

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 = **11.9** days late

How **FAST** companies are paying Construction providers

DBT = **6.8** days late

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

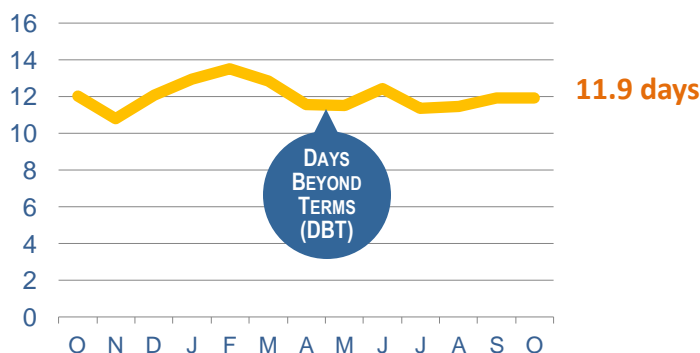
2 RISK SCORES

How risky are customers of Construction providers?

	Avg. Score
Manufacturing Materials	647 -1
Construction	645 -1
Building Supply	633 +5
Apparel & Outdoor	615 +8
Transportation	614 -2
Industrial Supply	611 -1
Food & Beverage	595 -1

More Risk

3 PAYMENT BEHAVIOR TRENDS

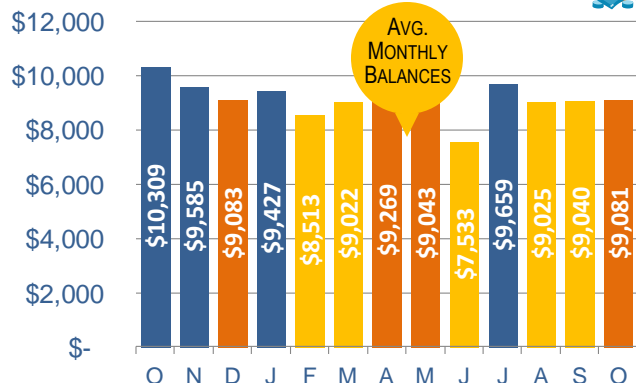


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.6 +0.7
Food & Beverage	5.8 +0.2
Apparel & Outdoor	6.7 -0.3
Building Supply	7.7 +0.2
Transportation	8.5 +0.3
Industrial Supply	10.8 +1.1
Construction	11.9 -

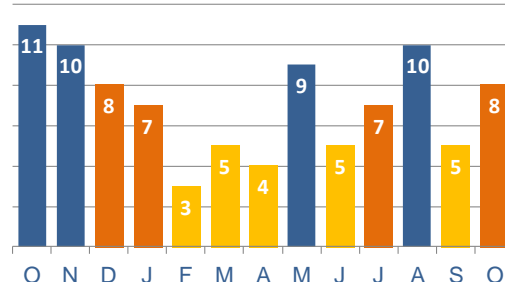
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

63 Construction customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.4	New York	22.3
Idaho	2.1	New Mexico	17.3
Alabama	2.3	Massachusetts	16.2
Wisconsin	5.1	Oklahoma	15.5
Minnesota	6.2	Ohio	15.1

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,800+	12.2 days
\$2,700 - \$8,800	10.1 days
\$1,000 - \$2,700	9.5 days
\$300 - \$1,000	10.0 days
<\$300	11.1 days