

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 = **6.7** days late

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

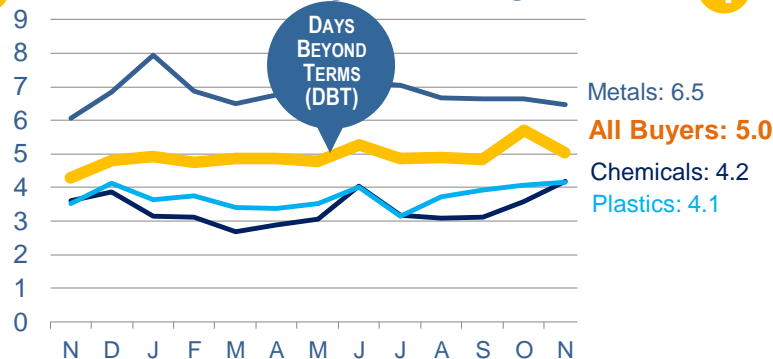
2 RISK SCORES

How risky are customers of Materials providers?

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

More Risk

3 PAYMENT BEHAVIOR TRENDS

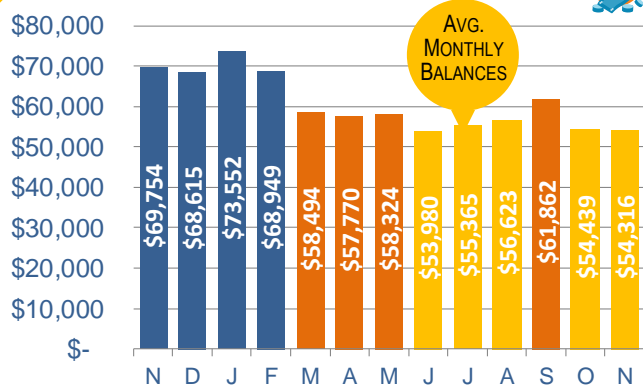


4 INDUSTRY PAYMENT RANKINGS

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
Transportation	8.7	+0.2
Industrial Supply	10.7	-0.1
Construction	12.7	+0.8

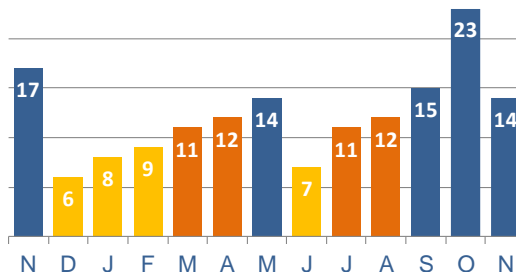
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

136 Materials customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS

FASTEST	DBT		SLOWEST	DBT
North Carolina	2.7		West Virginia	18.6
Arkansas	2.7		Delaware	13.7
Georgia	2.8		Hawaii	11.5
Idaho	2.8		Montana	11.3
New Jersey	3.7		South Dakota	10.5

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$21,000+	4.9 days
\$5,500 - \$21,000	7.4 days
\$1,800 - \$5,500	7.7 days
\$500 - \$1,800	8.3 days
<\$500	10.8 days