

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

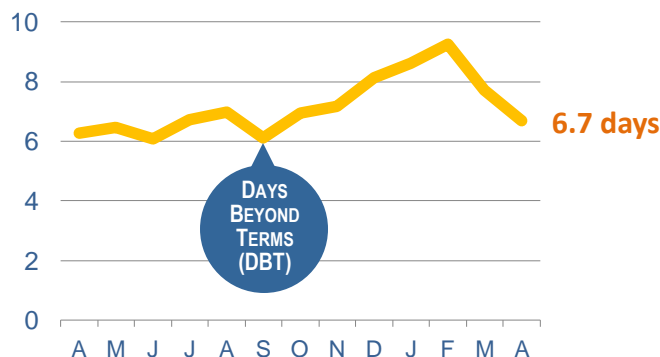
DBT = **6.7** days late

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

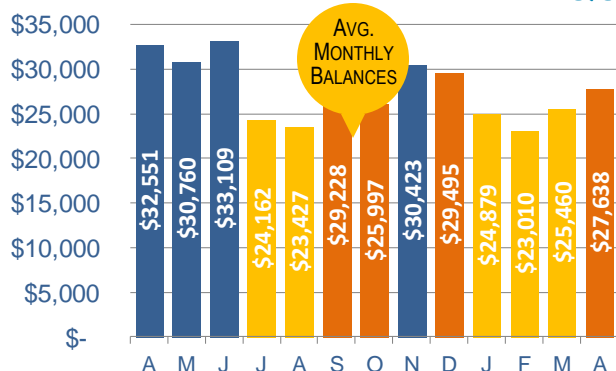
DBT = **5.1** days late

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

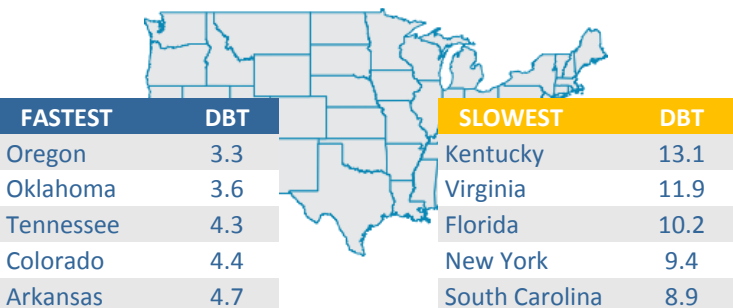
3 PAYMENT BEHAVIOR TRENDS



5 CUSTOMER SPENDING TRENDS



7 GEOGRAPHY MATTERS



2 RISK RATINGS

How risky are customers of Apparel & Outdoor providers?

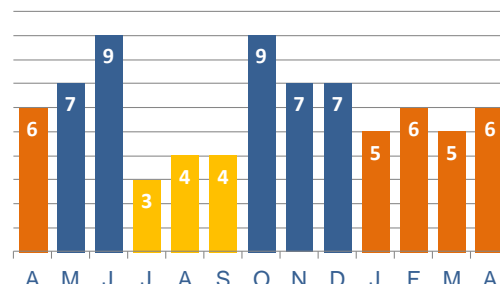


4 INDUSTRY RANKINGS

Industry	DBT
Food & Beverage	4.7
Manufacturing Materials	4.7
Building Supply	6.6
Industrial Supply	6.7
Apparel & Outdoor	6.7
Transportation	7.5
Construction	11.5

6 BANKRUPTCIES

22 Apparel & Outdoor customers have filed bankruptcy in 2014



8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$10,000+	6.5 days
\$23,200 - \$10,000	9.5 days
\$1,000 - \$3,200	10.9 days
\$250 - \$1,000	14.3 days
<\$250	18.2 days