

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 \$1.2 trillion in business-to-business transactions.

1 PAYMENTS

DBT = **14.3** days late

How **FAST** companies are paying Construction providers

DBT = **6.3** days late

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

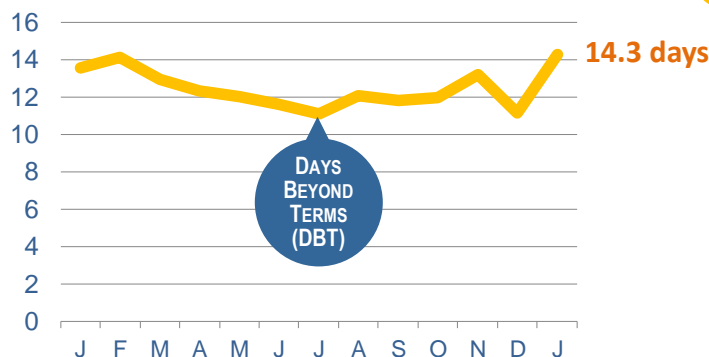
2 RISK SCORES

How risky are customers of Construction providers?

	Avg. Score
Manufacturing Materials	668 +13
Construction	657 +7
Building Supply	655 +16
Transportation	638 +3
Apparel & Outdoor	630 +7
Food & Beverage	630 +17
Industrial Supply	623 +11

More Risk

3 PAYMENT BEHAVIOR TRENDS

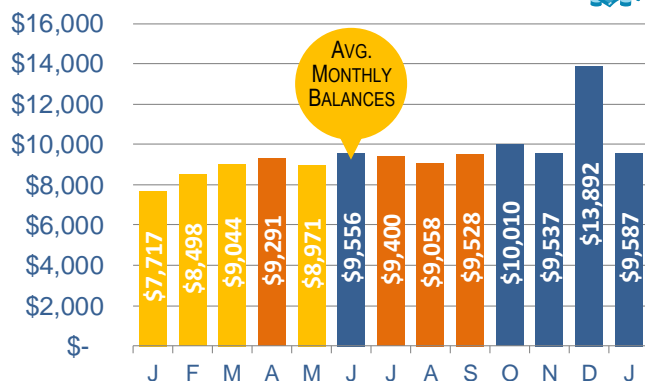


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0 +0.3
Food & Beverage	5.5 +0.7
Transportation	8.3 +0.1
Apparel & Outdoor	8.4 +0.7
Building Supply	9.8 +0.7
Industrial Supply	10.9 +0.5
Construction	14.3 +3.1

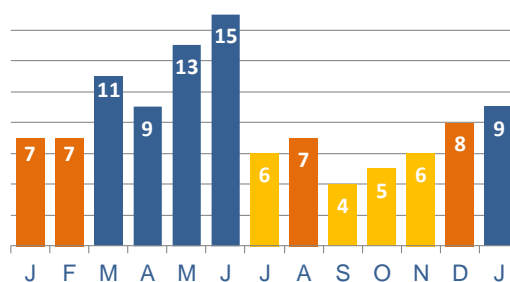
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

9 Construction customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Idaho	3.5	Massachusetts	33.0
Montana	4.5	New Mexico	20.5
Alabama	6.3	Michigan	18.7
Arkansas	7.2	Georgia	18.0
Minnesota	8.2	Nevada	16.9

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$9,400+	14.6 days
\$2,900 - \$9,400	12.0 days
\$1,000 - \$2,900	11.8 days
\$350 - \$1,000	12.7 days
<\$350	13.9 days