

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 = **5.6** days late

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

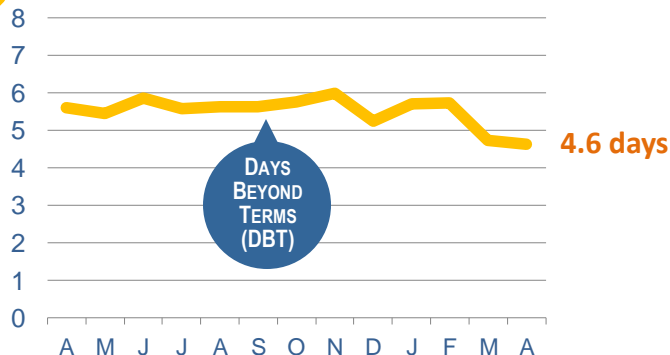
2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	647 +2
Construction	643 +7
Building Supply	628 +3
Transportation	617 +4
Apparel & Outdoor	615 +8
Industrial Supply	605 +1
Food & Beverage	595 +3

More Risk

3 PAYMENT BEHAVIOR TRENDS

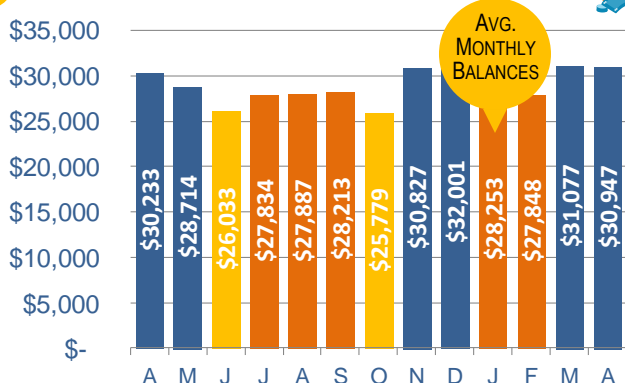


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Food & Beverage	4.6	-0.1
Manufacturing Materials	5.1	+1.0
Building Supply	7.0	-0.7
Apparel & Outdoor	7.2	+0.2
Transportation	7.4	-0.6
Industrial Supply	8.9	-1.0
Construction	12.3	-0.6

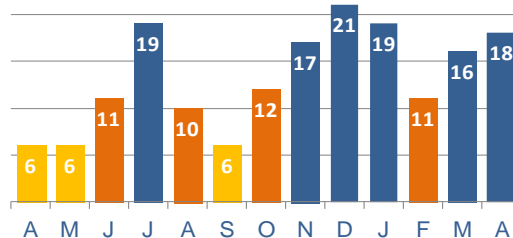
Slower Payment

5 CUSTOMER SPENDING TRENDS

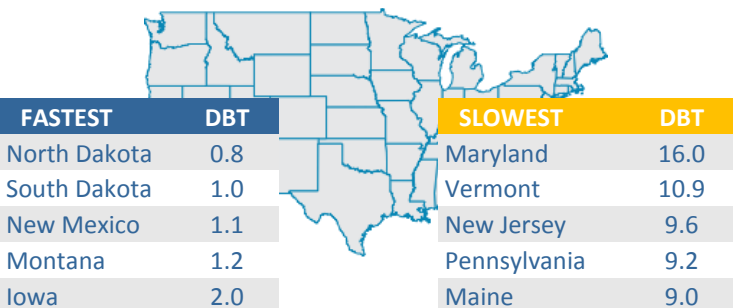


6 BANKRUPTCIES

64 Food & Beverage customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$12,000+	4.2 days
\$4,000 - \$12,000	9.9 days
\$1,700 - \$4,000	12.2 days
\$600 - \$1,700	14.8 days
<\$600	19.0 days