

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 trillion in business-to-business transactions.

1 PAYMENTS

DBT = **8.1** days late

How **FAST** companies are paying Apparel & Outdoor providers

DBT = **6.4** days late

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

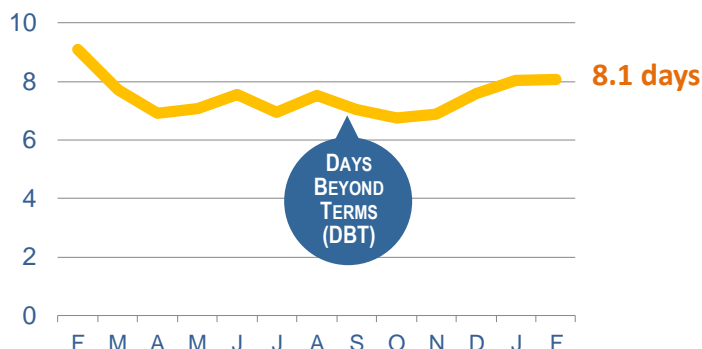
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	641 +2
Construction	636 -1
Building Supply	624 -
Transportation	610 +3
Apparel & Outdoor	605 -
Industrial Supply	601 -3
Food & Beverage	590 +1

More Risk

3 PAYMENT BEHAVIOR TRENDS

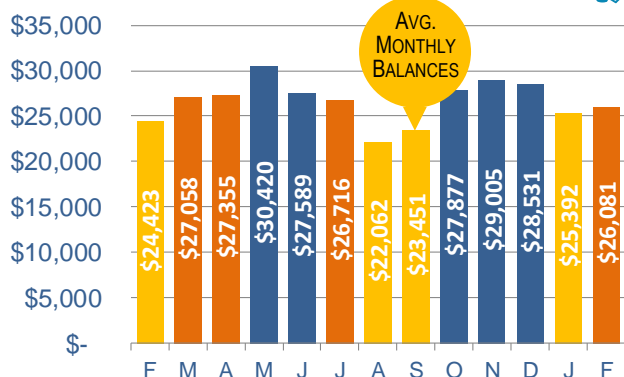


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	5.8 +0.1
Manufacturing Materials	6.8 +0.9
Apparel & Outdoor	8.1 +0.1
Transportation	8.2 -0.3
Building Supply	8.8 -
Industrial Supply	10.7 +0.2
Construction	14.1 +0.5

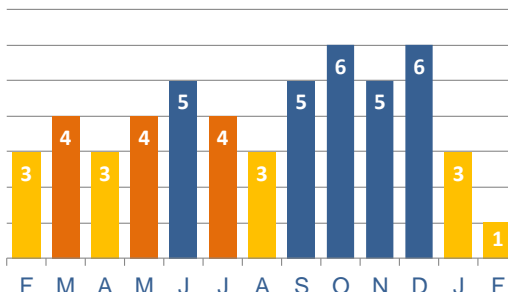
Slower Payment

5 CUSTOMER SPENDING TRENDS

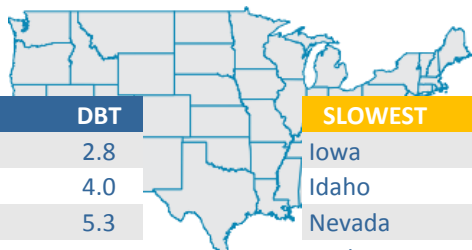


6 BANKRUPTCIES

4 Apparel & Outdoor customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	2.8	Iowa	19.0
Tennessee	4.0	Idaho	19.0
Minnesota	5.3	Nevada	15.6
Oklahoma	5.3	Utah	13.0
Maryland	5.5	Connecticut	13.0

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$7,500+	7.9 days
\$2,200 - \$7,500	13.8 days
\$700 - \$2,200	13.2 days
\$200 - \$700	14.9 days
<\$200	21.2 days