

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 = **5.0** days late

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

DBT = **6.1** days late

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

## 2 RISK SCORES

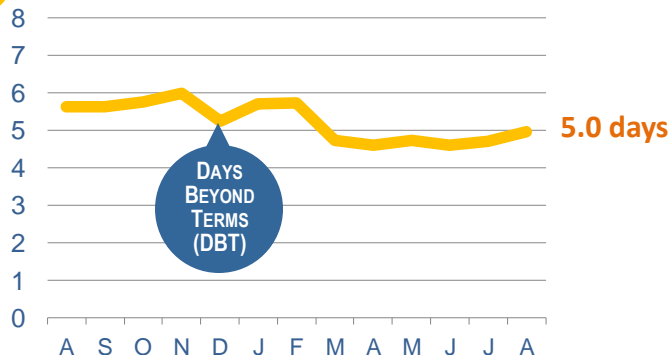
How risky are customers of Food & Beverage providers?

Avg. Score

Manufacturing Materials	647	-
Construction	641	-3
Building Supply	621	-6
Apparel & Outdoor	616	-3
Transportation	609	-5
Industrial Supply	597	-3
<b>Food &amp; Beverage</b>	<b>594</b>	<b>-2</b>

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

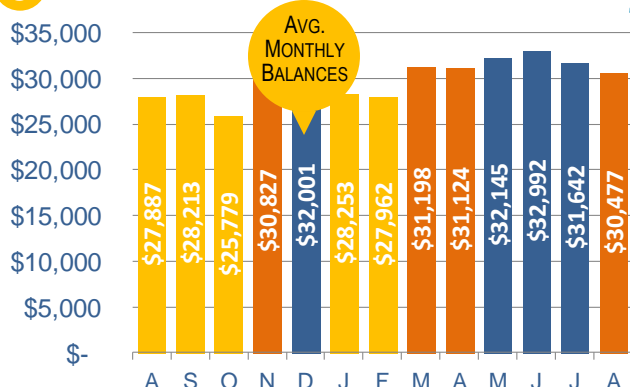


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT	
<b>Food &amp; Beverage</b>	<b>5.0</b>	<b>+0.3</b>
Manufacturing Materials	5.3	+1.1
Apparel & Outdoor	6.6	+0.2
Transportation	7.6	+0.4
Building Supply	8.7	+1.2
Industrial Supply	10.7	+1.9
Construction	12.0	+1.0

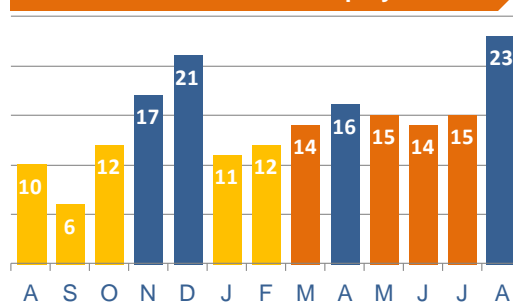
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

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



## 7 GEOGRAPHY MATTERS

FASTEST	DBT		SLOWEST	DBT
Wyoming	1.0		Kentucky	15.2
New Mexico	1.0		Maryland	13.2
South Dakota	1.1		Vermont	10.0
North Dakota	1.2		New Jersey	9.3
Montana	1.3		Pennsylvania	8.5

## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$12,000+	4.6 days
\$4,000 - \$12,000	10.0 days
\$1,600 - \$4,000	12.4 days
\$550 - \$1,600	15.0 days
<\$550	19.5 days