

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 = **10.5** days late

How **FAST** companies are paying Industrial Supplies providers

DBT = **7.0** days late

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

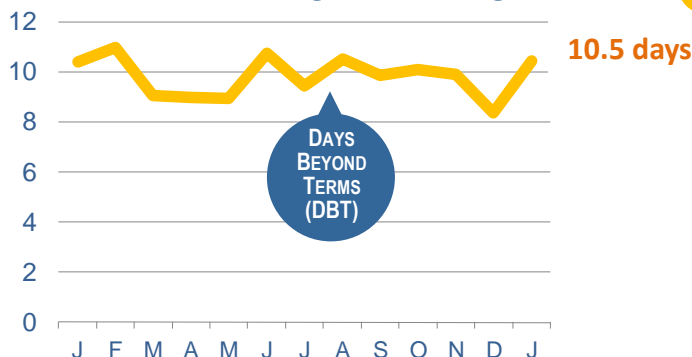
2 RISK SCORES

How risky are customers of Industrial Supplies providers?

	Avg. Score
Manufacturing Materials	639 -5
Construction	637 -4
Building Supply	624 -6
Transportation	607 -6
Apparel & Outdoor	605 -5
Industrial Supply	604 -5
Food & Beverage	589 -6

More Risk

3 PAYMENT BEHAVIOR TRENDS

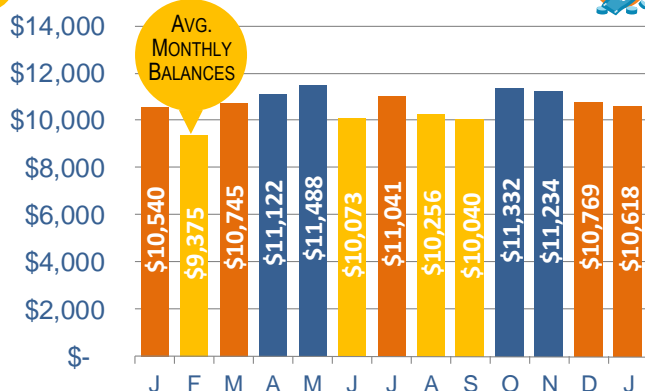


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	5.7 +0.5
Manufacturing Materials	5.9 +0.5
Apparel & Outdoor	8.0 +0.6
Transportation	8.5 +0.3
Building Supply	8.8 +0.1
Industrial Supply	10.5 +1.6
Construction	13.6 +1.4

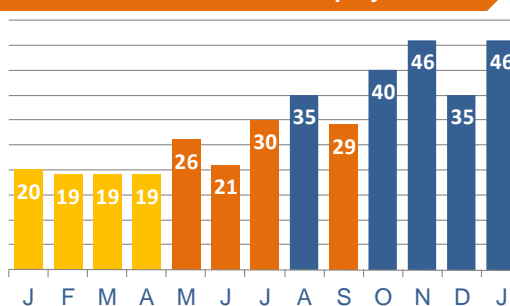
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

46 Industrial Supply customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Louisiana	3.1	Texas	25.2
Michigan	4.0	Mississippi	20.1
Idaho	4.4	Nevada	17.3
South Dakota	4.6	Connecticut	16.7
Tennessee	5.2	South Carolina	16.0

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$2,800+	10.5 days
\$900 - \$2,800	10.0 days
\$350 - \$900	11.5 days
\$150 - \$350	13.0 days
<\$150	11.9 days