

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

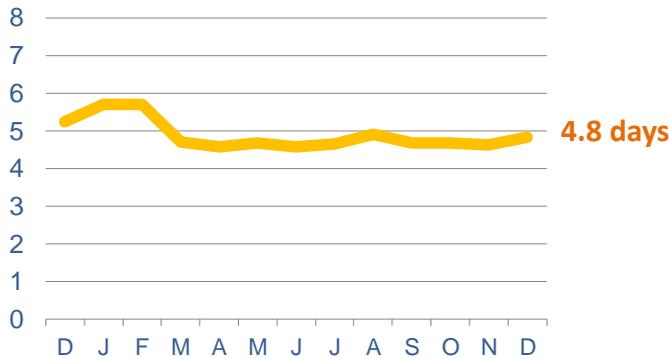
DBT = **4.8** days late

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

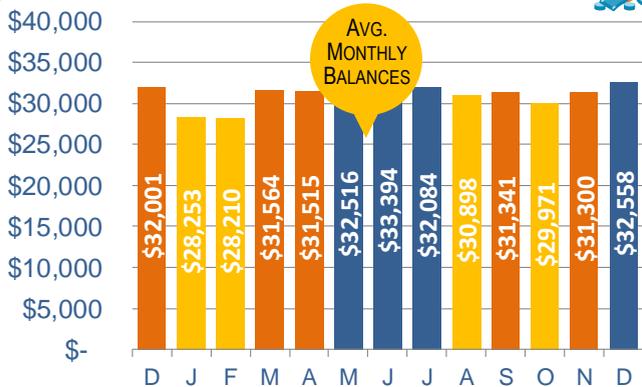
DBT = **5.9** days late

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

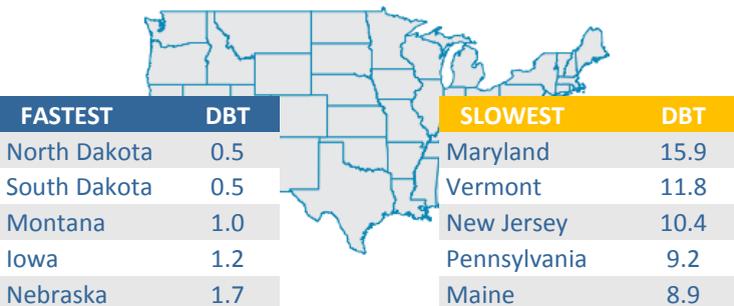
3 PAYMENT BEHAVIOR TRENDS



5 CUSTOMER SPENDING TRENDS



7 GEOGRAPHY MATTERS



2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	655 -6
Construction	650 -5
Building Supply	639 -5
Transportation	635 +7
Apparel & Outdoor	623 -3
Food & Beverage	613 -4
Industrial Supply	612 -4

More Risk

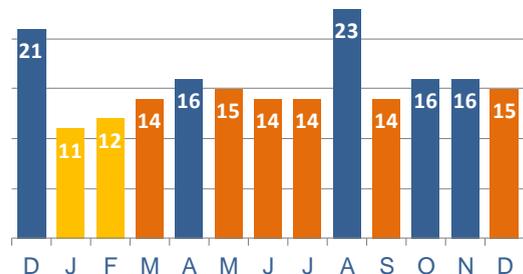
4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.7 +0.2
Food & Beverage	4.8 +0.1
Apparel & Outdoor	7.7 +0.7
Transportation	8.2 +0.6
Building Supply	9.1 +0.6
Industrial Supply	10.4 +0.6
Construction	11.2 -2.0

Slower Payment

6 BANKRUPTCIES

180 Food & Beverage customers have filed bankruptcy in 2016



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,100+	4.4 days
\$3,800 - \$11,100	10.9 days
\$1,500 - \$3,800	13.1 days
\$500 - \$1,500	15.2 days
<\$500	20.0 days