

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 annual business-to-business transactions.

1 PAYMENTS

DBT= **5.8** days late

How FAST companies are paying Food & Beverage providers

DBT= **6.3** days late

How fast those companies are PAYING OTHER PROVIDERS

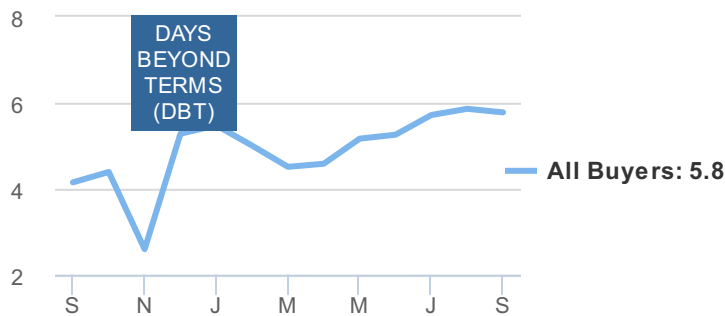
2 RISK SCORES

How risky are customers of Food & Beverage providers?

	Avg. Score
Manufacturing Materials	699 -2
Building Supply	680 -1
Apparel & Outdoor	666 -
Construction	664 -1
Transportation	646 -1
Industrial Supply	642 -
Food & Beverage	637 +1

More Risk

3 PAYMENT BEHAVIOR TRENDS

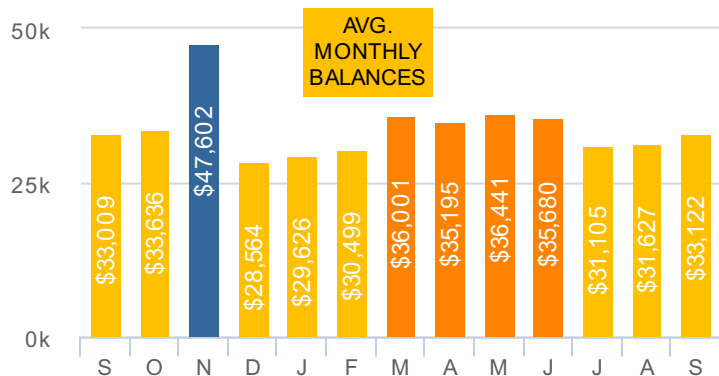


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4 +0.3
Food & Beverage	5.8 -0.1
Apparel & Outdoor	6.8 +0.3
Transportation	7.9 -1.4
Building Supply	8.2 -0.0
Industrial Supply	10.0 -0.0
Construction	14.3 -0.3

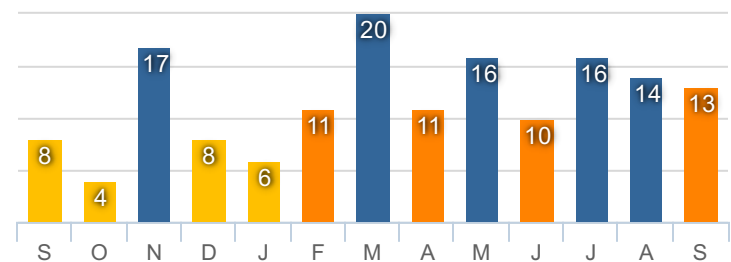
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

117 Food & Beverage customers have filed bankruptcy in 2018



7 GEOGRAPHY MATTERS

FASTEST DBT	SLOWEST DBT
Louisiana 0.5	Maryland 15.2
North Dakota 1.0	California 14.1
New Mexico 1.1	District of Columbia 11.3
Montana 1.2	Vermont 10.2
South Dakota 1.2	Georgia 9.7

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$11,200+	5.4 days
\$4,000 - \$11,200	10.4 days
\$1,600 - \$4,000	12.5 days
\$600 - \$1,600	15.5 days
<\$600	22.9 days

Companies pay key suppliers faster than others