

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= **14.0** days late

How FAST companies are paying Construction providers

DBT= **6.7** days late

How fast those companies are PAYING OTHER PROVIDERS

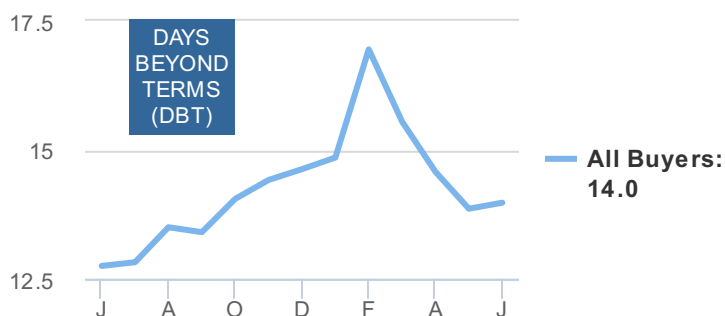
2 RISK SCORES

How risky are customers of Construction providers?

	Avg. Score
Manufacturing Materials	698 -
Building Supply	679 +1
Construction	667 -
Apparel & Outdoor	663 +1
Transportation	645 -1
Industrial Supply	642 -1
Food & Beverage	638 -2

More Risk

3 PAYMENT BEHAVIOR TRENDS

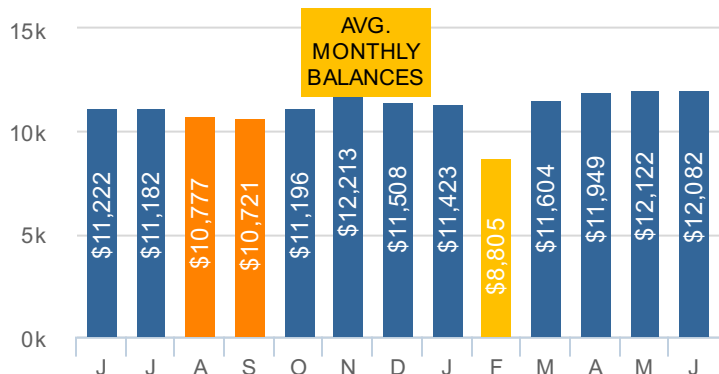


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.2 -0.1
Food & Beverage	5.3 +0.1
Apparel & Outdoor	5.6 -0.4
Building Supply	8.2 -0.3
Transportation	9.2 -0.0
Industrial Supply	9.2 -0.0
Construction	14.0 +0.1

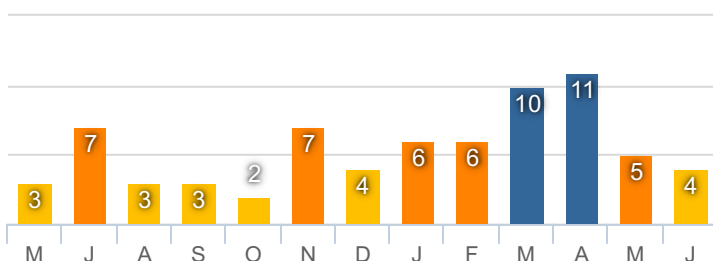
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

42 Construction customers have filed bankruptcy in 2018



7 GEOGRAPHY MATTERS

FASTEST DBT	SLOWEST DBT
South Dakota 2.4	New York 29.0
North Dakota 2.6	Maine 28.7
Mississippi 4.8	Wyoming 26.2
Alabama 6.3	District of Columbia 24.4
North Carolina 6.6	Colorado 21.4

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$10,700+	14.1 days
\$3,300 - \$10,700	12.7 days
\$1,200 - \$3,300	13.0 days
\$400 - \$1,200	15.8 days
<\$400	17.5 days

Balance size isn't a major factor in this industry