

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

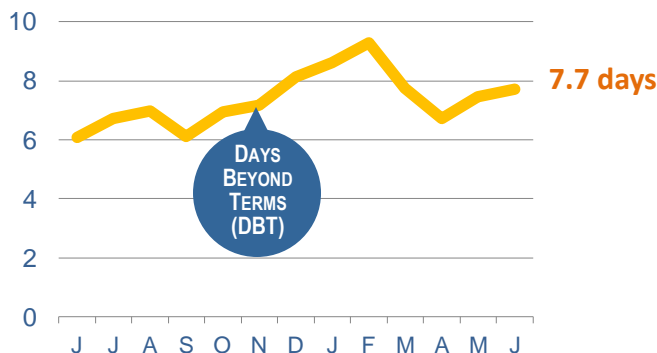
DBT = **7.7** days late

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

DBT = **5.7** days late

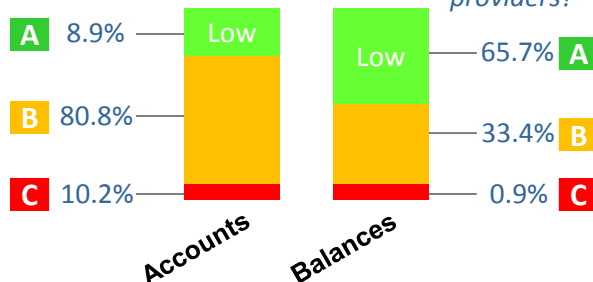
How fast those companies are **PAYING OTHER PROVIDERS**

## 3 PAYMENT BEHAVIOR TRENDS



## 2 RISK RATINGS

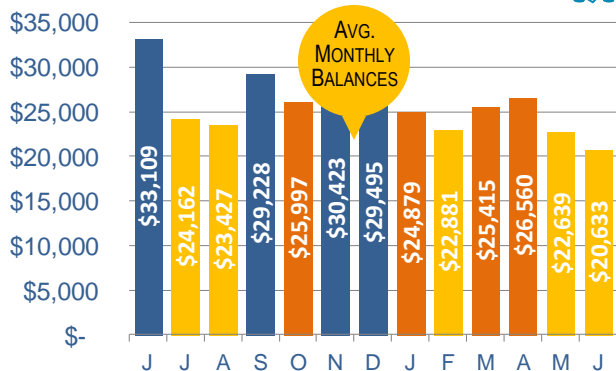
How risky are customers of Apparel & Outdoor providers?



## 4 INDUSTRY RANKINGS

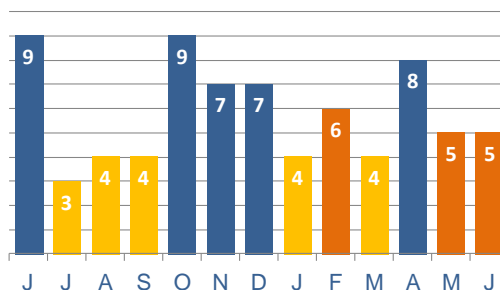
Industry	DBT
Manufacturing Materials	5.0
Food & Beverage	5.8
Industrial Supply	6.7
Transportation	7.5
<b>Apparel &amp; Outdoor</b>	<b>7.7</b>
Building Supply	8.1
Construction	12.6

## 5 CUSTOMER SPENDING TRENDS

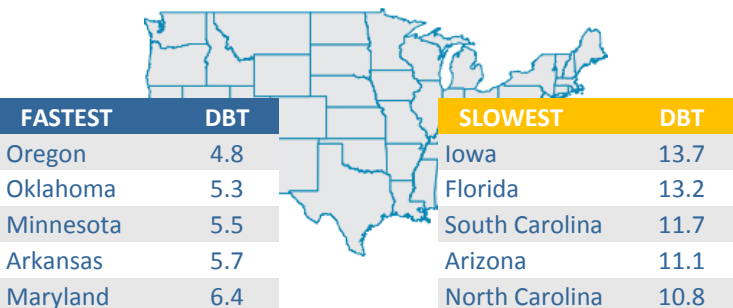


## 6 BANKRUPTCIES

**32** Apparel & Outdoor customers have filed bankruptcy in 2014



## 7 GEOGRAPHY MATTERS



## 8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$8,000+	7.5 days
\$2,500 - \$8,000	10.3 days
\$800 - \$2,500	12.3 days
\$250 - \$800	15.2 days
<\$250	20.8 days