

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 = **4.8** days late

How **FAST** companies are paying Materials providers

DBT = **6.2** days late

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

2 RISK SCORES

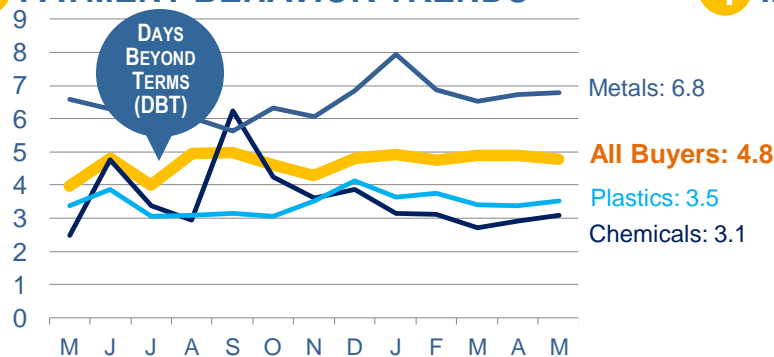
How risky are customers of Materials providers?

Avg. Score

Manufacturing Materials	642
Construction	636
Building Supply	627
Transportation	610
Apparel & Outdoor	607
Industrial Supply	602
Food & Beverage	585

More Risk

3 PAYMENT BEHAVIOR TRENDS

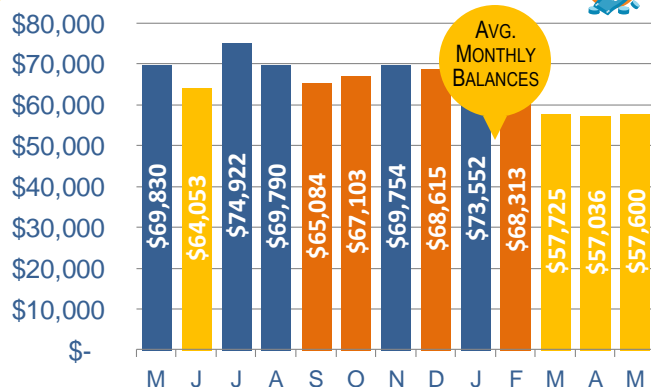


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.8
Food & Beverage	5.5
Apparel & Outdoor	7.1
Building Supply	7.8
Transportation	8.0
Industrial Supply	8.9
Construction	11.5

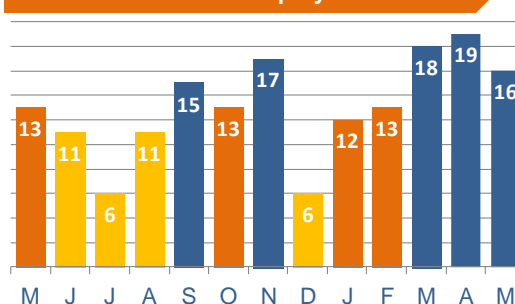
Slower Payment

5 CUSTOMER SPENDING TRENDS

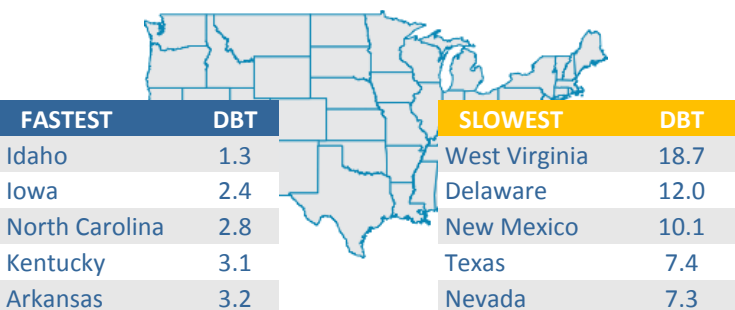


6 BANKRUPTCIES

78 Materials customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$20,000+	4.7 days
\$5,300 - \$20,000	6.9 days
\$1,600 - \$5,300	6.9 days
\$500 - \$1,600	7.2 days
<\$500	9.1 days