

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

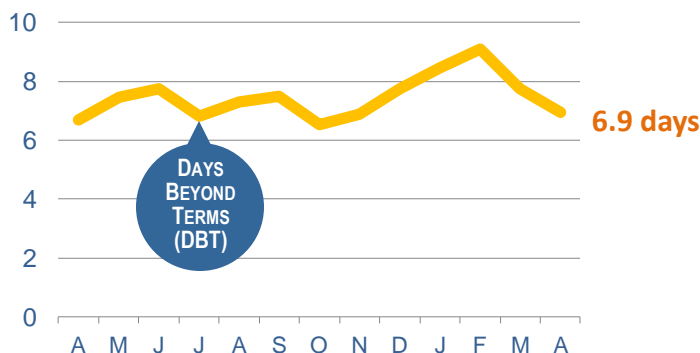
How risky are customers of Apparel & Outdoor providers?

Avg. Score

Manufacturing Materials	639
Construction	634
Building Supply	624
Transportation	608
Apparel & Outdoor	602
Industrial Supply	600
Food & Beverage	583

More Risk

3 PAYMENT BEHAVIOR TRENDS

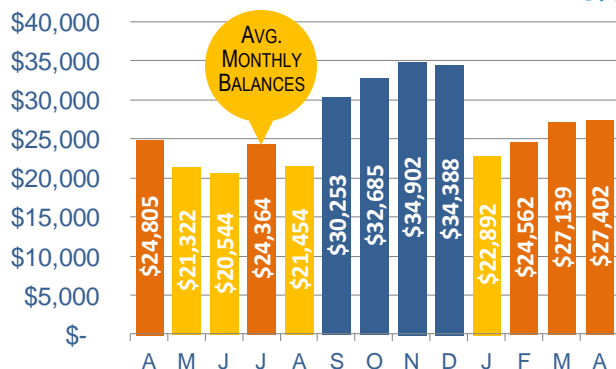


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.9
Food & Beverage	5.6
Apparel & Outdoor	6.9
Building Supply	8.0
Transportation	8.1
Industrial Supply	9.0
Construction	11.6

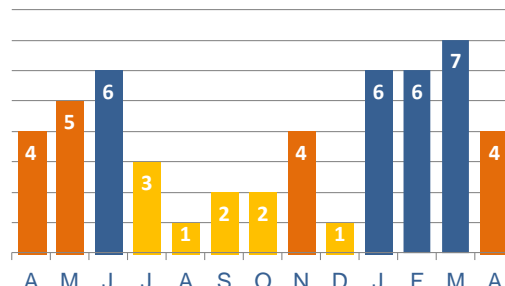
Slower Payment

5 CUSTOMER SPENDING TRENDS

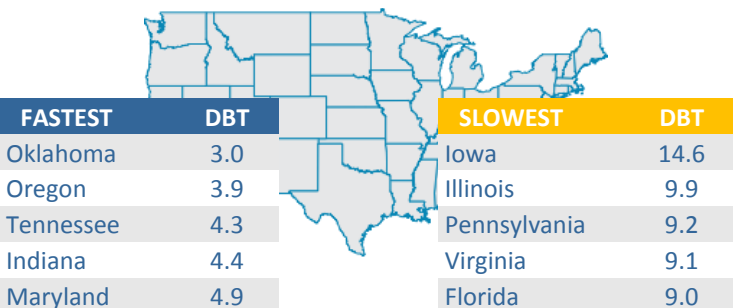


6 BANKRUPTCIES

23 Apparel & Outdoor customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$10,200+	6.9 days
\$3,100 - \$10,200	7.9 days
\$1,000 - \$3,100	9.4 days
\$250 - \$1,000	11.1 days
<\$250	17.9 days