

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 = **11.5** days late

How **FAST** companies are paying Construction providers

DBT = **6.4** days late

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

2 RISK SCORES

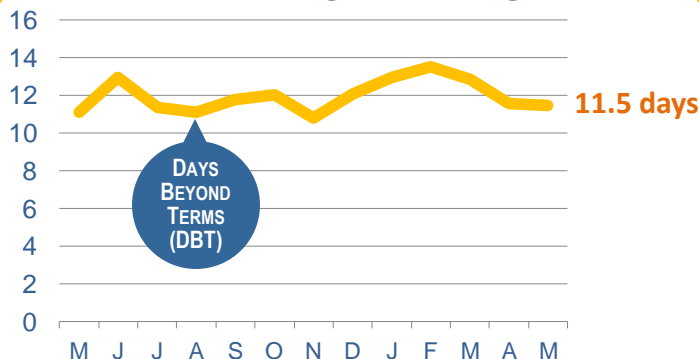
How risky are customers of Construction providers?

Avg. Score

Manufacturing Materials	642
Construction	636
Building Supply	627
Transportation	610
Apparel & Outdoor	607
Industrial Supply	602
Food & Beverage	585

More Risk

3 PAYMENT BEHAVIOR TRENDS

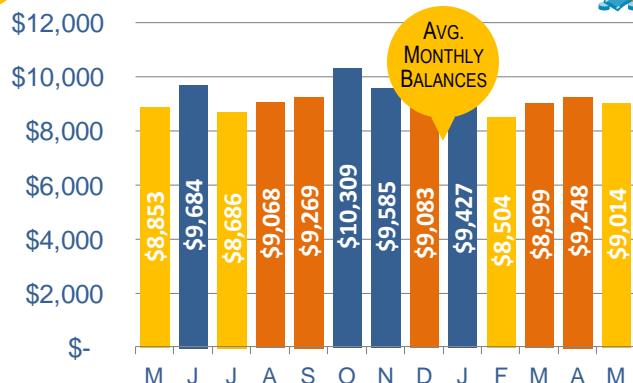


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.8
Food & Beverage	5.5
Apparel & Outdoor	7.1
Building Supply	7.8
Transportation	8.0
Industrial Supply	8.9
Construction	11.5

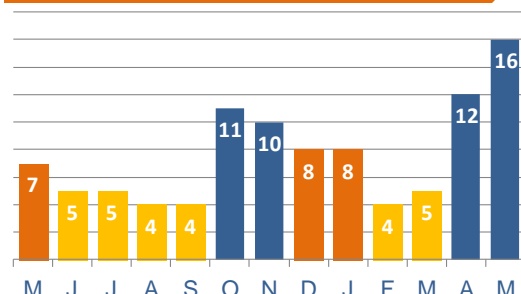
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

45 Construction customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Alabama	2.7	New York	18.2
Tennessee	5.9	New Mexico	17.2
Arkansas	6.2	Ohio	14.0
Maryland	7.2	Pennsylvania	13.9
Hawaii	7.7	Indiana	13.4

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,400+	11.7 days
\$2,600 - \$8,400	10.4 days
\$1,000 - \$2,600	9.5 days
\$300 - \$1,000	9.4 days
<\$300	10.0 days