

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

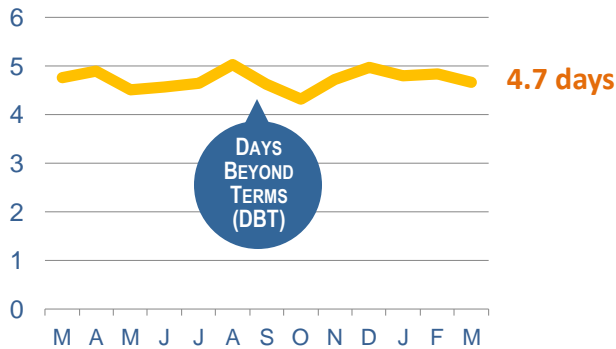
DBT = **4.7** days late

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

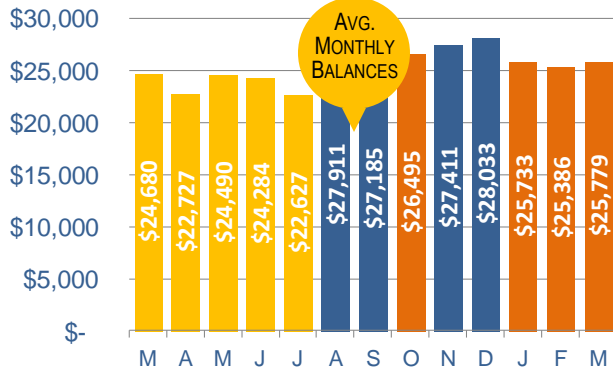
DBT = **6.4** days late

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

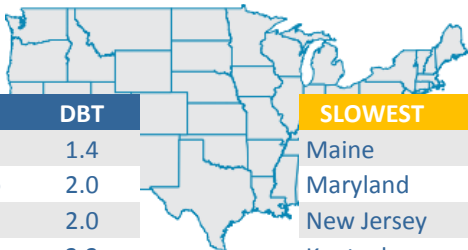
3 PAYMENT BEHAVIOR TRENDS



5 CUSTOMER SPENDING TRENDS



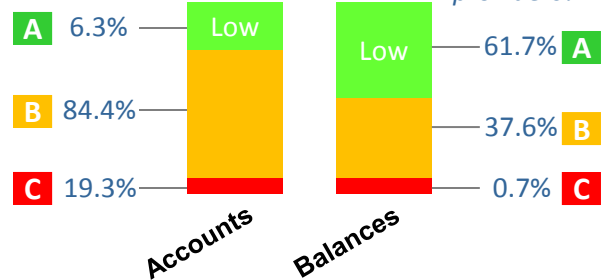
7 GEOGRAPHY MATTERS



| FASTEST | DBT | SLOWEST | DBT |
|------------|-----|------------|------|
| Arkansas | 1.4 | Maine | 17.5 |
| New Mexico | 2.0 | Maryland | 17.1 |
| Kansas | 2.0 | New Jersey | 10.7 |
| Washington | 2.2 | Kentucky | 10.5 |
| Missouri | 2.7 | Vermont | 9.8 |

2 RISK RATINGS

How risky are customers of Food & Beverage providers?

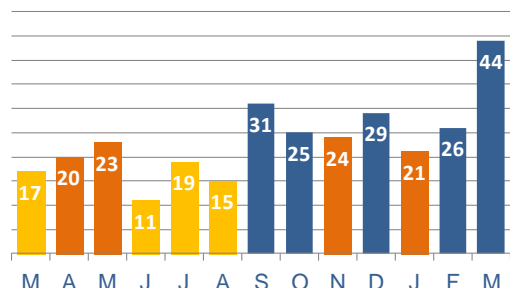


4 INDUSTRY RANKINGS

| Industry | DBT |
|----------------------------|------------|
| Food & Beverage | 4.7 |
| Manufacturing Materials | 5.0 |
| Industrial Supply | 6.6 |
| Transportation | 7.6 |
| Apparel & Outdoor | 7.7 |
| Building Supply | 8.1 |
| Construction | 13.1 |

6 BANKRUPTCIES

91 Food & Beverage customers have filed bankruptcy in 2014



8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

| Monthly Balance | DBT |
|--------------------|-----------|
| \$10,300+ | 4.1 days |
| \$3,500 - \$10,300 | 11.6 days |
| \$1,300 - \$3,500 | 13.8 days |
| \$400 - \$1,300 | 16.0 days |
| <\$400 | 21.6 days |