

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 = **11.0** days late

How **FAST** companies are paying Construction providers

DBT = **5.4** days late

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

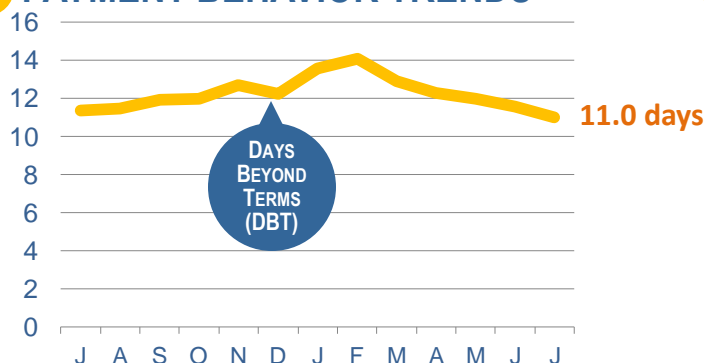
## 2 RISK SCORES

How risky are customers of Construction providers?

		Avg. Score
Manufacturing Materials	647	+1
<b>Construction</b>	<b>644</b>	<b>+2</b>
Building Supply	627	-
Apparel & Outdoor	619	-2
Transportation	614	+1
Industrial Supply	600	-
Food & Beverage	596	+1

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

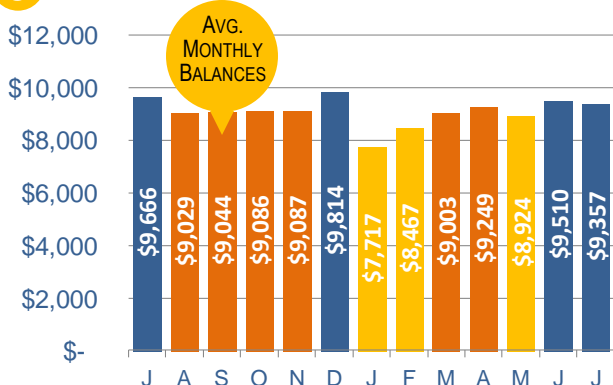


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Manufacturing Materials	4.2	-0.3
Food & Beverage	4.7	+0.1
Apparel & Outdoor	6.4	-0.9
Transportation	7.2	-0.3
Building Supply	7.5	-0.4
Industrial Supply	8.8	+0.1
<b>Construction</b>	<b>11.0</b>	<b>-0.6</b>

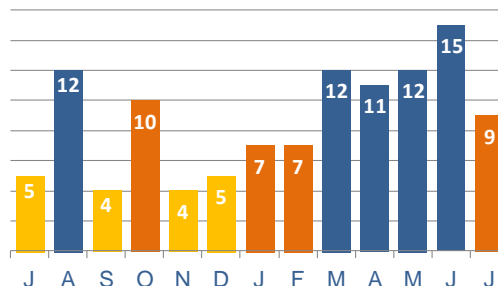
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

**73** Construction customers have filed bankruptcy in 2016



## 7 GEOGRAPHY MATTERS

FASTEST	DBT		SLOWEST	DBT
Montana	3.2		New Mexico	19.9
Idaho	3.6		Oklahoma	19.3
Alabama	4.0		Kentucky	17.3
Wisconsin	5.4		New York	16.7
Washington	5.6		Hawaii	14.3

## 8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$9,000+	11.2 days
\$3,000 - \$9,000	9.8 days
\$1,000 - \$3,000	8.9 days
\$350 - \$1,000	9.3 days
<\$350	10.9 days