

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 \$1.2 trillion in business-to-business transactions.

## 1 PAYMENTS

DBT = **4.7** days late

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

DBT = **5.5** days late

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

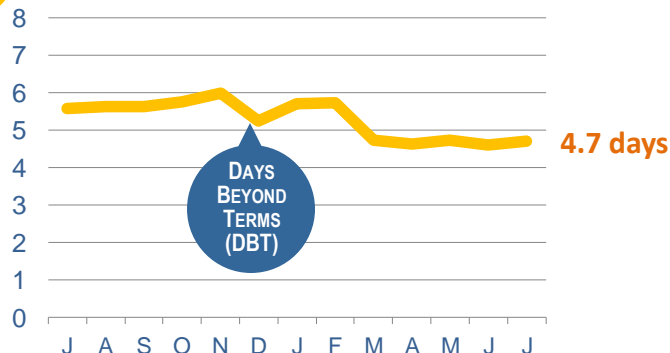
## 2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	647 +1
Construction	644 +2
Building Supply	627 -
Apparel & Outdoor	619 -2
Transportation	614 +1
Industrial Supply	600 -
<b>Food &amp; Beverage</b>	<b>596 +1</b>

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

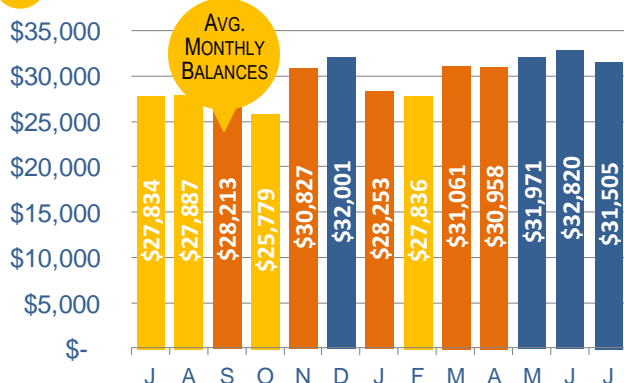


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.2 -0.3
<b>Food &amp; Beverage</b>	<b>4.7 +0.1</b>
Apparel & Outdoor	6.4 -0.9
Transportation	7.2 -0.3
Building Supply	7.5 -0.4
Industrial Supply	8.8 +0.1
Construction	11.0 -0.6

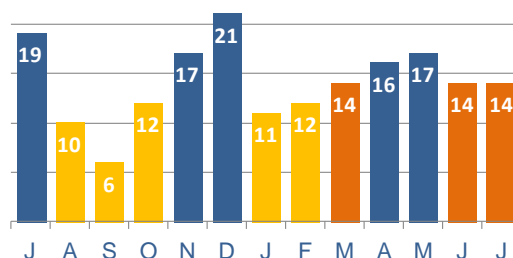
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

**98** Food & Beverage customers have filed bankruptcy in 2016



## 7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
North Dakota	0.6	Maryland	13.7
Montana	0.7	Kentucky	12.9
Wyoming	1.1	Vermont	9.3
New Mexico	1.1	New Jersey	9.1
South Dakota	1.9	Pennsylvania	8.8

## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$12,000+	4.3 days
\$4,000 - \$12,000	9.6 days
\$1,600 - \$4,000	12.2 days
\$550 - \$1,600	14.6 days
<\$550	18.6 days