

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 = **5.9** days late

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

DBT = **6.5** days late

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

2 RISK SCORES

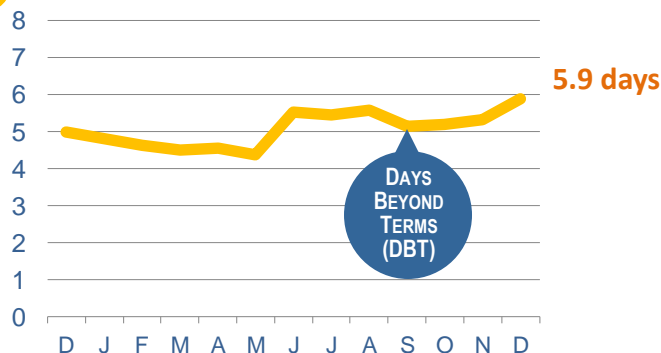
How risky are customers of Food & Beverage providers?

Avg. Score

Manufacturing Materials	640
Construction	635
Building Supply	627
Transportation	609
Industrial Supply	601
Apparel & Outdoor	596
Food & Beverage	587

More Risk

3 PAYMENT BEHAVIOR TRENDS

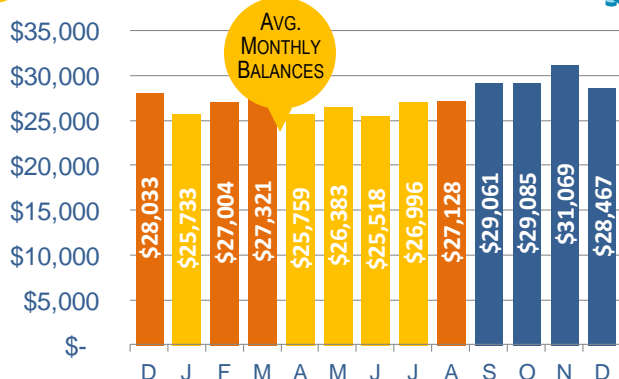


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.8
Food & Beverage	5.9
Apparel & Outdoor	7.8
Transportation	8.3
Building Supply	8.9
Industrial Supply	9.5
Construction	12.1

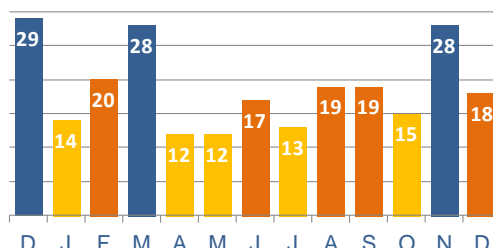
Slower Payment

5 CUSTOMER SPENDING TRENDS

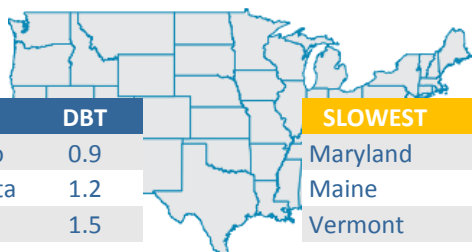


6 BANKRUPTCIES

215 Food & Beverage customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
New Mexico	0.9	Maryland	16.0
North Dakota	1.2	Maine	14.4
Montana	1.5	Vermont	11.0
Colorado	2.1	New Jersey	10.8
South Dakota	2.5	Pennsylvania	10.5

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,500+	5.5 days
\$4,000 - \$11,500	10.7 days
\$1,500 - \$4,000	13.1 days
\$500 - \$1,500	15.3 days
<\$500	20.3 days