

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 PAYMENT

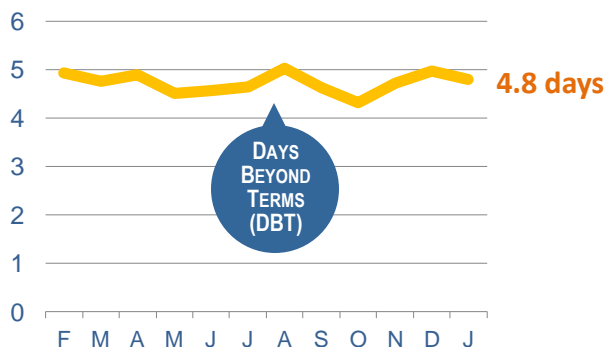
DBT = **4.8** days late

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

DBT = **6.6** days late

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

3 PAYMENT BEHAVIOR TRENDS



2 RISK RATINGS

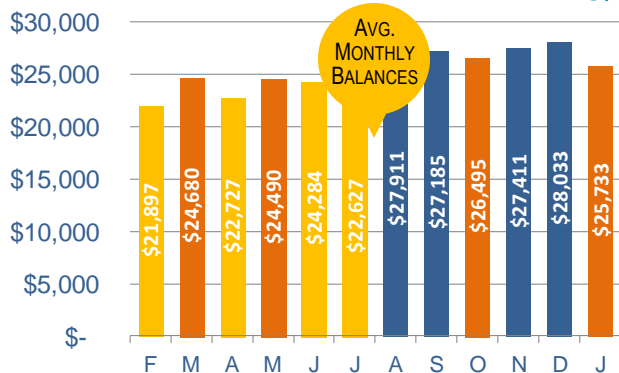
How risky are customers of Food & Beverage providers?



4 INDUSTRY RANKINGS

Industry	DBT
Food & Beverage	4.8
Manufacturing Materials	5.4
Industrial Supply	8.1
Transportation	8.5
Apparel & Outdoor	8.6
Building Supply	8.8
Construction	13.6

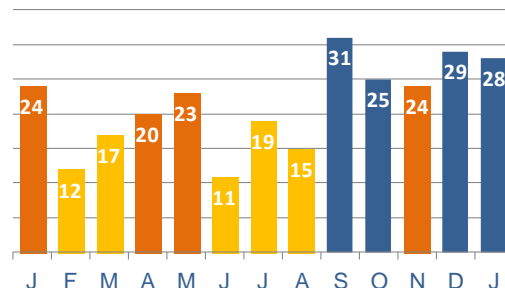
5 CUSTOMER SPENDING TRENDS



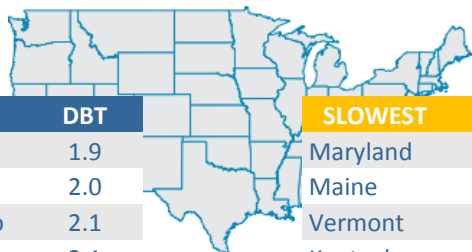
6 BANKRUPTCIES

28

Food & Beverage customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Arkansas	1.9	Maryland	17.0
Hawaii	2.0	Maine	16.2
New Mexico	2.1	Vermont	11.1
Washington	2.1	Kentucky	10.3
Kansas	2.5	Virginia	9.8

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$10,200+	4.3 days
\$3,500 - \$10,200	11.7 days
\$1,300 - \$3,500	14.5 days
\$400 - \$1,300	17.0 days
<\$400	22.0 days