

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 = **5.8** days late

How **FAST** companies are paying Food & Beverage providers

DBT = **6.7** days late

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

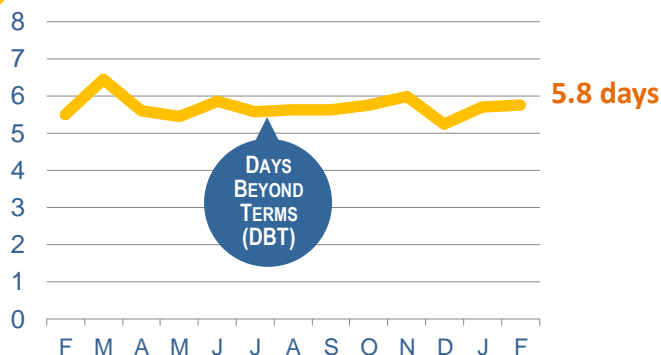
## 2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	641 +2
Construction	636 -1
Building Supply	624 -
Transportation	610 +3
Apparel & Outdoor	605 -
Industrial Supply	601 -3
<b>Food &amp; Beverage</b>	<b>590 +1</b>

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

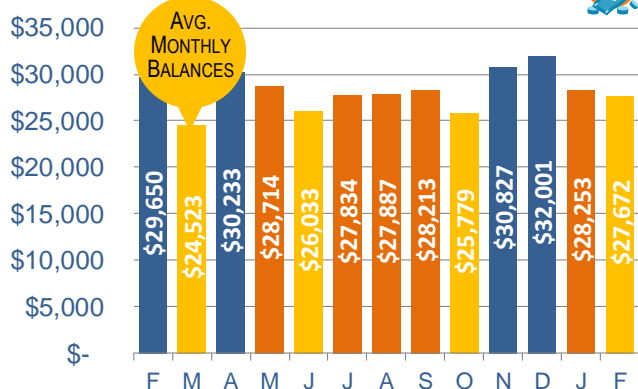


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
<b>Food &amp; Beverage</b>	<b>5.8</b>	<b>+0.1</b>
Manufacturing Materials	6.8	+0.9
Apparel & Outdoor	8.1	+0.1
Transportation	8.2	-0.3
Building Supply	8.8	-
Industrial Supply	10.7	+0.2
Construction	14.1	+0.5

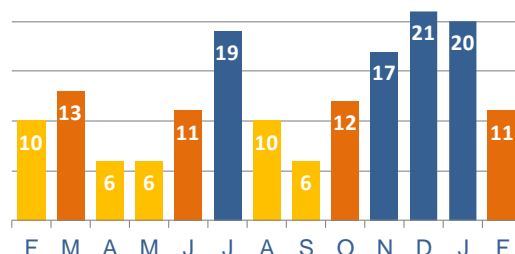
Slower Payment

## 5 CUSTOMER SPENDING TRENDS

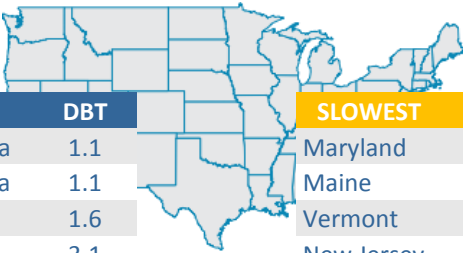


## 6 BANKRUPTCIES

**31** Food & Beverage customers have filed bankruptcy in 2016



## 7 GEOGRAPHY MATTERS

FASTEST		DBT	SLOWEST		DBT
North Dakota	1.1		Maryland	17.6	
South Dakota	1.1		Maine	14.0	
Montana	1.6		Vermont	11.8	
Missouri	3.1		New Jersey	11.6	
Kansas	3.5		Pennsylvania	10.0	

## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$10,700+	5.4 days
\$3,700 - \$10,700	10.6 days
\$1,500 - \$3,700	12.8 days
\$500 - \$1,500	14.9 days
<\$500	18.5 days