

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 = **7.2** days late

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

DBT = **5.2** days late

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

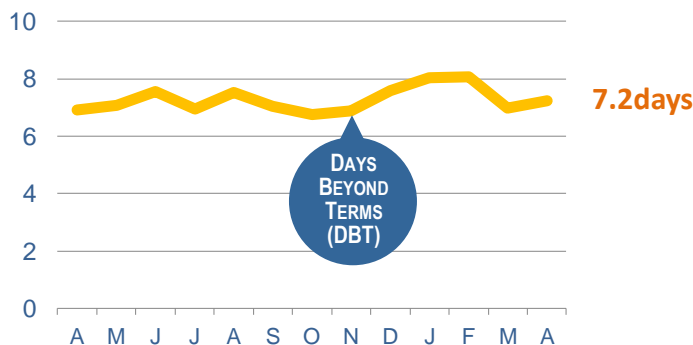
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	647 +2
Construction	643 +7
Building Supply	628 +3
Transportation	617 +4
Apparel & Outdoor	615 +8
Industrial Supply	605 +1
Food & Beverage	595 +3

More Risk

3 PAYMENT BEHAVIOR TRENDS

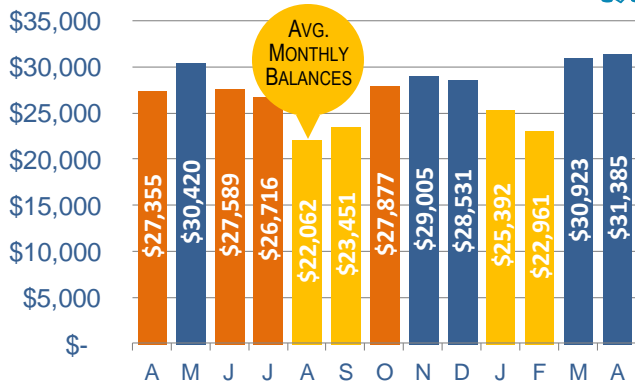


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	4.6 -0.1
Manufacturing Materials	5.1 +1.0
Building Supply	7.0 -0.7
Apparel & Outdoor	7.2 +0.2
Transportation	7.4 -0.6
Industrial Supply	8.9 -1.0
Construction	12.3 -0.6

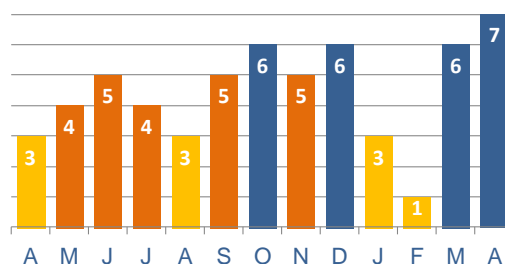
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

17 Apparel & Outdoor customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.5	Colorado	20.5
Oklahoma	2.4	Iowa	15.9
Tennessee	3.1	Nevada	13.2
Maryland	3.5	Utah	12.5
Louisiana	3.9	Idaho	12.0

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$10,000+	7.1days
\$3,000 - \$10,000	9.1 days
\$1,000 - \$3,000	9.2 days
\$250 - \$1000	10.2 days
<\$250	14.5 days

Companies pay key suppliers **faster** than others