

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 = **6.2** days late

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

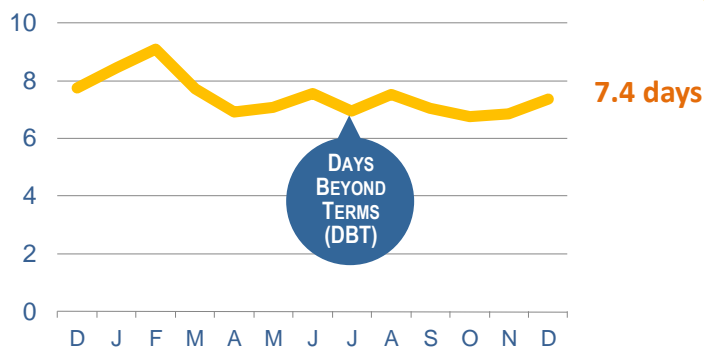
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	644 -1
Construction	641 -2
Building Supply	630 +2
Transportation	613 +2
Apparel & Outdoor	610 -2
Industrial Supply	609 +1
Food & Beverage	595 0

More Risk

3 PAYMENT BEHAVIOR TRENDS

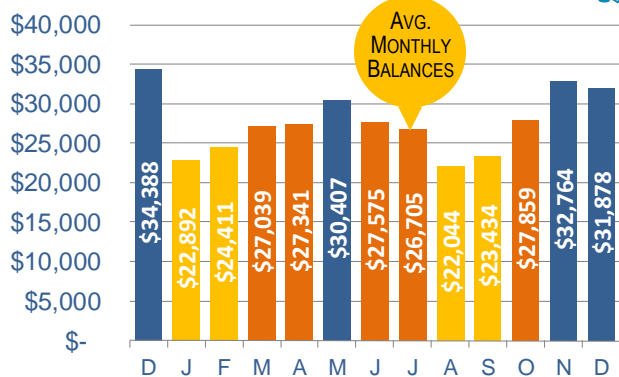


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Food & Beverage	5.2 -0.8
Manufacturing Materials	5.4 +0.4
Apparel & Outdoor	7.4 +0.6
Transportation	8.2 -0.5
Building Supply	8.7 +1.1
Industrial Supply	8.9 -1.8
Construction	12.2 -0.5

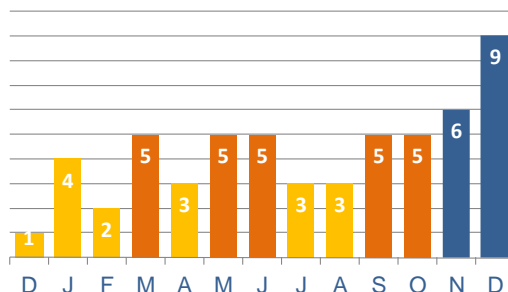
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

55 Apparel & Outdoor customers have filed bankruptcy in 2015



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.1	Iowa	19.7
Tennessee	3.4	Idaho	19.3
Washington	4.7	Kansas	13.0
Oklahoma	4.9	New Hampshire	12.7
Minnesota	5.0	Mississippi	12.7

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$9,700+	7.1 days
\$2,800 - \$9,700	13.8 days
\$800 - \$2,800	13.6 days
\$200 - \$800	13.9 days
<\$200	16.7 days