

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 = **5.3** days late

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

DBT = **6.0** days late

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

2 RISK SCORES

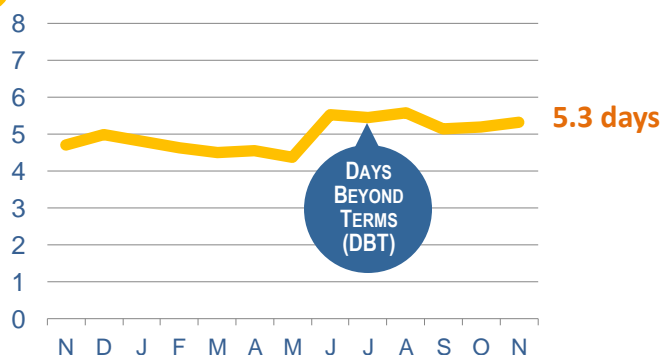
How risky are customers of Food & Beverage providers?

Avg. Score

Manufacturing Materials	644
Construction	638
Building Supply	631
Transportation	613
Industrial Supply	605
Apparel & Outdoor	601
Food & Beverage	591

More Risk

3 PAYMENT BEHAVIOR TRENDS

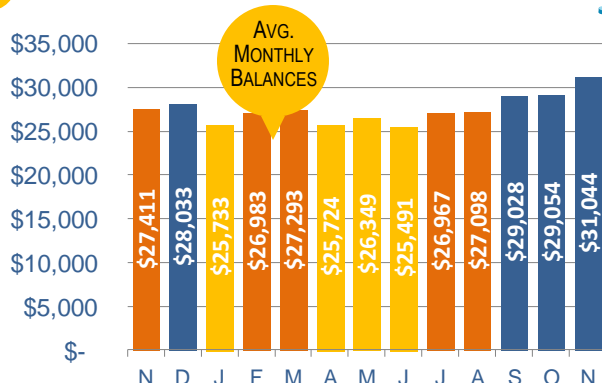


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4
Food & Beverage	5.3
Apparel & Outdoor	6.5
Transportation	7.9
Building Supply	7.9
Industrial Supply	8.9
Construction	10.8

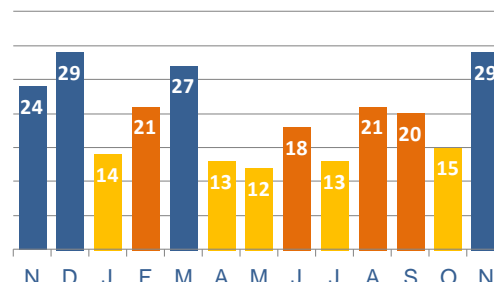
Slower Payment

5 CUSTOMER SPENDING TRENDS

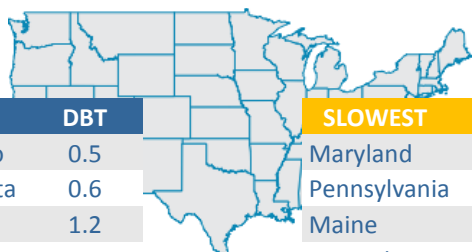


6 BANKRUPTCIES

203 Food & Beverage customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
New Mexico	0.5	Maryland	15.1
North Dakota	0.6	Pennsylvania	13.5
Montana	1.2	Maine	11.4
Colorado	1.8	Kentucky	9.9
South Dakota	2.1	West Virginia	9.0

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,500+	5.0 days
\$4,000 - \$11,500	9.9 days
\$1,500 - \$4,000	12.4 days
\$500 - \$1,500	15.0 days
<\$500	20.4 days