

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 = **13.1** days late

How **FAST** companies are paying Construction providers

DBT = **6.5** days late

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

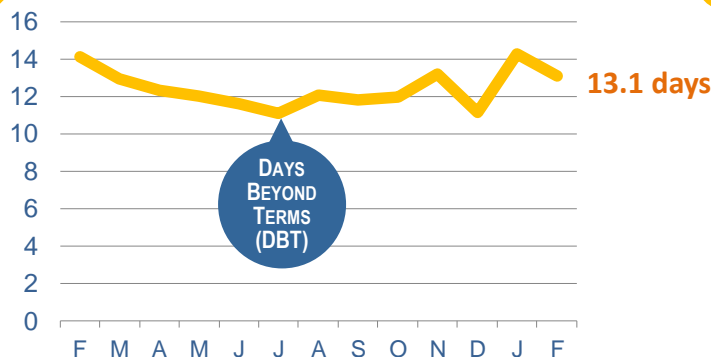
2 RISK SCORES

How *risky* are customers of Construction providers?

		Avg. Score
Manufacturing Materials	670	+2
Construction	658	+1
Building Supply	655	-
Transportation	641	+3
Food & Beverage	632	+2
Industrial Supply	626	+3
Apparel & Outdoor	623	-7

More Risk

3 PAYMENT BEHAVIOR TRENDS

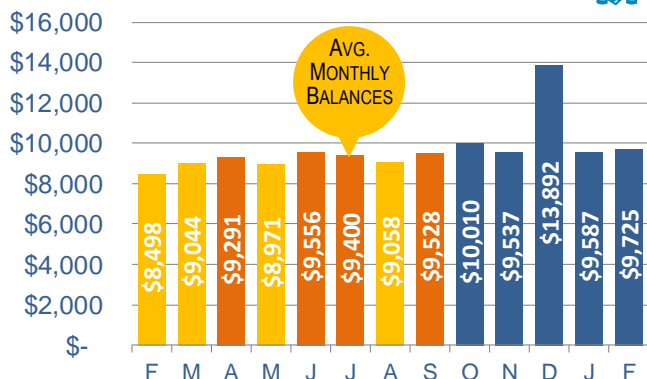


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Manufacturing Materials	5.1	+0.1
Food & Beverage	5.1	-0.4
Transportation	8.4	+0.1
Industrial Supply	8.8	-2.1
Apparel & Outdoor	9.6	+1.2
Building Supply	9.6	-0.2
Construction	13.1	-1.2

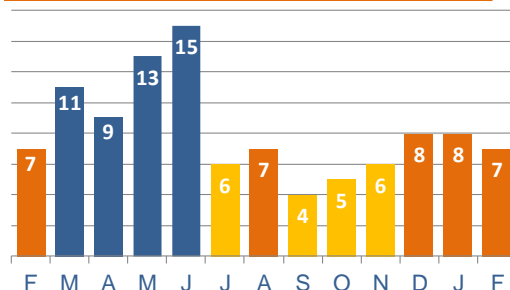
Slower Payment

5 CUSTOMER SPENDING TRENDS

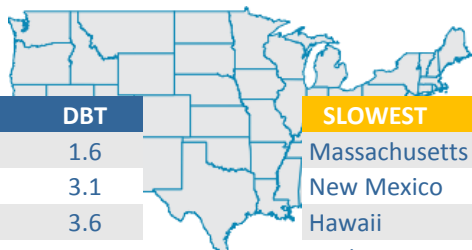


6 BANKRUPTCIES

15 Construction customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	1.6	Massachusetts	28.9
Alabama	3.1	New Mexico	18.7
Idaho	3.6	Hawaii	18.1
Arkansas	6.0	Michigan	16.9
West Virginia	7.2	Oklahoma	16.7

8 PAYMENTS BY BALANCE SIZE



Balance size isn't a major factor in this industry

Monthly Balance	DBT
\$8,600+	13.3 days
\$2,700 - \$8,600	11.6 days
\$1,000 - \$2,700	11.1 days
\$350 - \$1,000	11.5 days
<\$350	10.8 days