

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 = **4.4** days late

How **FAST** companies are paying Materials providers

DBT = **6.0** days late

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

## 2 RISK SCORES

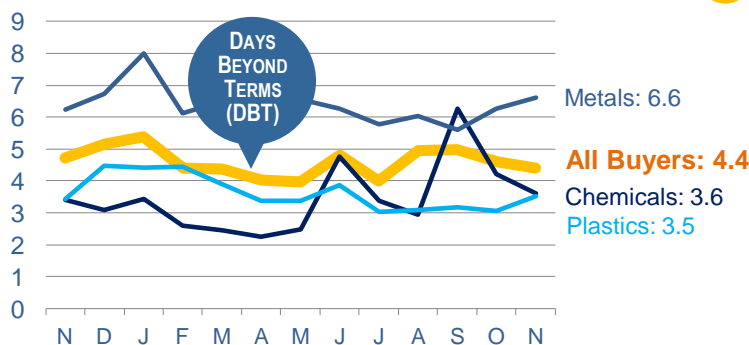
How risky are customers of Materials providers?

Avg. Score

Manufacturing Materials	644
Construction	638
Building Supply	631
Transportation	613
Industrial Supply	605
Apparel & Outdoor	601
Food & Beverage	591

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

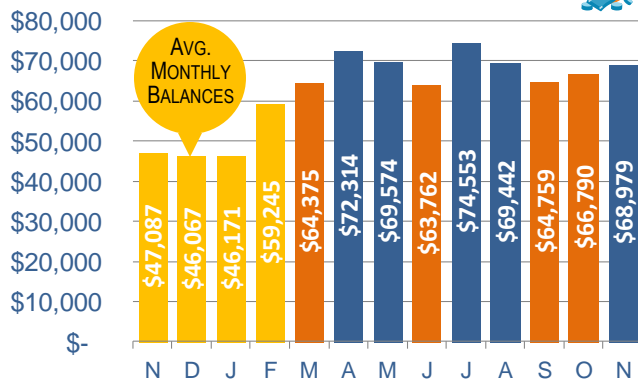


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4
Food & Beverage	5.3
Apparel & Outdoor	6.5
Transportation	7.9
Building Supply	7.9
Industrial Supply	8.9
Construction	10.8

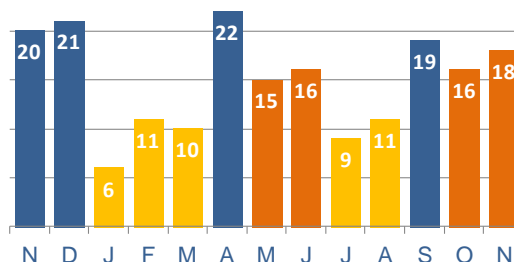
Slower Payment

## 5 CUSTOMER SPENDING TRENDS

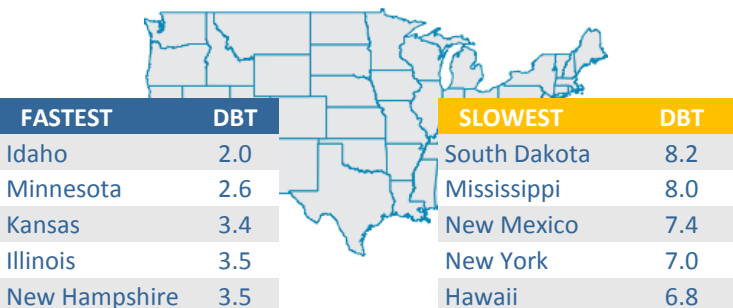


## 6 BANKRUPTCIES

**153** 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
\$22,000+	4.3 days
\$5,000 - \$22,000	7.6 days
\$1,600 - \$5,000	7.5 days
\$500 - \$1,600	7.7 days
<\$500	9.6 days