

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 = **6.0** days late

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

DBT = **6.8** days late

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

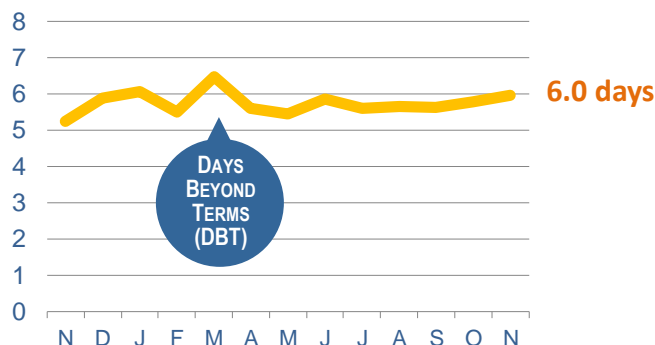
2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	645 -2
Construction	643 -2
Building Supply	628 -5
Apparel & Outdoor	612 -3
Transportation	611 -3
Industrial Supply	608 -3
Food & Beverage	595 0

More Risk

3 PAYMENT BEHAVIOR TRENDS

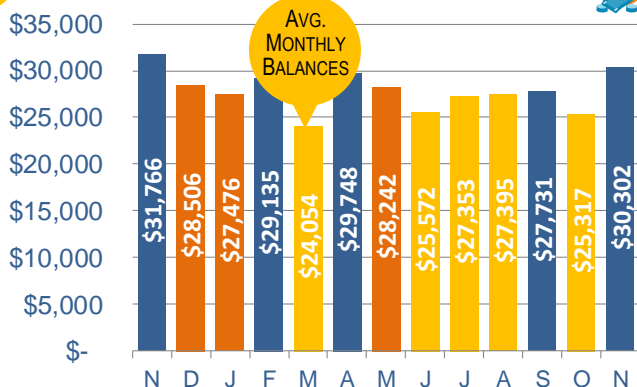


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0 -0.6
Food & Beverage	6.0 +0.2
Apparel & Outdoor	6.8 +0.1
Building Supply	7.6 -0.1
Transportation	8.7 +0.2
Industrial Supply	10.7 -0.1
Construction	12.7 +0.8

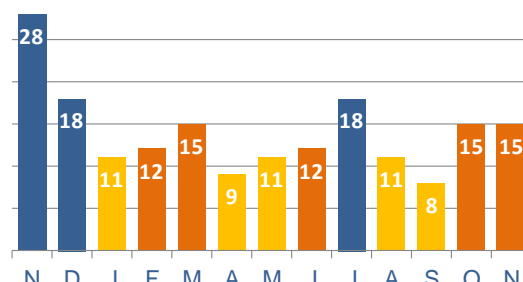
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

137 Food & Beverage customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	0.5	Maryland	14.7
South Dakota	0.7	Maine	14.2
North Dakota	1.0	New Jersey	13.1
Iowa	2.9	Delaware	10.1
Kansas	3.1	Pennsylvania	10.0

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,500+	5.7 days
\$4,000 - \$11,500	10.1 days
\$1,500 - \$4,000	12.3 days
\$500 - \$1,500	14.4 days
<\$500	19.7 days