

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 = **11.6** days late

How **FAST** companies are paying Construction providers

DBT = **6.3** days late

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

## 2 RISK SCORES

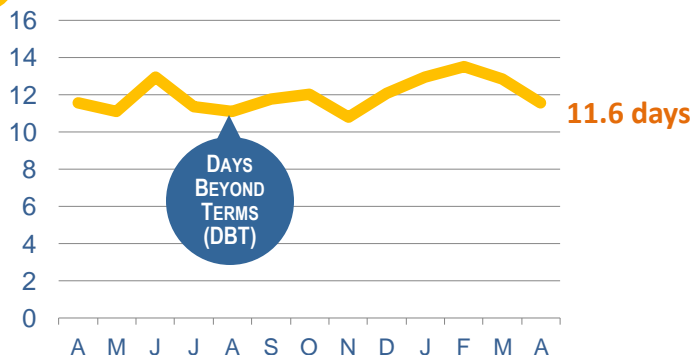
How risky are customers of Construction providers?

Avg. Score

Manufacturing Materials	639
<b>Construction</b>	<b>634</b>
Building Supply	624
Transportation	608
Apparel & Outdoor	602
Industrial Supply	600
Food & Beverage	583

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

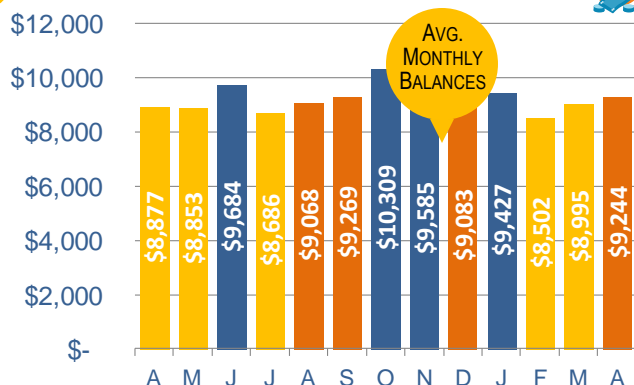


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.9
Food & Beverage	5.6
Apparel & Outdoor	6.9
Building Supply	8.0
Transportation	8.1
Industrial Supply	9.0
<b>Construction</b>	<b>11.6</b>

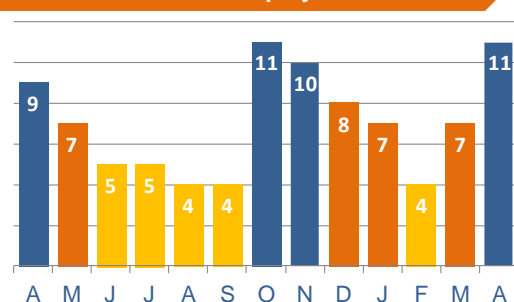
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

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



## 7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Alabama	4.3	New Mexico	19.0
Arkansas	5.6	New York	18.1
Oregon	6.7	Ohio	15.9
Washington	6.8	Indiana	15.5
Minnesota	6.9	Florida	14.3

## 8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,300+	11.7 days
\$2,600 - \$8,300	10.4 days
\$1,000 - \$2,600	9.5 days
\$300 - \$1,000	9.5 days
<\$300	12.6 days