

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 = **5.8** days late

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

DBT = **6.6** days late

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

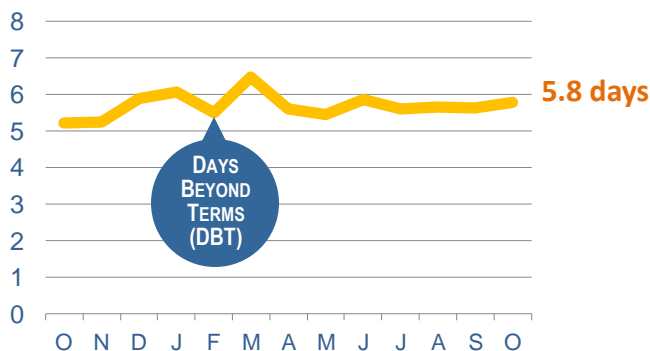
2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	647 -1
Construction	645 -1
Building Supply	633 +5
Apparel & Outdoor	615 +8
Transportation	614 -2
Industrial Supply	611 -1
Food & Beverage	595 -1

More Risk

3 PAYMENT BEHAVIOR TRENDS

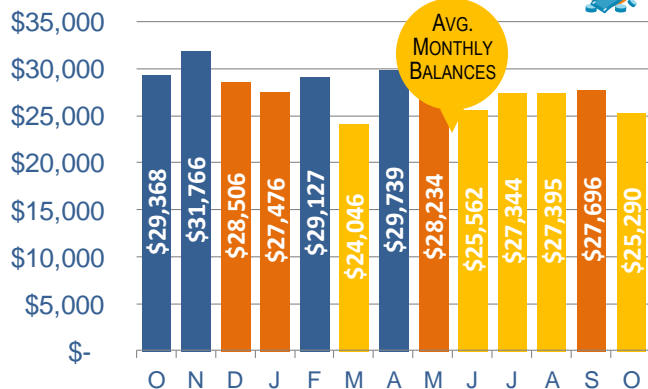


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.6 +0.7
Food & Beverage	5.8 +0.2
Apparel & Outdoor	6.7 -0.3
Building Supply	7.7 +0.2
Transportation	8.5 +0.3
Industrial Supply	10.8 +1.1
Construction	11.9 -

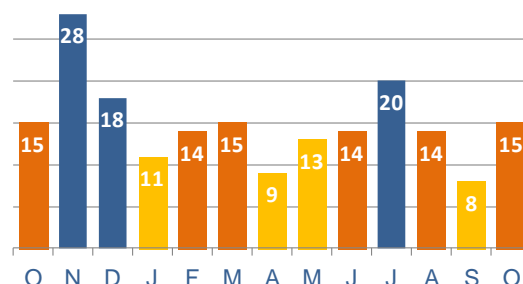
Slower Payment

5 CUSTOMER SPENDING TRENDS

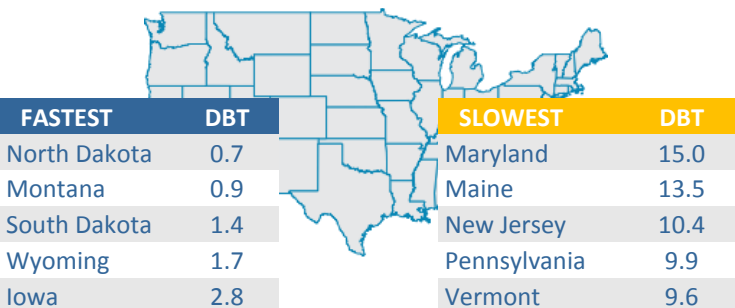


6 BANKRUPTCIES

133 Food & Beverage customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,500+	5.4 days
\$4,000 - \$11,500	10.1 days
\$1,500 - \$4,000	12.3 days
\$500 - \$1,500	14.4 days
<\$500	18.9 days