

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

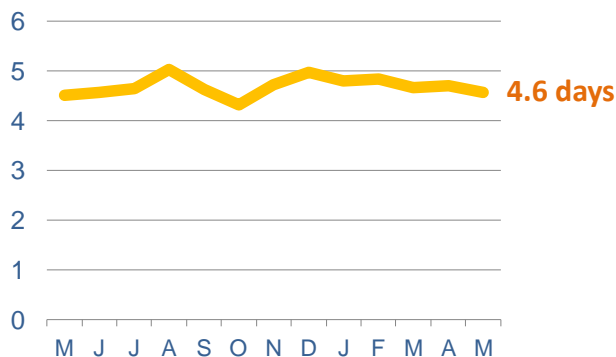
DBT = **4.6** days late

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

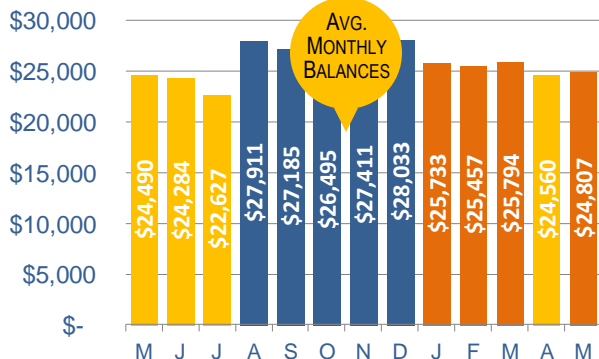
DBT = **5.9** days late

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

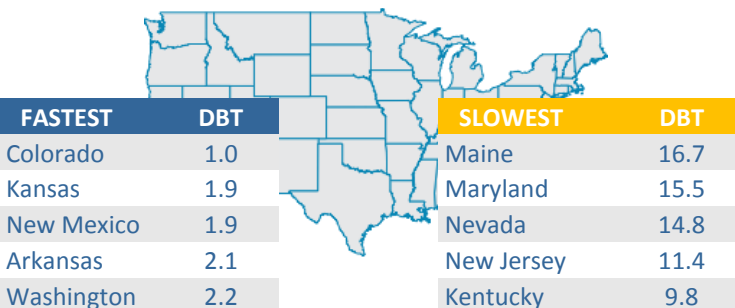
## 3 PAYMENT BEHAVIOR TRENDS



## 5 CUSTOMER SPENDING TRENDS

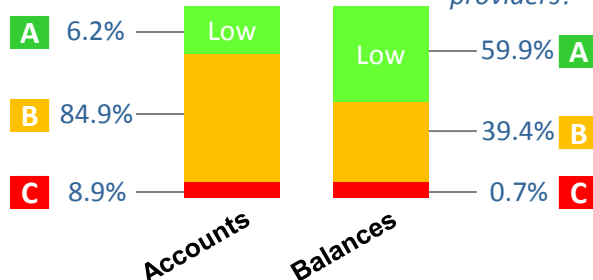


## 7 GEOGRAPHY MATTERS



## 2 RISK RATINGS

How risky are customers of Food & Beverage providers?

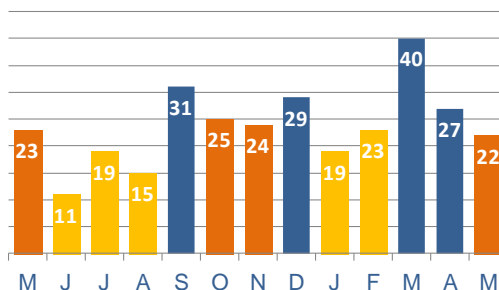


## 4 INDUSTRY RANKINGS

Industry	DBT
<b>Food &amp; Beverage</b>	<b>4.6</b>
Manufacturing Materials	4.7
Industrial Supply	6.1
Building Supply	6.6
Transportation	7.2
Apparel & Outdoor	7.5
Construction	10.9

## 6 BANKRUPTCIES

**131** Food & Beverage customers have filed bankruptcy in 2014



## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$10,800+	4.0 days
\$3,700 - \$10,800	10.4 days
\$1,400 - \$3,700	13.1 days
\$400 - \$1,400	14.9 days
<\$400	19.6 days