

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 \$1.2 trillion in business-to-business transactions.

## 1 PAYMENTS

DBT = **8.4** days late

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

DBT = **5.6** days late

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

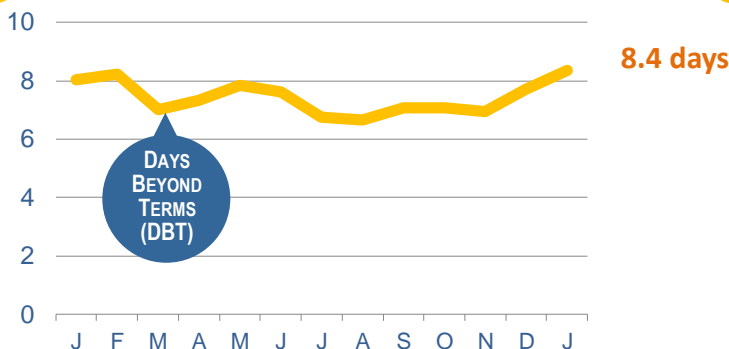
## 2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	668 +13
Construction	657 +7
Building Supply	655 +16
Transportation	638 +3
<b>Apparel &amp; Outdoor</b>	<b>630</b> +7
Food & Beverage	630 +17
Industrial Supply	623 +11

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

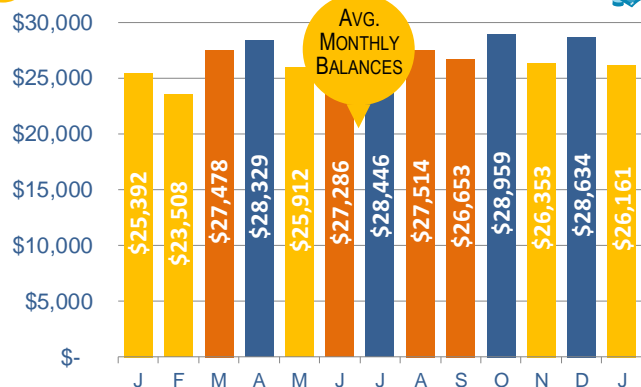


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0 +0.3
Food & Beverage	5.5 +0.7
Transportation	8.3 +0.1
<b>Apparel &amp; Outdoor</b>	<b>8.4</b> +0.7
Building Supply	9.8 +0.7
Industrial Supply	10.9 +0.5
Construction	14.3 +3.1

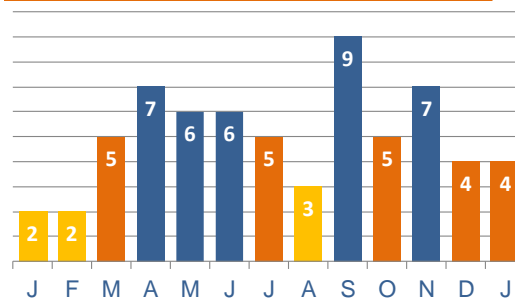
Slower Payment

## 5 CUSTOMER SPENDING TRENDS

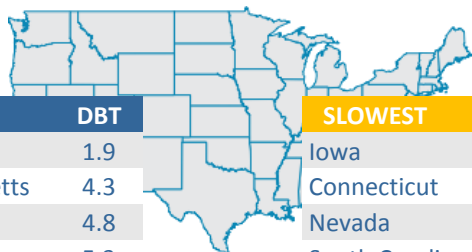


## 6 BANKRUPTCIES

**4** Apparel & Outdoor customers have filed bankruptcy in 2017



## 7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	1.9	Iowa	28.1
Massachusetts	4.3	Connecticut	15.1
Minnesota	4.8	Nevada	13.7
Oklahoma	5.3	South Carolina	13.5
Oregon	6.0	Utah	13.1

## 8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$7,600+	8.2 days
\$2,200 - \$7,600	12.3 days
\$750 - \$2,200	12.9 days
\$200 - \$750	13.9 days
<\$200	15.7 days