

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 = **7.5** days late

How **FAST** companies are paying Building Supply providers

DBT = **6.1** days late

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

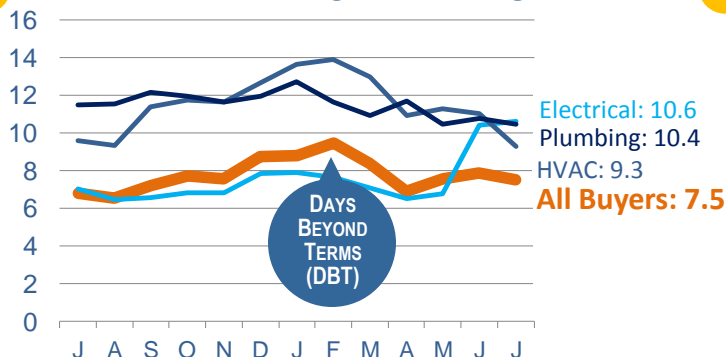
2 RISK SCORES

How risky are customers of Building Supply providers?

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

More Risk

3 PAYMENT BEHAVIOR TRENDS

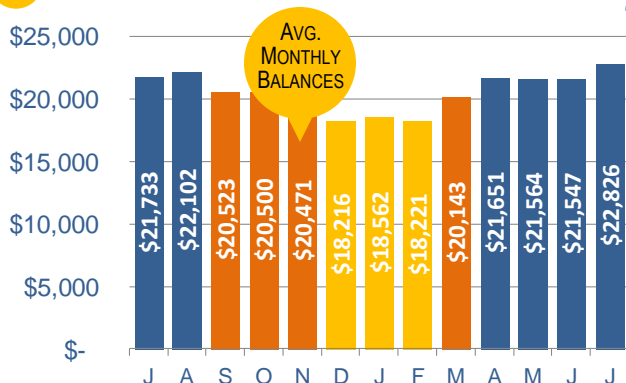


4 INDUSTRY PAYMENT RANKINGS

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
Construction	11.0 -0.6

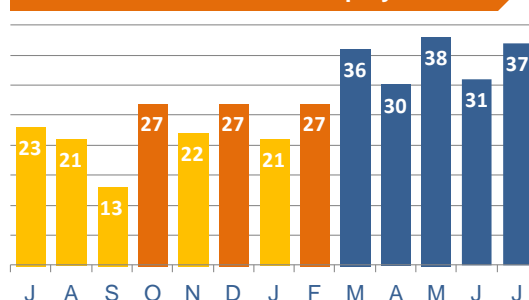
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

220 Building Supply customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Alaska	3.0	New Mexico	17.8
Arkansas	3.0	Oklahoma	13.1
Washington	3.1	West Virginia	12.9
New Hampshire	4.1	New York	12.7
Idaho	4.2	Mississippi	11.2

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$14,000+	7.5 days
\$4,000 - \$14,000	8.1 days
\$1000 - \$4,000	7.8 days
\$280 - \$1000	7.8 days
<\$280	9.9 days