

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 = **11.5** days late

How **FAST** companies are paying Construction providers

DBT = **5.6** days late

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

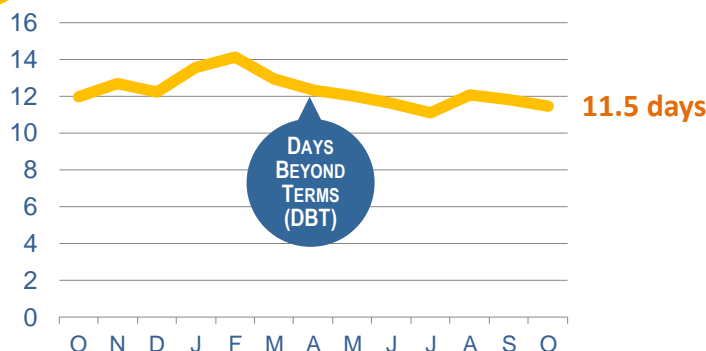
2 RISK SCORES

How *risky* are customers of Construction providers?

| | | Avg. Score |
|-------------------------|------------|------------|
| Manufacturing Materials | 651 | +7 |
| Construction | 647 | +6 |
| Building Supply | 630 | +11 |
| Apparel & Outdoor | 620 | +5 |
| Transportation | 616 | +9 |
| Industrial Supply | 605 | +10 |
| Food & Beverage | 599 | +6 |

More Risk

3 PAYMENT BEHAVIOR TRENDS

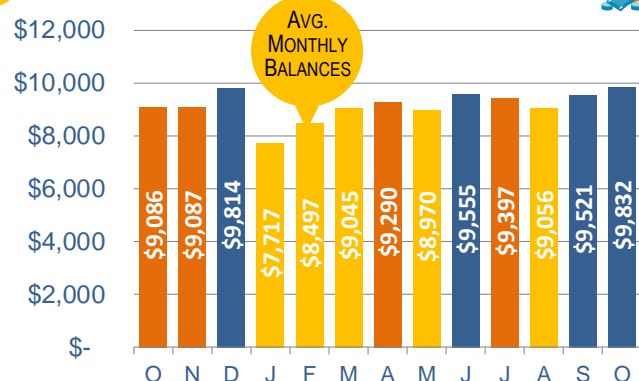


4 INDUSTRY PAYMENT RANKINGS

| Industry | DBT | |
|-------------------------|-------------|-------------|
| Manufacturing Materials | 4.2 | - |
| Food & Beverage | 4.7 | - |
| Apparel & Outdoor | 7.1 | +0.1 |
| Transportation | 7.4 | -0.2 |
| Building Supply | 8.2 | +0.6 |
| Industrial Supply | 9.4 | -0.2 |
| Construction | 11.5 | -0.2 |

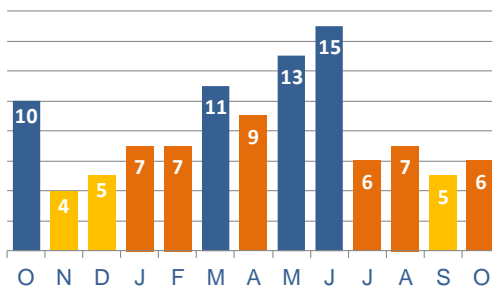
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

86 Construction customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

| FASTEST | DBT | | SLOWEST | DBT |
|---------------|-----|--|------------|------|
| Idaho | 2.6 | | New Mexico | 22.4 |
| Alabama | 3.7 | | Wyoming | 20.0 |
| Arkansas | 4.2 | | Hawaii | 19.1 |
| West Virginia | 4.5 | | Michigan | 18.4 |
| Maryland | 6.6 | | Oklahoma | 16.7 |

8 PAYMENTS BY BALANCE SIZE

Balance size isn't a major factor in this industry

| Monthly Balance | DBT |
|-------------------|-----------|
| \$9,000+ | 11.7 days |
| \$2,800 - \$9,000 | 9.7 days |
| \$1,000 - \$2,800 | 10.2 days |
| \$350 - \$1,000 | 10.1 days |
| <\$350 | 12.0 days |