

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 = **8.7** days late

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

DBT = **6.7** days late

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

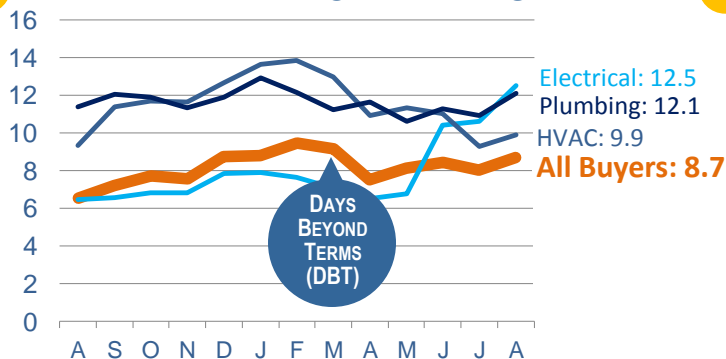
2 RISK SCORES

How risky are customers of Building Supply providers?

	Avg. Score
Manufacturing Materials	647 -
Construction	641 -3
Building Supply	621 -6
Apparel & Outdoor	616 -3
Transportation	609 -5
Industrial Supply	597 -3
Food & Beverage	594 -2

More Risk

3 PAYMENT BEHAVIOR TRENDS

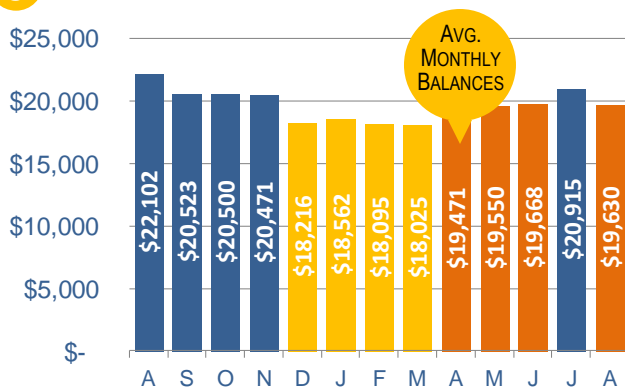


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	5.0 +0.3
Manufacturing Materials	5.3 +1.1
Apparel & Outdoor	6.6 +0.2
Transportation	7.6 +0.4
Building Supply	8.7 +1.2
Industrial Supply	10.7 +1.9
Construction	12.0 +1.0

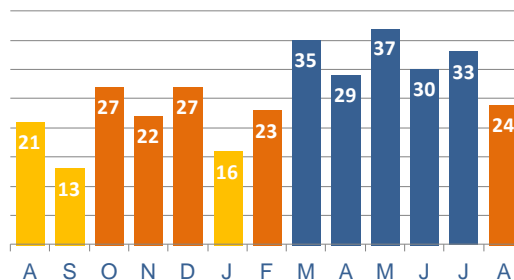
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

227 Building Supply customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Washington	3.2	New Mexico	18.5
Alaska	3.4	Oklahoma	14.5
Arkansas	3.5	New York	14.4
Oregon	5.1	West Virginia	13.4
New Hampshire	5.1	Louisiana	13.4

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$13,000+	8.7 days
\$3,000 - \$13,000	9.1 days
\$1000 - \$3,000	8.5 days
\$270 - \$1000	8.4 days
<\$270	10.7 days