

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 = **4.7** days late

How **FAST** companies are paying Materials providers

DBT = **6.0** days late

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

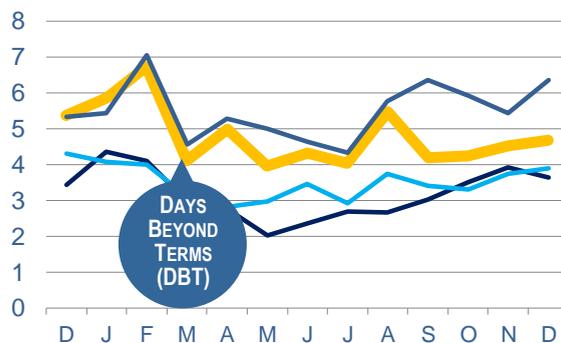
2 RISK SCORES

How risky are customers of Materials providers?

	Avg. Score	
Manufacturing Materials	655	-6
Construction	650	-5
Building Supply	639	-5
Transportation	635	+7
Apparel & Outdoor	623	-3
Food & Beverage	613	-4
Industrial Supply	612	-4

More Risk

3 PAYMENT BEHAVIOR TRENDS

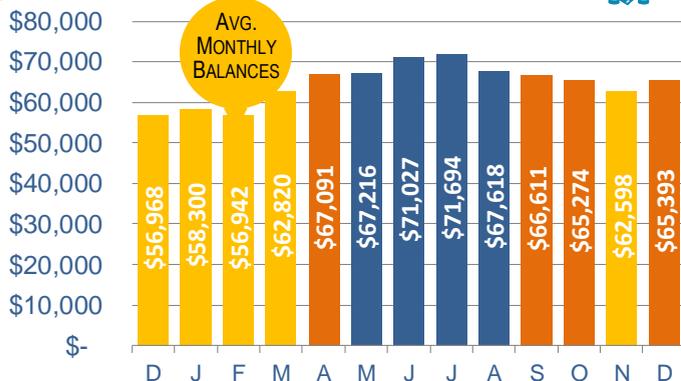


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Manufacturing Materials	4.7	+0.2
Food & Beverage	4.8	+0.1
Apparel & Outdoor	7.7	+0.7
Transportation	8.2	+0.6
Building Supply	9.1	+0.6
Industrial Supply	10.4	+0.6
Construction	11.2	-2.0

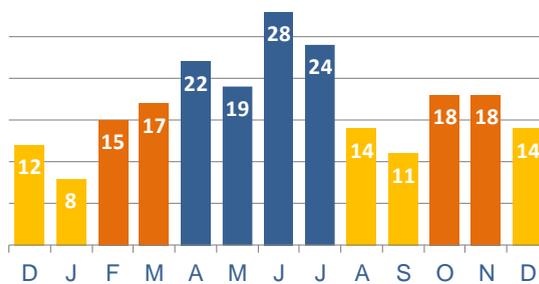
Slower Payment

5 CUSTOMER SPENDING TRENDS

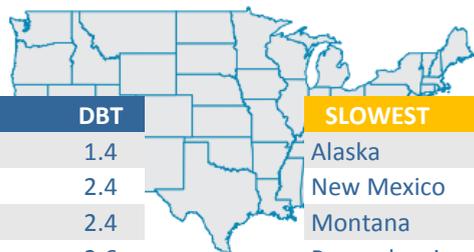


6 BANKRUPTCIES

208 Materials customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Delaware	1.4	Alaska	25.1
Iowa	2.4	New Mexico	12.5
Minnesota	2.4	Montana	11.8
Idaho	2.6	Pennsylvania	9.2
North Dakota	2.7	Nevada	8.0

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$21,000+	4.5 days
\$5,600 - \$21,000	7.4 days
\$1,900 - \$5,600	8.2 days
\$500 - \$1,900	8.9 days
<\$500	11.7 days