

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

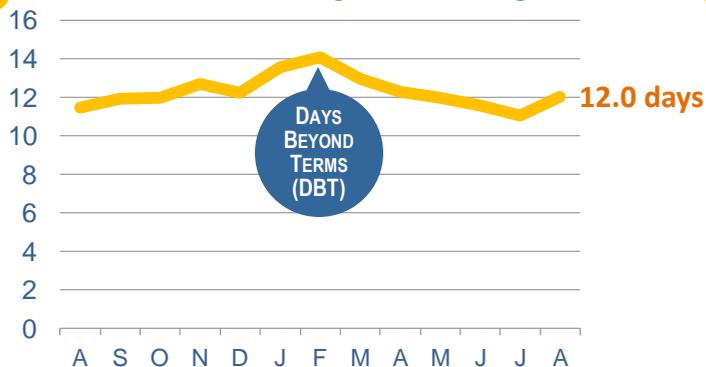
DBT = **12.0** days late

How **FAST** companies are paying Construction providers

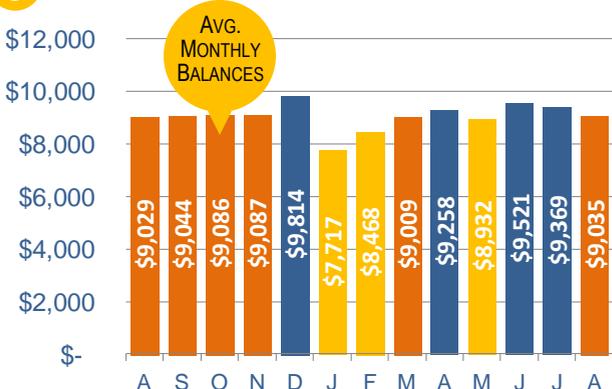
DBT = **5.6** days late

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

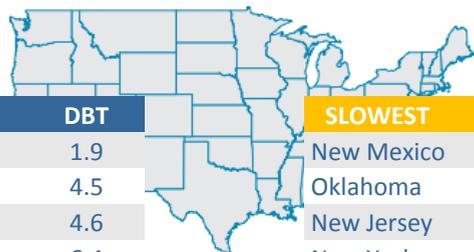
3 PAYMENT BEHAVIOR TRENDS



5 CUSTOMER SPENDING TRENDS



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	1.9	New Mexico	26.8
Idaho	4.5	Oklahoma	25.3
Alabama	4.6	New Jersey	18.5
Indiana	6.4	New York	17.6
Maryland	6.7	Hawaii	17.5

2 RISK SCORES

How risky are customers of Construction 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

4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	Change
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

6 BANKRUPTCIES

78 Construction customers have filed bankruptcy in 2016



8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$9,000+	12.3 days
\$3,000 - \$9,000	10.2 days
\$1,000 - \$3,000	9.7 days
\$350 - \$1,000	10.4 days
<\$350	11.4 days