

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 trillion in business-to-business transactions.

1 PAYMENT

DBT = **5.4** days late

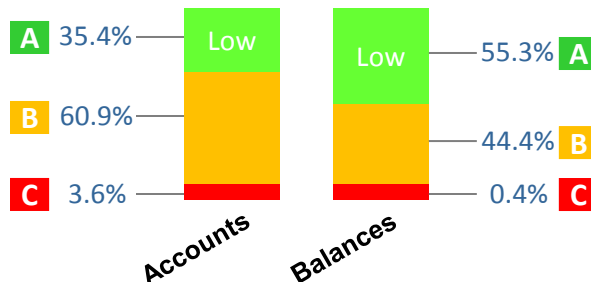
How **FAST** companies are paying Materials providers

DBT = **6.5** days late

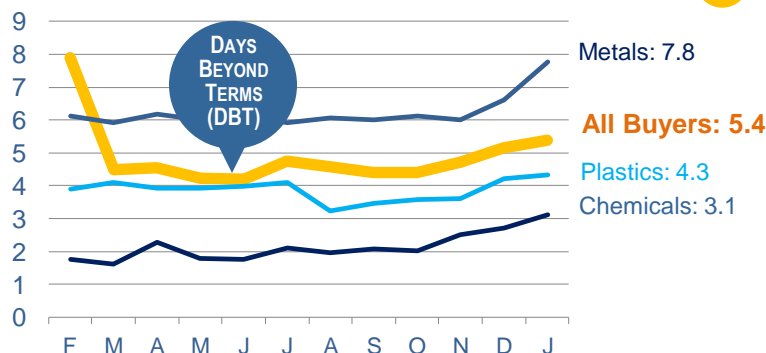
How fast those companies are **PAYING OTHER PROVIDERS**

2 RISK RATINGS

How risky are customers of Materials providers?



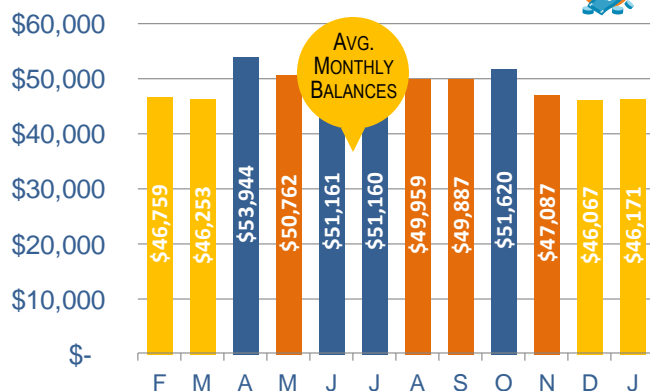
3 PAYMENT BEHAVIOR TRENDS



4 INDUSTRY RANKINGS

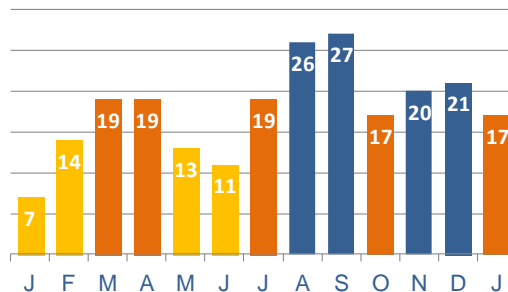
Industry	DBT
Food & Beverage	4.8
Manufacturing Materials	5.4
Industrial Supply	8.1
Transportation	8.5
Apparel & Outdoor	8.6
Building Supply	8.8
Construction	13.6

5 CUSTOMER SPENDING TRENDS

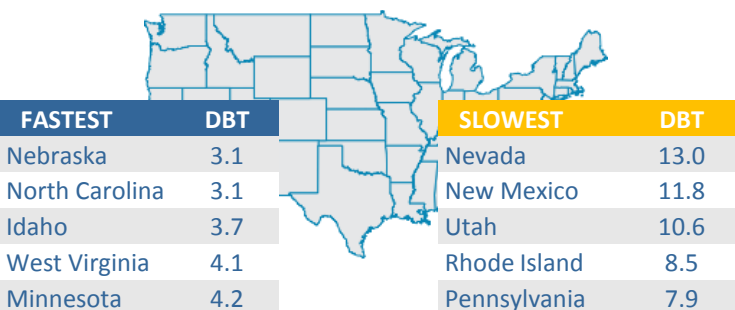


6 BANKRUPTCIES

17 Materials customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$16,500+	5.2 days
\$4,100 - \$16,500	8.6 days
\$1,400 - \$4,100	8.7 days
\$400 - \$1,400	9.6 days
<\$400	12.6 days