

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 nearly \$1.7 trillion in business-to-business transactions.

## 1 PAYMENT

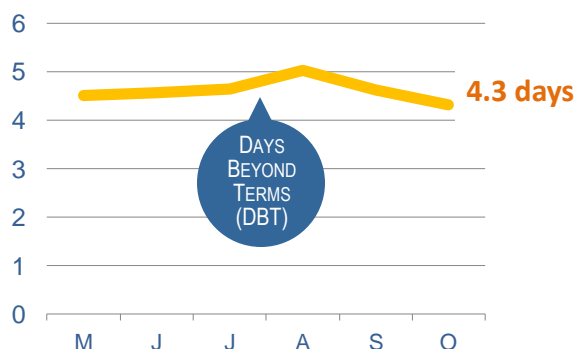
DBT = **4.3** days late

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

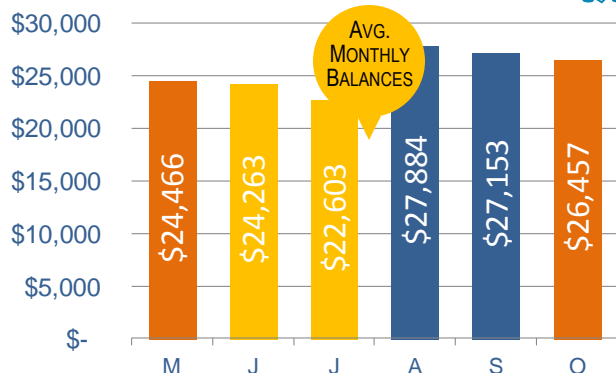
DBT = **5.8** days late

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

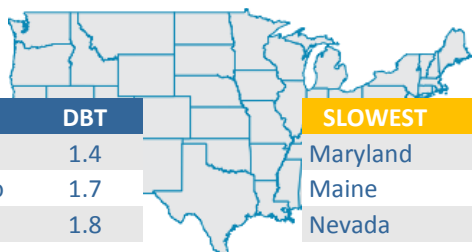
## 3 PAYMENT BEHAVIOR TRENDS



## 5 CUSTOMER SPENDING TRENDS



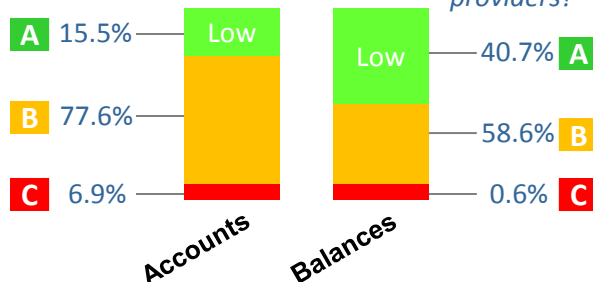
## 7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Arkansas	1.4	Maryland	14.8
New Mexico	1.7	Maine	11.8
Kansas	1.8	Nevada	10.8
Washington	2.0	Vermont	9.4
Idaho	2.1	New Jersey	8.7

## 2 RISK RATINGS

How risky are customers of Food & Beverage providers?

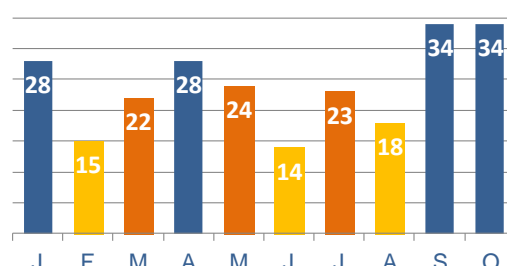


## 4 INDUSTRY RANKINGS

Industry	DBT
<b>Food &amp; Beverage</b>	<b>4.3</b>
Manufacturing Materials	4.4
Transportation	6.8
Industrial Supply	6.9
Apparel & Outdoor	7.0
Building Supply	7.8
Construction	13.1

## 6 BANKRUPTCIES

**240** Food & Beverage customers have filed bankruptcy so far in 2013



## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,700+	3.8 days
\$4,300 - \$11,700	9.7 days
\$1,700 - \$4,300	12.4 days
\$600 - \$1,700	14.6 days
<\$600	20.5 days