

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 = **4.2** days late

How **FAST** companies are paying Materials providers

DBT = **5.6** days late

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

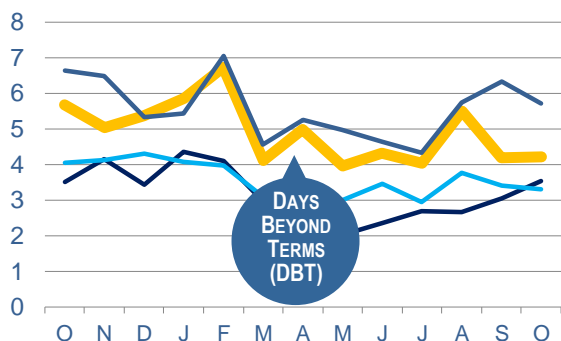
2 RISK SCORES

How risky are customers of Materials providers?

	Avg. Score	
Manufacturing Materials	651	+7
Construction	647	+6
Building Supply	630	+11
Apparel & Outdoor	620	+5
Transportation	616	+9
Industrial Supply	605	+10
Food & Beverage	599	+6

More Risk

3 PAYMENT BEHAVIOR TRENDS

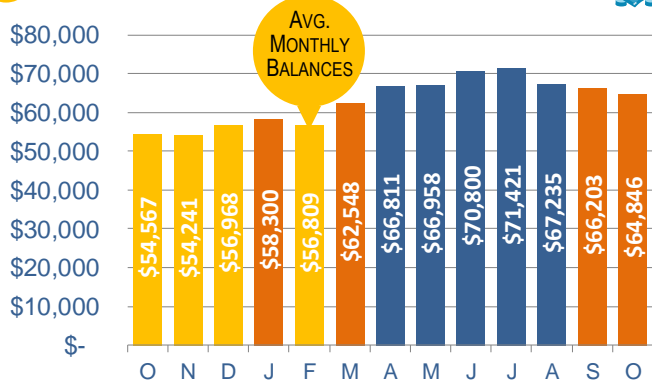


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Manufacturing Materials	4.2	-
Food & Beverage	4.7	-
Apparel & Outdoor	7.1	+0.1
Transportation	7.4	-0.2
Building Supply	8.2	+0.6
Industrial Supply	9.4	-0.2
Construction	11.5	-0.2

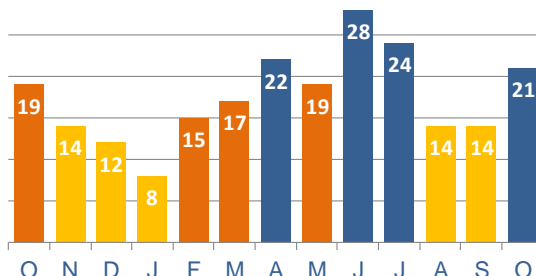
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

182 Materials customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT		SLOWEST	DBT
Idaho	2.1		Alaska	15.8
South Carolina	3.0		New Mexico	9.3
Indiana	3.2		Nevada	8.0
Mississippi	3.2		Vermont	6.9
Tennessee	3.3		Missouri	6.5

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$22,000+	4.1 days
\$5,700 - \$22,000	6.5 days
\$2,000 - \$5,700	6.9 days
\$500 - \$2,000	7.3 days
<\$500	9.5 days