

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 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**

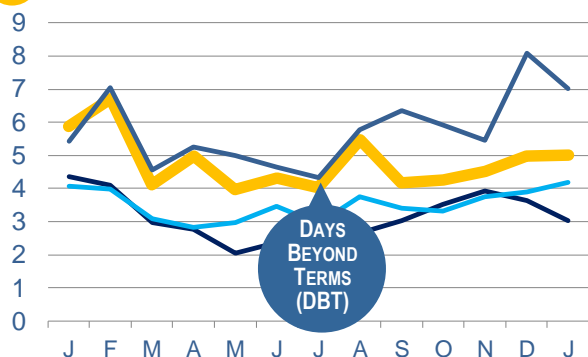
2 RISK SCORES

How risky are customers of Materials providers?

	Avg. Score
Manufacturing Materials	668 +13
Construction	657 +7
Building Supply	655 +16
Transportation	638 +3
Apparel & Outdoor	630 +7
Food & Beverage	630 +17
Industrial Supply	623 +11

More Risk

3 PAYMENT BEHAVIOR TRENDS

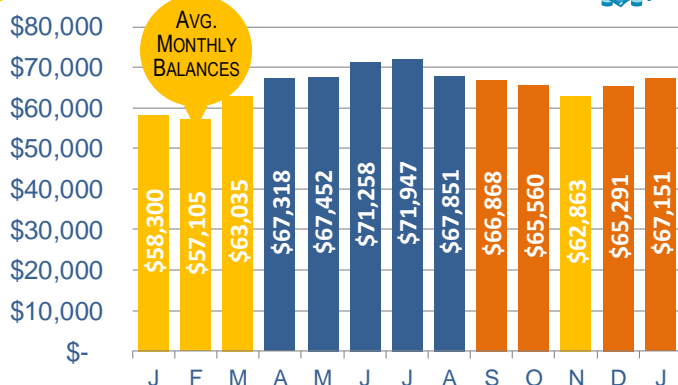


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0 +0.3
Food & Beverage	5.5 +0.7
Transportation	8.3 +0.1
Apparel & Outdoor	8.4 +0.7
Building Supply	9.8 +0.7
Industrial Supply	10.9 +0.5
Construction	14.3 +3.1

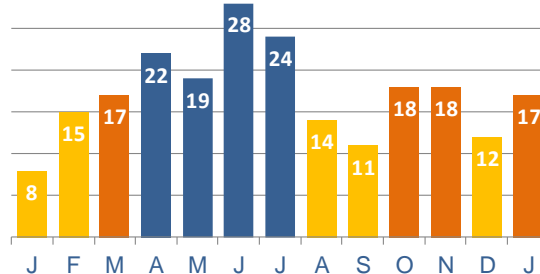
Slower Payment

5 CUSTOMER SPENDING TRENDS

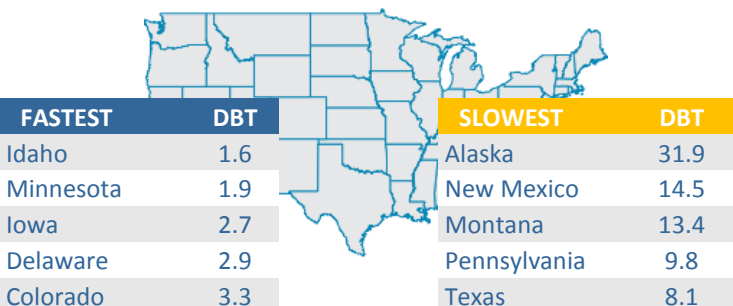


6 BANKRUPTCIES

17 Materials customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$21,000+	4.9 days
\$5,600 - \$21,000	8.0 days
\$1,900 - \$5,600	8.8 days
\$500 - \$1,900	10.0 days
<\$500	12.8 days