

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 nearly \$1.7 trillion in business-to-business transactions.

1 PAYMENT

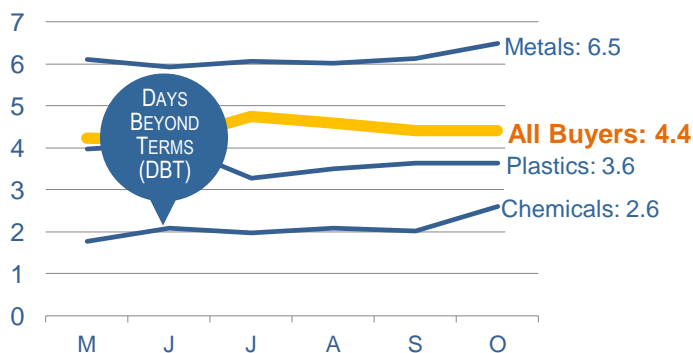
DBT = **4.4** days late

How **FAST** companies are paying Materials providers

DBT = **7.2** days late

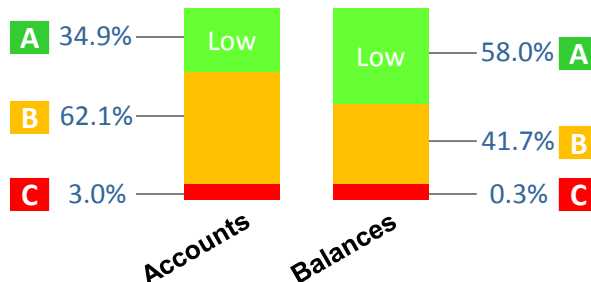
How fast those companies are **PAYING OTHER PROVIDERS**

3 PAYMENT BEHAVIOR TRENDS



2 RISK RATINGS

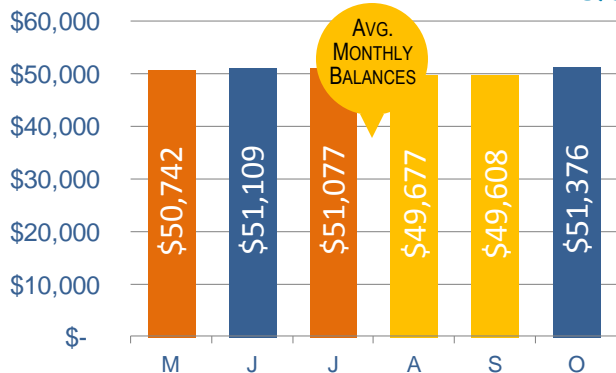
How risky are customers of Materials providers?



4 INDUSTRY RANKINGS

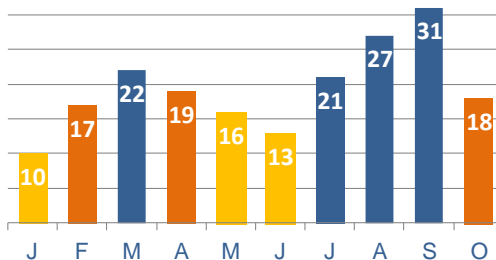
Industry	DBT
Food & Beverage	4.3
Manufacturing Materials	4.4
Transportation	6.8
Industrial Supply	6.9
Apparel & Outdoor	7.0
Building Supply	7.8
Construction	13.1

5 CUSTOMER SPENDING TRENDS

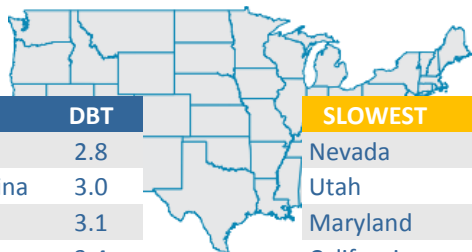


6 BANKRUPTCIES

194 Materials customers have filed bankruptcy so far in 2013



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Alabama	2.8	Nevada	19.4
North Carolina	3.0	Utah	9.7
Tennessee	3.1	Maryland	8.4
Nebraska	3.4	California	6.1
Kansas	3.4	Arizona	5.8

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$16,500+	4.3 days
\$4,300 - \$16,500	7.3 days
\$1,400 - \$4,300	7.2 days
\$400 - \$1,400	7.4 days
<\$400	9.4 days