

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

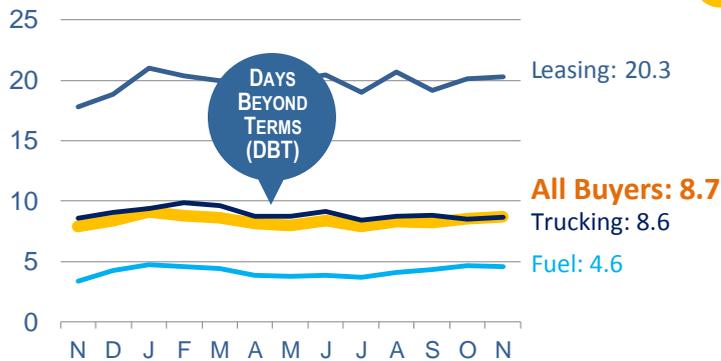
DBT = **8.7** days late

How **FAST** companies are paying Transportation providers

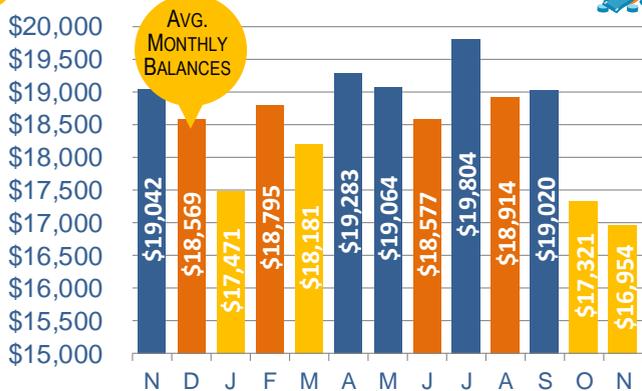
DBT = **7.3** days late

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

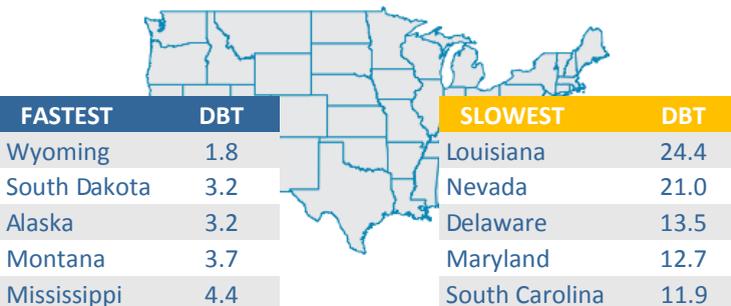
## 3 PAYMENT BEHAVIOR TRENDS



## 5 CUSTOMER SPENDING TRENDS



## 7 GEOGRAPHY MATTERS



## 2 RISK SCORES

How risky are customers of Transportation providers?

	Avg. Score
Manufacturing Materials	645 -2
Construction	643 -2
Building Supply	628 -5
Apparel & Outdoor	612 -3
<b>Transportation</b>	<b>611 -3</b>
Industrial Supply	608 -3
Food & Beverage	595 0

More Risk

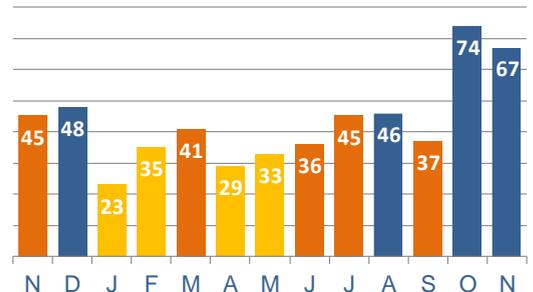
## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0 -0.6
Food & Beverage	6.0 +0.2
Apparel & Outdoor	6.8 +0.1
Building Supply	7.6 -0.1
<b>Transportation</b>	<b>8.7 +0.2</b>
Industrial Supply	10.7 -0.1
Construction	12.7 +0.8

Slower Payment

## 6 BANKRUPTCIES

**466** Transportation customers have filed bankruptcy in 2015



## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$5,200+	8.7 days
\$1,700 - \$5,200	9.1 days
\$700 - \$1,700	8.8 days
\$200 - \$700	9.5 days
<\$200	11.5 days