

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 = **13.6** days late

How **FAST** companies are paying Construction providers

DBT = **6.4** days late

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

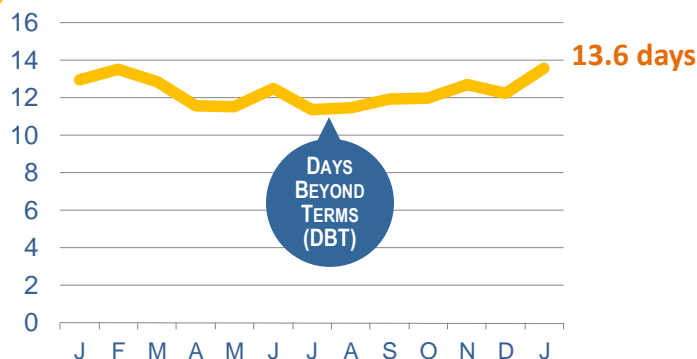
2 RISK SCORES

How *risky* are customers of Construction providers?

	Avg. Score
Manufacturing Materials	639 -5
Construction	637 -4
Building Supply	624 -6
Transportation	607 -6
Apparel & Outdoor	605 -5
Industrial Supply	604 -5
Food & Beverage	589 -6

More Risk

3 PAYMENT BEHAVIOR TRENDS

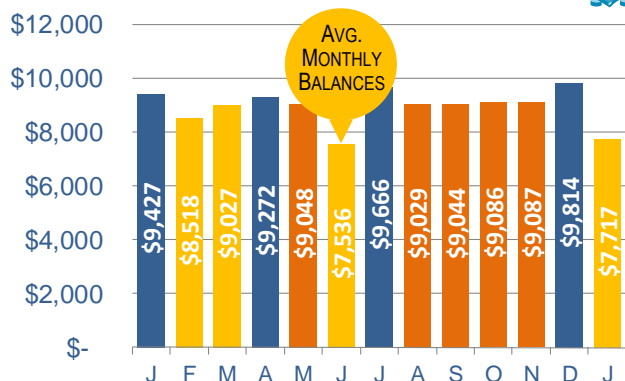


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	5.7 +0.5
Manufacturing Materials	5.9 +0.5
Apparel & Outdoor	8.0 +0.6
Transportation	8.5 +0.3
Building Supply	8.8 +0.1
Industrial Supply	10.5 +1.6
Construction	13.6 +1.4

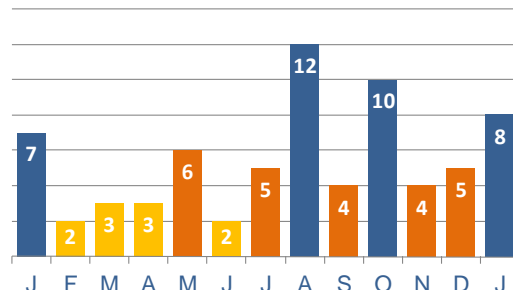
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

8 Construction customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.6	New Jersey	24.7
Idaho	3.3	New York	21.9
Arkansas	5.1	Oklahoma	21.3
Minnesota	6.5	New Mexico	20.1
Oregon	7.7	Michigan	16.6

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,900+	13.9 days
\$2,700 - \$8,900	11.6 days
\$1,000 - \$2,700	11.0 days
\$300 - \$1,000	11.2 days
<\$300	13.3 days