

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 = **12.7** days late

How **FAST** companies are paying Construction providers

DBT = **6.8** days late

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

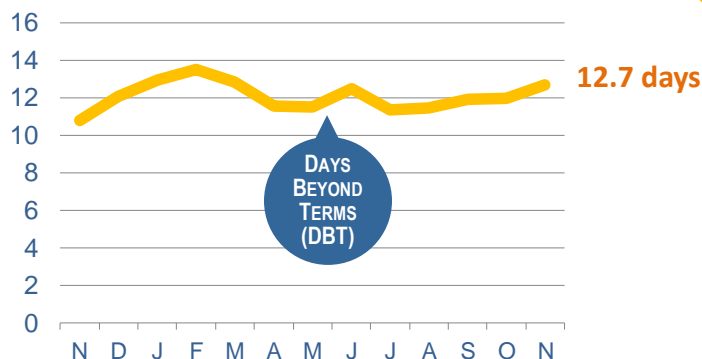
## 2 RISK SCORES

How risky are customers of Construction providers?

	Avg. Score
Manufacturing Materials	645 -2
<b>Construction</b>	<b>643</b> -2
Building Supply	628 -5
Apparel & Outdoor	612 -3
Transportation	611 -3
Industrial Supply	608 -3
Food & Beverage	595 0

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

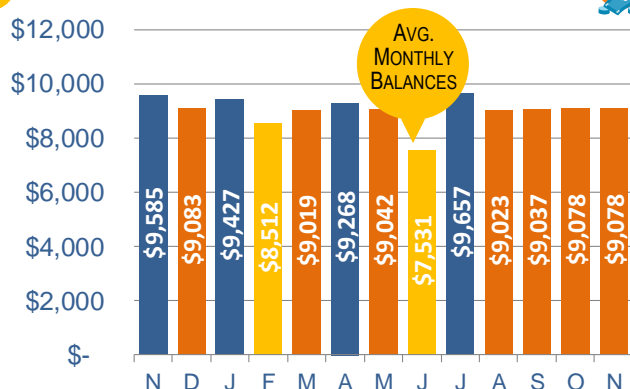


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0 -0.6
Food & Beverage	6.0 +0.2
Apparel & Outdoor	6.8 +0.1
Building Supply	7.6 -0.1
Transportation	8.7 +0.2
Industrial Supply	10.7 -0.1
<b>Construction</b>	<b>12.7</b> +0.8

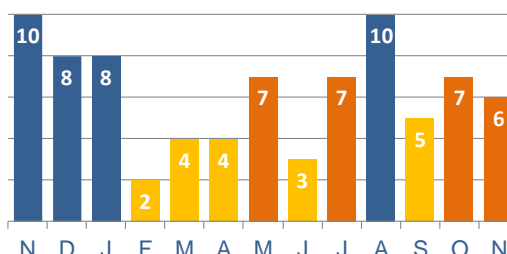
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

**63** Construction customers have filed bankruptcy in 2015



## 7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Idaho	2.0	Maryland	28.9
Montana	2.1	New York	23.0
Alabama	2.3	New Mexico	17.7
Oregon	5.5	North Carolina	17.5
Iowa	5.7	Indiana	16.5

## 8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,800+	13.0 days
\$2,700 - \$8,800	10.0 days
\$1,000 - \$2,700	9.5 days
\$300 - \$1,000	10.4 days
<\$300	12.2 days