

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 = **7.0** days late

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

DBT = **5.1** days late

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

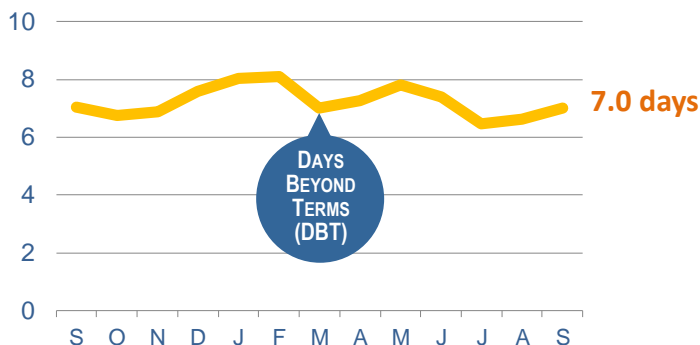
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	644 -3
Construction	641 -
Building Supply	619 -2
Apparel & Outdoor	615 -1
Transportation	607 -2
Industrial Supply	595 -2
Food & Beverage	593 -1

More Risk

3 PAYMENT BEHAVIOR TRENDS

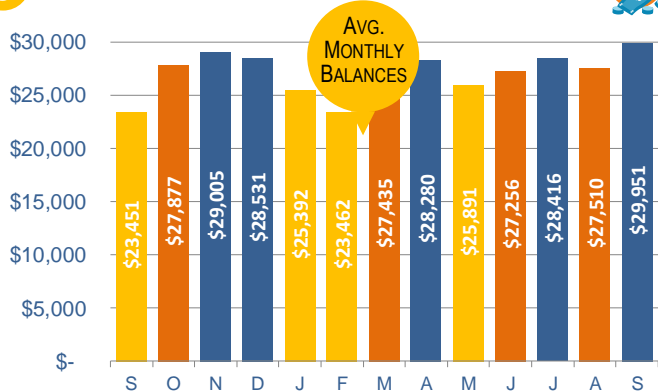


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.2 -0.3
Food & Beverage	4.7 -1.1
Apparel & Outdoor	7.0 +0.4
Transportation	7.6 -
Building Supply	7.6 -1.1
Industrial Supply	9.6 -1.9
Construction	11.7 -0.3

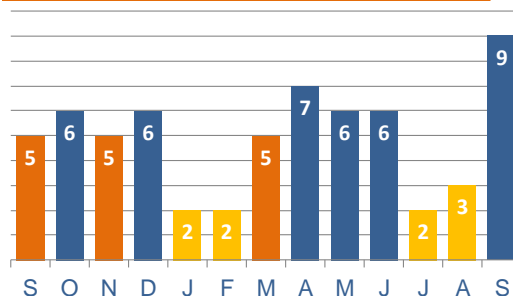
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

42 Apparel & Outdoor customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.0	Iowa	18.9
Louisiana	2.3	Arizona	15.1
Minnesota	4.1	New Mexico	13.8
Massachusetts	4.4	Idaho	12.4
Washington	4.6	Utah	11.9

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$9,400+	6.9 days
\$2,800 - \$9,400	11.2 days
\$950 - \$2,800	9.9 days
\$250 - \$950	10.1 days
<\$250	16.0 days