

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 = **8.0** days late

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

DBT = **5.6** days late

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

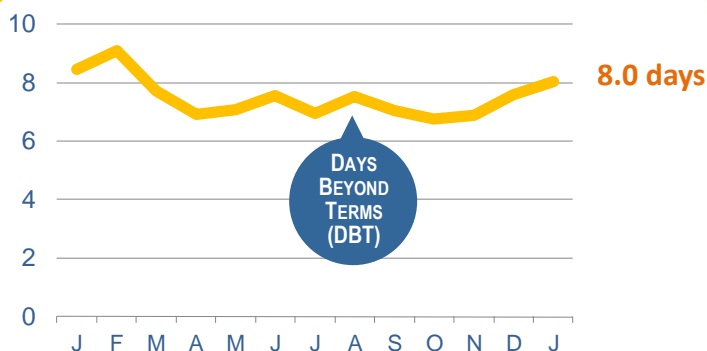
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	639 -5
Construction	637 -4
Building Supply	624 -6
Transportation	607 -6
Apparel & Outdoor	605 -5
Industrial Supply	604 -5
Food & Beverage	589 -6

More Risk

3 PAYMENT BEHAVIOR TRENDS

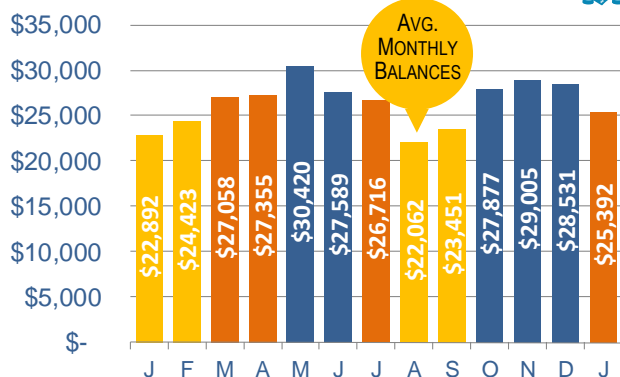


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	5.7 +0.5
Manufacturing Materials	5.9 +0.5
Apparel & Outdoor	8.0 +0.6
Transportation	8.5 +0.3
Building Supply	8.8 +0.1
Industrial Supply	10.5 +1.6
Construction	13.6 +1.4

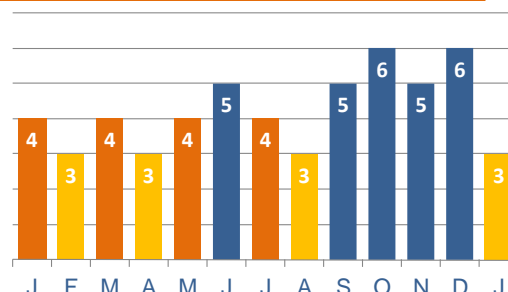
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

3 Apparel & Outdoor customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Tennessee	2.6	Idaho	21.5
Montana	2.8	Iowa	20.6
Washington	4.8	South Dakota	18.8
Vermont	5.8	New Hampshire	14.9
North Carolina	5.8	South Carolina	13.3

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$6,700+	7.8 days
\$1,800 - \$6,700	16.1 days
\$600 - \$1,800	16.1 days
\$200 - \$600	17.5 days
<\$200	23.7 days