

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= **8.1** days late

How FAST companies are paying Building Supply providers

DBT= **6.3** days late

How fast those companies are PAYING OTHER PROVIDERS

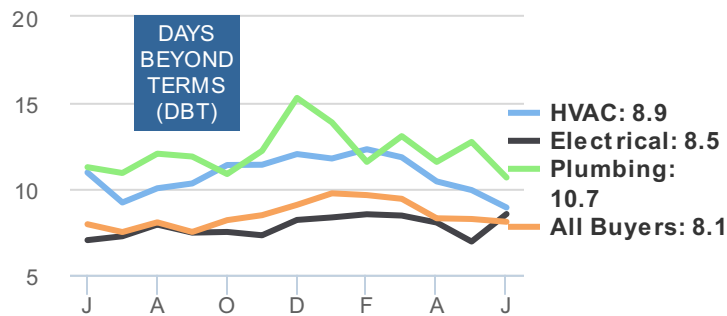
2 RISK SCORES

How risky are customers of Building Supply providers?

| | Avg. Score |
|-------------------------|---------------|
| Manufacturing Materials | 671 -2 |
| Construction | 659 -1 |
| Building Supply | 659 - |
| Transportation | 646 -3 |
| Apparel & Outdoor | 635 -1 |
| Food & Beverage | 633 -1 |
| Industrial Supply | 629 -2 |

More Risk

3 PAYMENT BEHAVIOR TRENDS

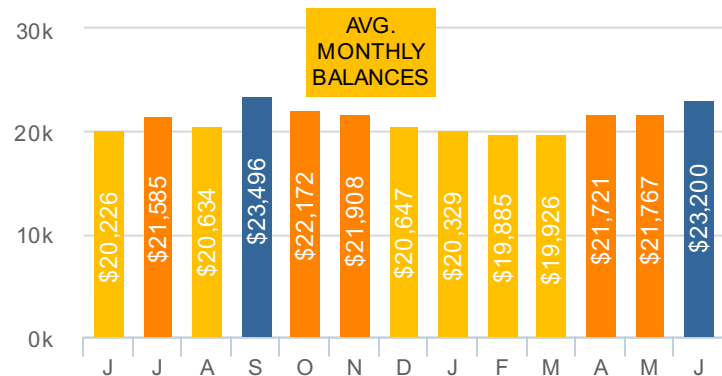


4 INDUSTRY PAYMENT RANKINGS

| Industry | DBT |
|-------------------------|------------------|
| Manufacturing Materials | 4.2 +0.3 |
| Food & Beverage | 4.4 -0.1 |
| Apparel & Outdoor | 6.1 -0.0 |
| Transportation | 7.1 -0.1 |
| Building Supply | 8.1 -0.2 |
| Industrial Supply | 8.4 +0.3 |
| Construction | 12.8 +0.6 |

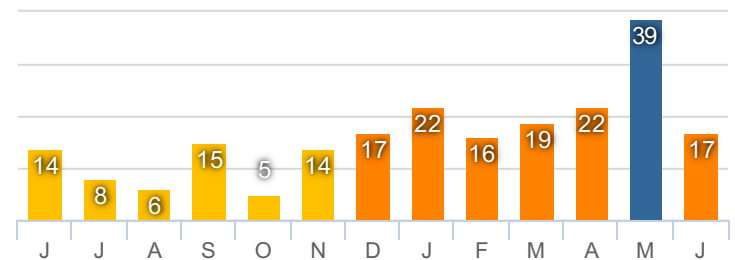
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

135 Building Supply customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS

| FASTEST | DBT | SLOWEST | DBT |
|---------------|-----|----------------------|------|
| Arkansas | 3.2 | New York | 15.0 |
| Alaska | 3.4 | Vermont | 12.9 |
| Washington | 3.6 | District of Columbia | 12.0 |
| Wyoming | 4.2 | Louisiana | 11.9 |
| New Hampshire | 4.4 | Mississippi | 11.8 |

8 PAYMENTS BY BALANCE SIZE

| Monthly Balance | DBT |
|--------------------|-----------|
| \$16,100+ | 8.0 days |
| \$4,200 - \$16,100 | 8.8 days |
| \$1,200 - \$4,200 | 8.3 days |
| \$300 - \$1,200 | 8.7 days |
| <\$300 | 10.6 days |

Balance size isn't a major factor in this industry