

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 = **12.5** 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

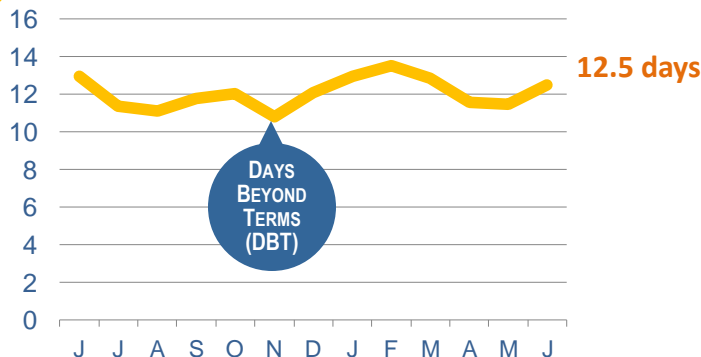
How risky are customers of Construction providers?

Avg. Score

Manufacturing Materials	640
<b>Construction</b>	<b>633</b>
Building Supply	627
Transportation	608
Apparel & Outdoor	605
Industrial Supply	599
Food & Beverage	584

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

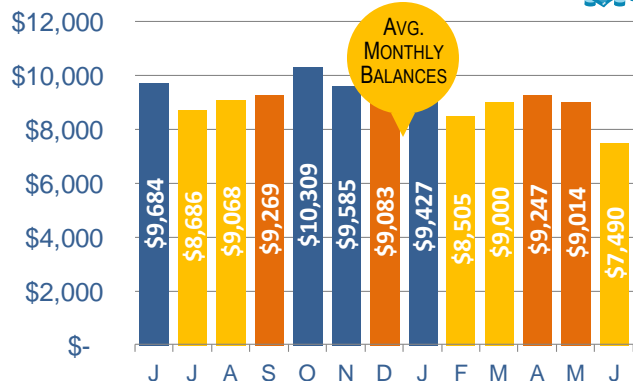


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.3
Food & Beverage	5.9
Apparel & Outdoor	7.6
Building Supply	7.8
Transportation	8.3
Industrial Supply	10.8
<b>Construction</b>	<b>12.5</b>

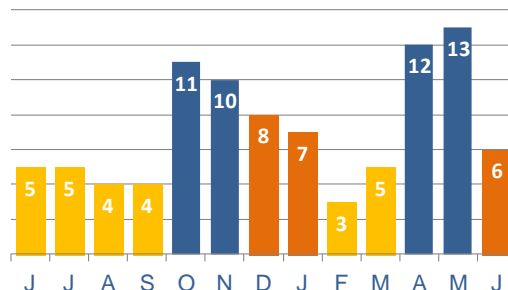
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

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



## 7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	2.7	New York	18.1
Minnesota	4.1	Pennsylvania	17.2
Michigan	6.3	New Mexico	15.1
Arkansas	6.5	Utah	15.0
Oregon	7.1	California	14.9

## 8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,800+	12.8 days
\$2,700 - \$8,800	10.6 days
\$1,000 - \$2,700	9.8 days
\$300 - \$1,000	10.2 days
<\$300	11.2 days