

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 annual business-to-business transactions.

1 PAYMENTS

DBT= **8.3** days late

How FAST companies are paying Building Supply providers

DBT= **5.7** days late

How fast those companies are PAYING OTHER PROVIDERS

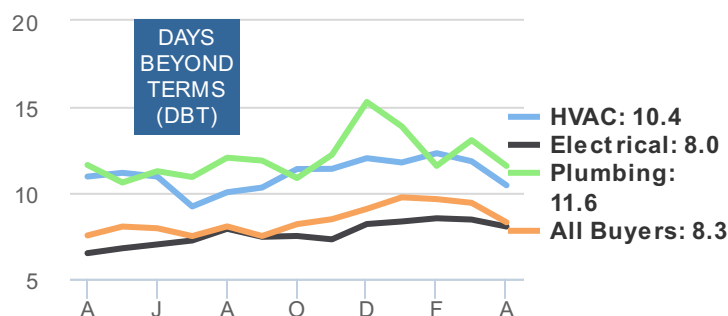
2 RISK SCORES

How risky are customers of Building Supply providers?

	Avg. Score
Manufacturing Materials	673 +3
Construction	661 +3
Building Supply	660 +4
Transportation	645 +4
Food & Beverage	634 +1
Apparel & Outdoor	633 +6
Industrial Supply	630 +2

More Risk

3 PAYMENT BEHAVIOR TRENDS

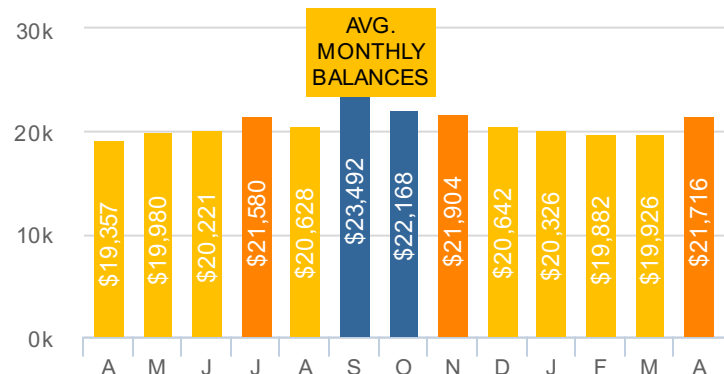


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	3.9 -0.3
Food & Beverage	4.5 -0.2
Apparel & Outdoor	5.7 -0.8
Transportation	7.3 -0.8
Industrial Supply	7.7 -0.8
Building Supply	8.3 -1.1
Construction	12.0 -1.4

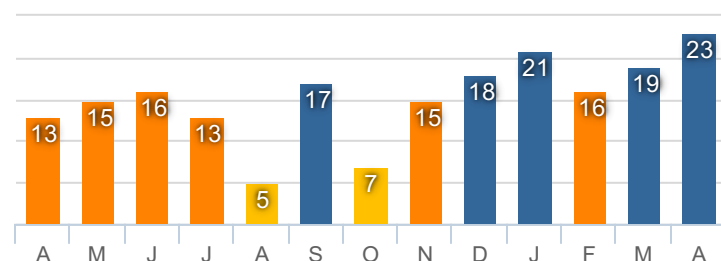
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

79 Building Supply customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Arkansas	3.0	New York	17.5
Washington	3.1	Vermont	15.6
Alaska	3.4	Rhode Island	13.3
Idaho	3.8	District of Columbia	13.3
New Hampshire	4.9	Maryland	12.3

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$14,200+	8.2 days
\$3,700 - \$14,200	9.3 days
\$1,100 - \$3,700	8.4 days
\$200 - \$1,100	8.7 days
<\$200	10.4 days

Balance size isn't a major factor in this industry