

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 = **7.4** days late

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

DBT = **6.3** days late

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

2 RISK SCORES

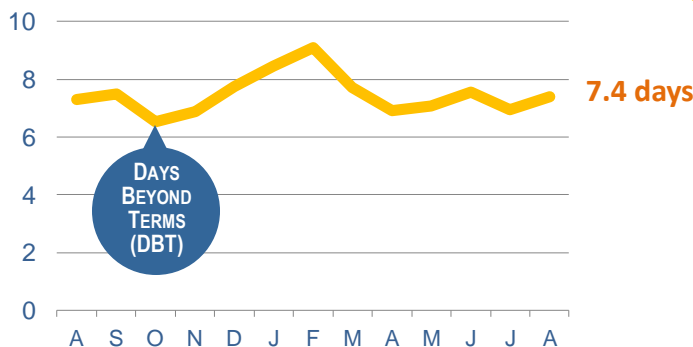
How risky are customers of Apparel & Outdoor providers?

Avg. Score

Manufacturing Materials	643
Construction	641
Building Supply	631
Transportation	612
Apparel & Outdoor	607
Industrial Supply	605
Food & Beverage	589

More Risk

3 PAYMENT BEHAVIOR TRENDS

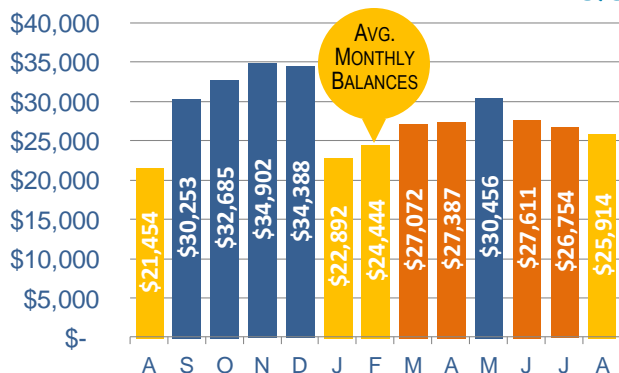


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.0
Food & Beverage	5.7
Building Supply	7.2
Apparel & Outdoor	7.4
Transportation	8.2
Industrial Supply	10.4
Construction	11.4

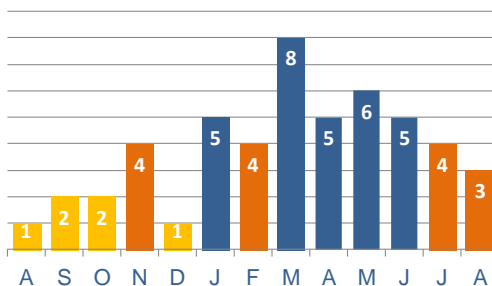
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

40 Apparel & Outdoor customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	3.2	Iowa	17.0
Tennessee	3.9	Idaho	16.6
Maine	4.2	Arizona	13.1
Oklahoma	4.6	Florida	13.0
Ohio	4.8	Nebraska	11.7

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$8,700+	7.3 days
\$2,600 - \$8,700	10.4 days
\$900 - \$2,600	10.0 days
\$250 - \$900	11.5 days
<\$250	15.4 days