

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 = **6.9** days late

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

DBT = **5.7** days late

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

2 RISK SCORES

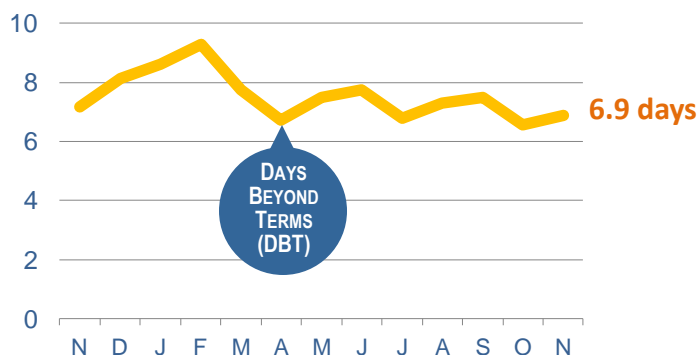
How risky are customers of Apparel & Outdoor providers?

Avg. Score

Manufacturing Materials	644
Construction	638
Building Supply	631
Transportation	613
Industrial Supply	605
Apparel & Outdoor	601
Food & Beverage	591

More Risk

3 PAYMENT BEHAVIOR TRENDS

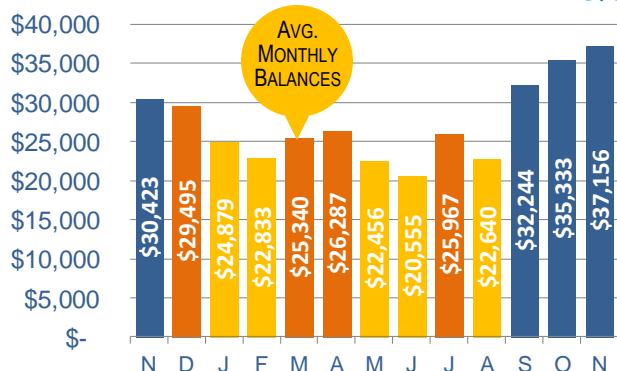


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4
Food & Beverage	5.3
Apparel & Outdoor	6.5
Transportation	7.9
Building Supply	7.9
Industrial Supply	8.9
Construction	10.8

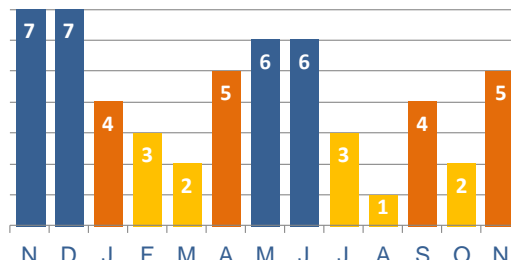
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

41 Apparel & Outdoor customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Oklahoma	4.5	Iowa	15.2
Massachusetts	4.8	South Carolina	12.3
Washington	5.4	Virginia	10.3
Ohio	5.4	Illinois	10.3
Colorado	5.5	Florida	9.8

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$9,000+	6.7 days
\$2,800 - \$9,000	11.6 days
\$1,000 - \$2,800	11.3 days
\$300 - \$1,000	12.5 days
<\$300	18.2 days

Companies pay key suppliers **faster** than others