

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 = **5.8** days late

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

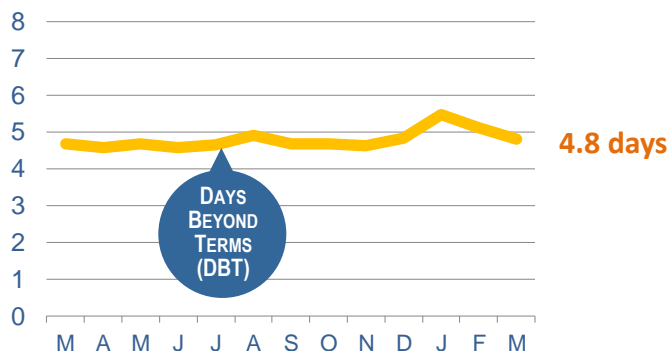
2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	670 -
Construction	658 -
Building Supply	656 +1
Transportation	641 -
Food & Beverage	634 +2
Industrial Supply	628 +2
Apparel & Outdoor	628 +5

More Risk

3 PAYMENT BEHAVIOR TRENDS

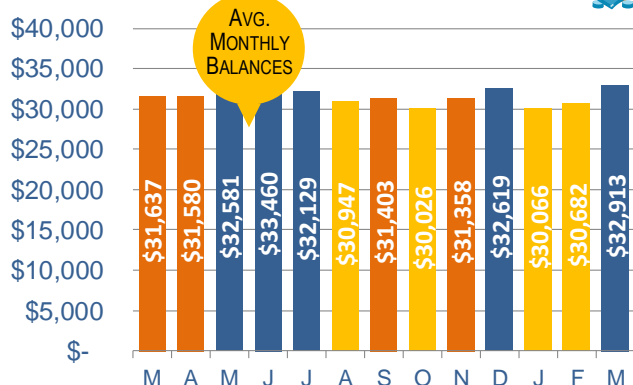


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4 -0.7
Food & Beverage	4.8 -0.3
Apparel & Outdoor	6.5 -3.1
Transportation	8.1 -0.3
Industrial Supply	8.4 -0.4
Building Supply	9.4 -0.2
Construction	13.4 +0.3

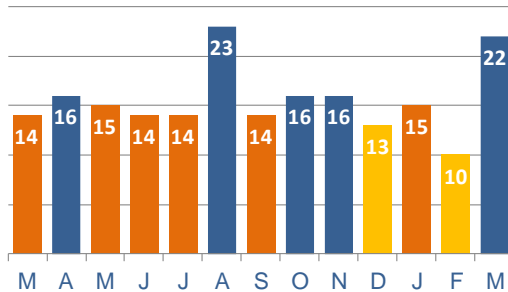
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

47 Food & Beverage customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
North Dakota	0.6	Maryland	14.6
South Dakota	0.7	Pennsylvania	9.7
Montana	0.9	West Virginia	9.7
New Mexico	1.6	Vermont	9.2
Iowa	2.0	New Jersey	9.2

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$11,400+	4.4 days
\$3,900 - \$11,400	10.5 days
\$1,500 - \$3,900	12.6 days
\$500 - \$1,500	14.6 days
<\$500	19.1 days