

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 = **7.8** days late

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

DBT = **6.1** days late

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

2 RISK SCORES

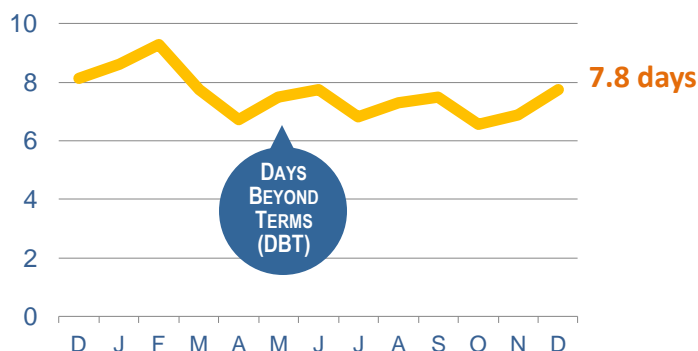
How risky are customers of Apparel & Outdoor providers?

Avg. Score

Manufacturing Materials	640
Construction	635
Building Supply	627
Transportation	609
Industrial Supply	601
Apparel & Outdoor	596
Food & Beverage	587

More Risk

3 PAYMENT BEHAVIOR TRENDS

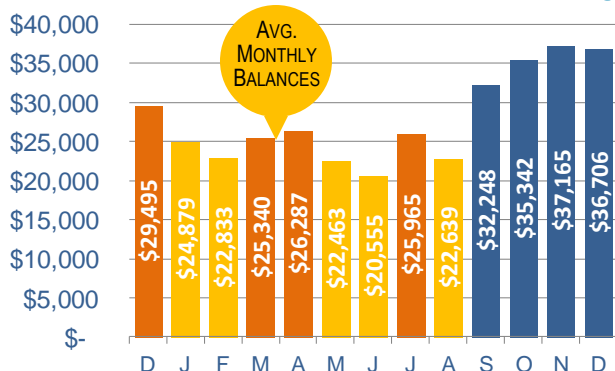


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.8
Food & Beverage	5.9
Apparel & Outdoor	7.8
Transportation	8.3
Building Supply	8.9
Industrial Supply	9.5
Construction	12.1

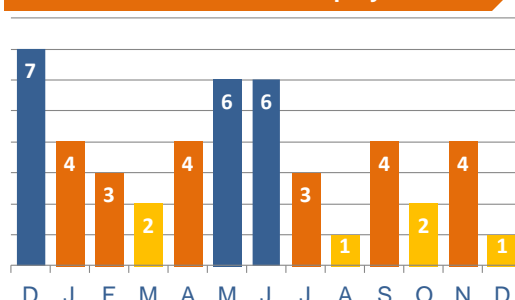
Slower Payment

5 CUSTOMER SPENDING TRENDS

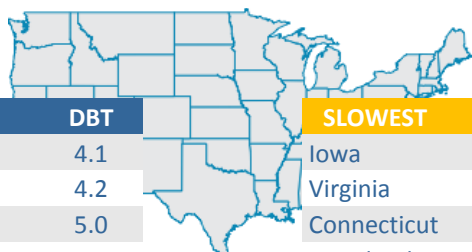


6 BANKRUPTCIES

40 Apparel & Outdoor customers have filed bankruptcy in 2014



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Oklahoma	4.1	Iowa	15.7
Montana	4.2	Virginia	12.8
Oregon	5.0	Connecticut	12.5
Minnesota	5.1	Maryland	11.6
Tennessee	5.5	South Carolina	10.2

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$9,000+	7.6 days
\$2,800 - \$9,000	12.5 days
\$1,000 - \$2,800	12.8 days
\$300 - \$1,000	14.1 days
<\$300	19.8 days