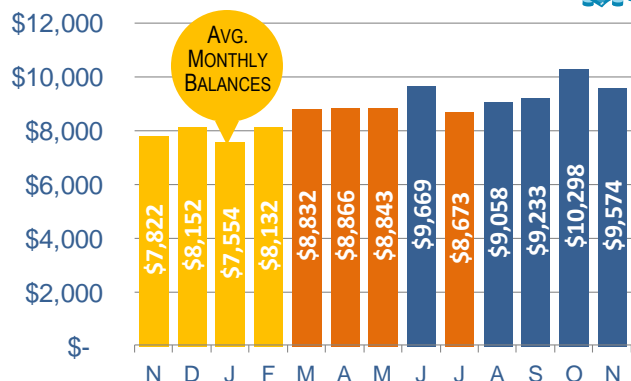
DBT = **6.2** days late

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

## 3 PAYMENT BEHAVIOR TRENDS



## 5 CUSTOMER SPENDING TRENDS



## 7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Alabama	3.7	New Jersey	18.4
Washington	5.2	Oklahoma	17.6
Idaho	5.3	Tennessee	15.0
Arkansas	6.1	North Carolina	14.5
Minnesota	6.2	Ohio	14.0

## 2 RISK SCORES

How risky are customers of Construction providers?

Avg. Score

Manufacturing Materials	644
<b>Construction</b>	<b>638</b>
Building Supply	631
Transportation	613
Industrial Supply	605
Apparel & Outdoor	601
Food & Beverage	591

More Risk

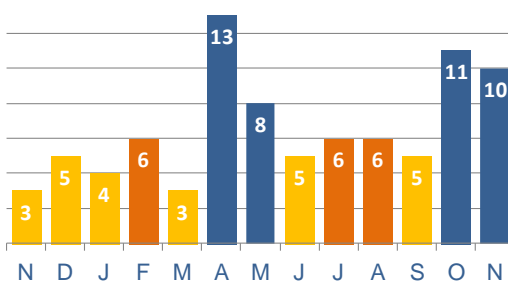
## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4
Food & Beverage	5.3
Apparel & Outdoor	6.5
Transportation	7.9
Building Supply	7.9
Industrial Supply	8.9
<b>Construction</b>	<b>10.8</b>

Slower Payment

## 6 BANKRUPTCIES

**77** Construction customers have filed bankruptcy in 2014



## 8 PAYMENTS BY BALANCE SIZE

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

Monthly Balance	DBT
\$8,600+	10.9 days
\$2,600 - \$8,600	10.3 days
\$1,000 - \$2,600	9.4 days
\$300 - \$1,000	9.6 days
<\$300	10.3 days