

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

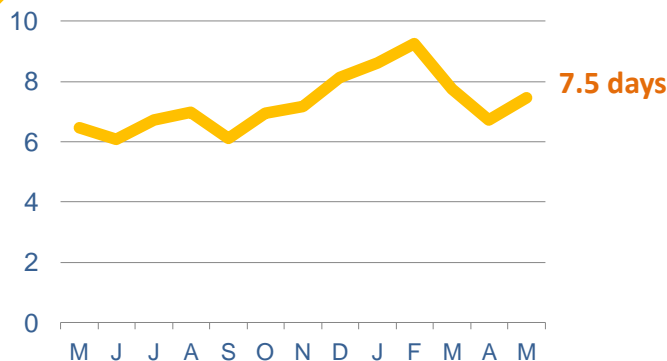
DBT = **7.5** days late

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

DBT = **5.0** days late

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

3 PAYMENT BEHAVIOR TRENDS



2 RISK RATINGS

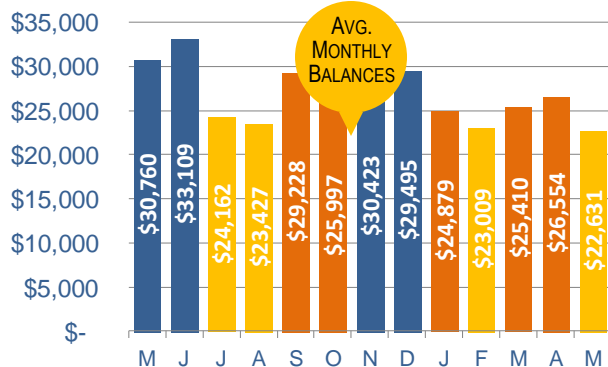
How risky are customers of Apparel & Outdoor providers?



4 INDUSTRY RANKINGS

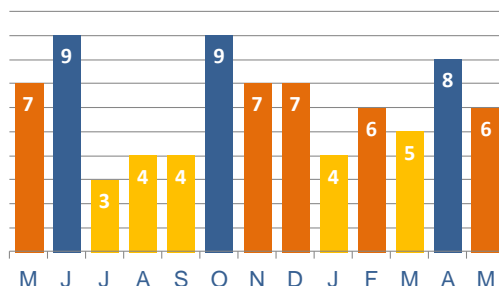
Industry	DBT
Food & Beverage	4.6
Manufacturing Materials	4.7
Industrial Supply	6.1
Building Supply	6.6
Transportation	7.2
Apparel & Outdoor	7.5
Construction	10.9

5 CUSTOMER SPENDING TRENDS

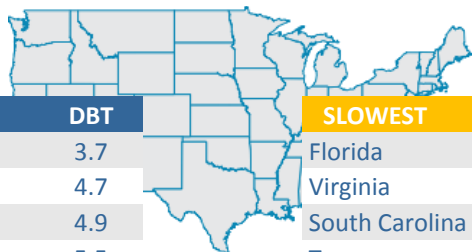


6 BANKRUPTCIES

29 Apparel & Outdoor customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Oregon	3.7	Florida	12.0
Oklahoma	4.7	Virginia	11.4
Minnesota	4.9	South Carolina	11.1
Maryland	5.5	Texas	10.8
Montana	5.9	Kansas	10.7

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$9,000+	7.3 days
\$2,700 - \$9,000	9.3 days
\$900 - \$2,700	11.5 days
\$250 - \$900	14.8 days
<\$250	20.5 days