

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= **15.3** days late

How FAST companies are paying Construction providers

DBT= **6.9** days late

How fast those companies are PAYING OTHER PROVIDERS

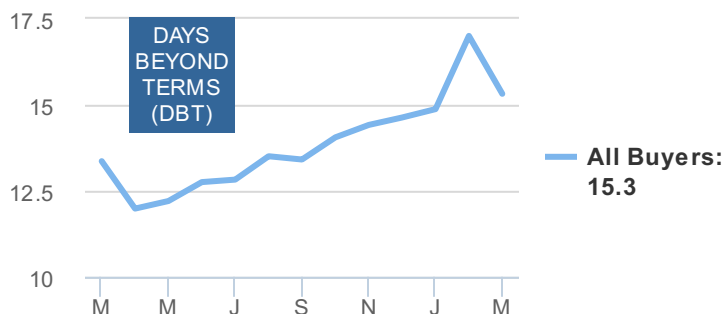
### 2 RISK SCORES

How risky are customers of Construction providers?

	Avg. Score
Manufacturing Materials	679 +1
Building Supply	661 -2
<b>Construction</b>	<b>654 -</b>
Apparel & Outdoor	651 +1
Food & Beverage	638 -1
Transportation	637 +1
Industrial Supply	633 +2

More Risk

### 3 PAYMENT BEHAVIOR TRENDS

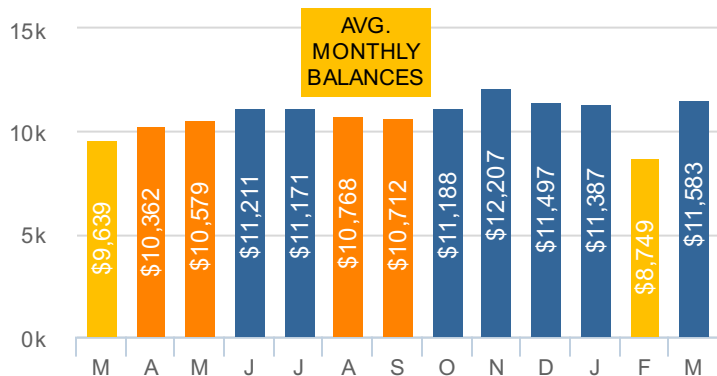


### 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.2 -0.7
Food & Beverage	4.5 -0.5
Apparel & Outdoor	5.8 -1.3
Transportation	9.6 +0.1
Building Supply	9.7 -0.4
Industrial Supply	10.7 -0.6
<b>Construction</b>	<b>15.3 -1.7</b>

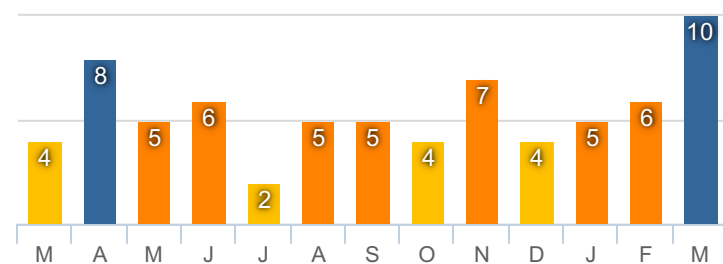
Slower Payment

### 5 CUSTOMER SPENDING TRENDS



### 6 BANKRUPTCIES

**21** Construction customers have filed bankruptcy in 2018



### 7 GEOGRAPHY MATTERS

FASTEST DBT	SLOWEST DBT
Vermont 1.6	District of Columbia 67.1
Montana 1.6	Massachusetts 29.5
Connecticut 4.0	Rhode Island 28.7
Alabama 4.0	New York 28.4
Kentucky 8.8	New Mexico 27.1

### 8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$10,300+	15.4 days
\$3,100 - \$10,300	13.6 days
\$1,100 - \$3,100	14.0 days
\$400 - \$1,100	16.1 days
<\$400	20.8 days

Balance size isn't a major factor in this industry