

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 PAYMENTS

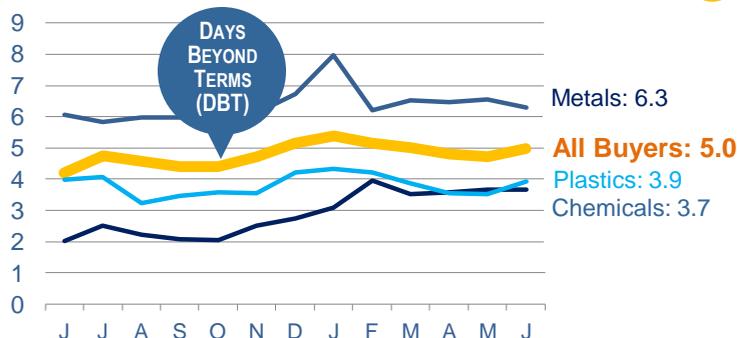
DBT = **5.0** days late

How **FAST** companies are paying Materials providers

DBT = **6.3** days late

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

3 PAYMENT BEHAVIOR TRENDS



2 RISK RATINGS

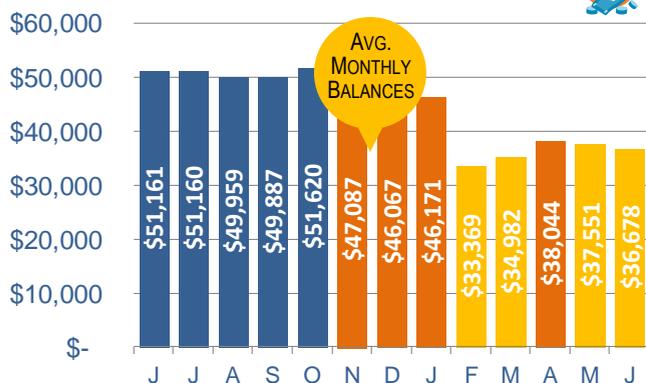
How risky are customers of Materials providers?



4 INDUSTRY RANKINGS

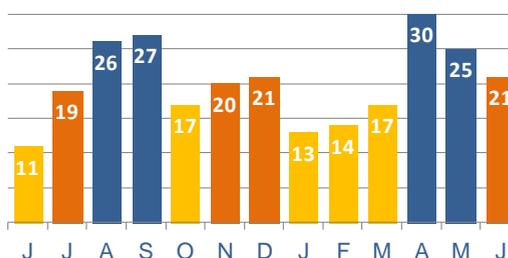
Industry	DBT
Manufacturing Materials	5.0
Food & Beverage	5.8
Industrial Supply	6.7
Transportation	7.5
Apparel & Outdoor	7.7
Building Supply	8.1
Construction	12.6

5 CUSTOMER SPENDING TRENDS

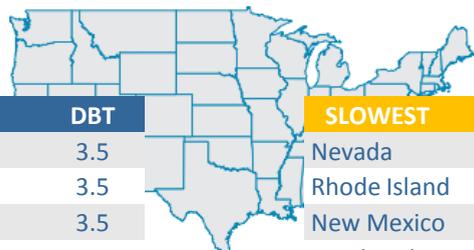


6 BANKRUPTCIES

120 Materials customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Minnesota	3.5	Nevada	13.3
Nebraska	3.5	Rhode Island	13.3
Arkansas	3.5	New Mexico	10.4
Indiana	3.6	South Dakota	10.3
Maine	3.6	Massachusetts	9.2

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,000+	4.9 days
\$2,500 - \$11,000	7.8 days
\$700 - \$2,500	10.4 days
\$200 - \$700	16.1 days
<\$200	17.5 days