

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 = **5.7** days late

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

DBT = **6.3** days late

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

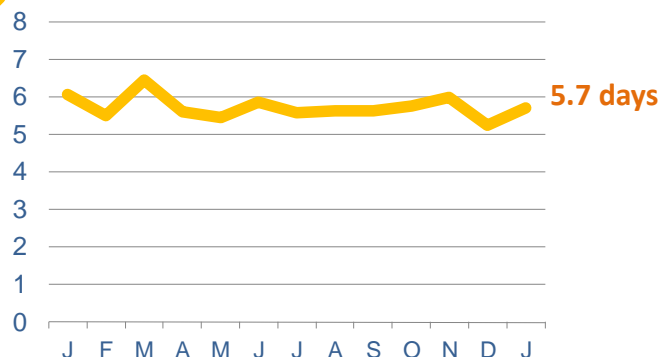
2 RISK SCORES

How risky are customers of Food & Beverage providers?

		Avg. Score
Manufacturing Materials	639	-5
Construction	637	-4
Building Supply	624	-6
Transportation	607	-6
Apparel & Outdoor	605	-5
Industrial Supply	604	-5
Food & Beverage	589	-6

More Risk

3 PAYMENT BEHAVIOR TRENDS

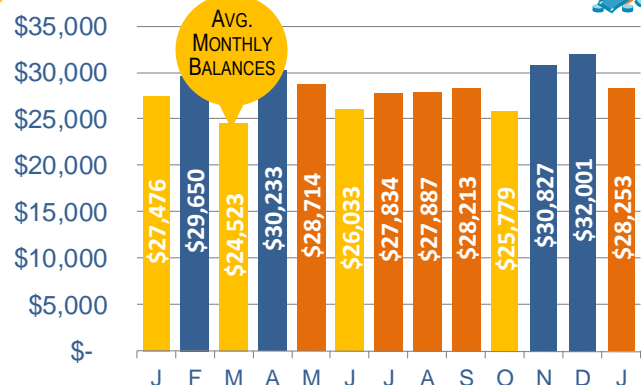


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
Food & Beverage	5.7	+0.5
Manufacturing Materials	5.9	+0.5
Apparel & Outdoor	8.0	+0.6
Transportation	8.5	+0.3
Building Supply	8.8	+0.1
Industrial Supply	10.5	+1.6
Construction	13.6	+1.4

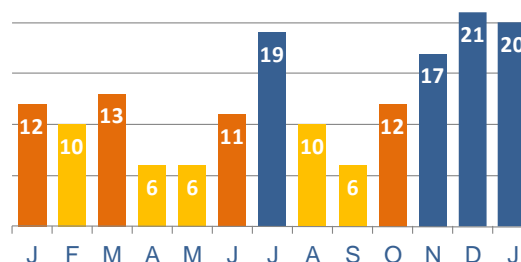
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

20 Food & Beverage customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT		SLOWEST	DBT
North Dakota	0.6		Maryland	15.9
South Dakota	0.8		Maine	13.7
Montana	1.4		New Jersey	11.7
Missouri	3.1		Pennsylvania	10.2
Kansas	3.3		Vermont	10.1

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,500+	5.3 days
\$4,000 - \$11,500	11.0 days
\$1,500 - \$4,000	13.7 days
\$500 - \$1,500	16.0 days
<\$500	19.7 days