

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 annual business-to-business transactions.

1 PAYMENTS

DBT= **8.0** days late

How FAST companies are paying Industrial Supply providers

DBT= **7.1** days late

How fast those companies are PAYING OTHER PROVIDERS

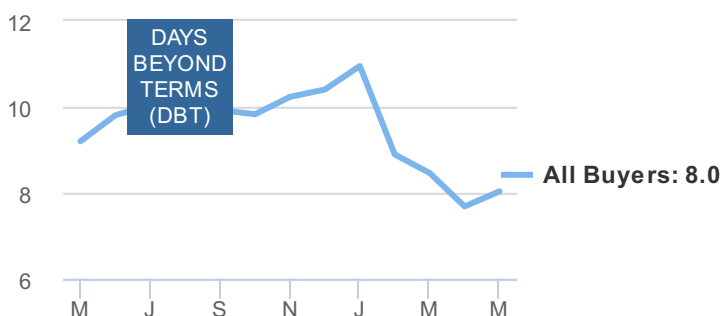
2 RISK SCORES

How risky are customers of Industrial Supply providers?

	Avg. Score
Manufacturing Materials	672 -2
Construction	660 -1
Building Supply	659 -1
Transportation	648 -1
Apparel & Outdoor	636 +3
Food & Beverage	634 -1
Industrial Supply	629 -

More Risk

3 PAYMENT BEHAVIOR TRENDS

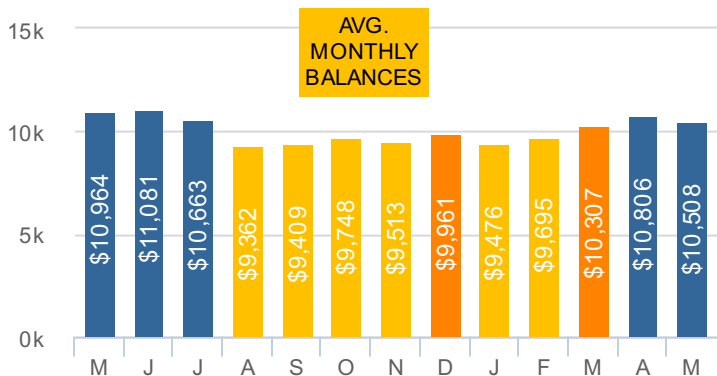


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	3.9 -0.1
Food & Beverage	5.2 +0.7
Apparel & Outdoor	6.1 +0.4
Transportation	7.3 -0.0
Industrial Supply	8.0 +0.4
Building Supply	8.2 -0.0
Construction	12.2 +0.3

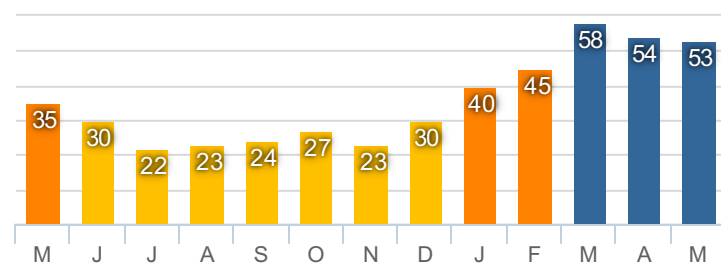
Slower Payment

5 CUSTOMER SPENDING TRENDS

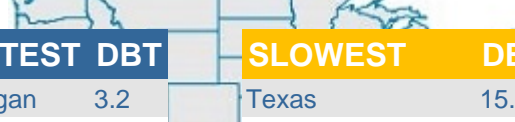


6 BANKRUPTCIES

250 Industrial Supply customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS



A map of the United States is shown in the background. The states of Michigan, Louisiana, Missouri, Iowa, and North Dakota are highlighted in light blue, corresponding to the 'FASTEST DBT' list. The states of Texas, District of Columbia, West Virginia, Maryland, and Vermont are highlighted in light orange, corresponding to the 'SLOWEST DBT' list.

FASTEST DBT		SLOWEST DBT	
Michigan	3.2	Texas	15.2
Louisiana	3.7	District of Columbia	14.8
Missouri	4.5	West Virginia	13.6
Iowa	4.7	Maryland	13.3
North Dakota	5.1	Vermont	11.6

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$2,900+	8.0 days
\$800 - \$2,900	9.1 days
\$300 - \$800	9.8 days
\$100 - \$300	10.8 days
<\$100	9.9 days

Companies pay key suppliers faster than others