

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 = **7.1** days late

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

DBT = **5.0** days late

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

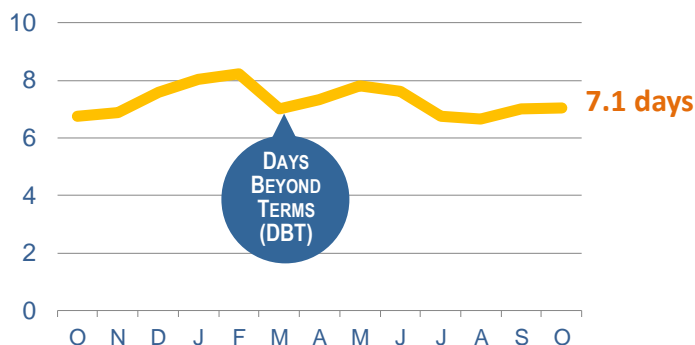
## 2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	651 +7
Construction	647 +6
Building Supply	630 +11
<b>Apparel &amp; Outdoor</b>	<b>620</b> +5
Transportation	616 +9
Industrial Supply	605 +10
Food & Beverage	599 +6

More Risk

## 3 PAYMENT BEHAVIOR TRENDS

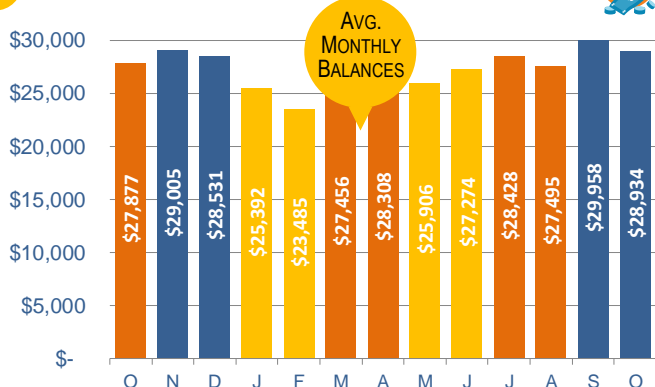


## 4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.2 -
Food & Beverage	4.7 -
<b>Apparel &amp; Outdoor</b>	<b>7.1</b> +0.1
Transportation	7.4 -0.2
Building Supply	8.2 +0.6
Industrial Supply	9.4 -0.2
Construction	11.5 -0.2

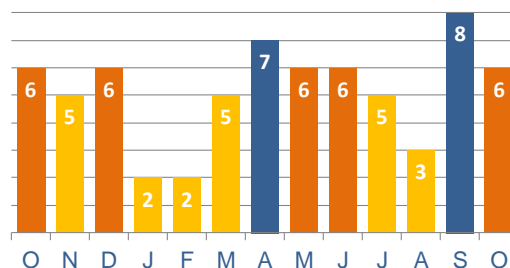
Slower Payment

## 5 CUSTOMER SPENDING TRENDS



## 6 BANKRUPTCIES

**50** Apparel & Outdoor customers have filed bankruptcy in 2016



## 7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.5	Rhode Island	24.1
Tennessee	4.3	Iowa	19.8
Maryland	4.5	New Mexico	14.4
Washington	4.8	Idaho	13.0
Minnesota	4.9	Nevada	11.9

## 8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$9,400+	6.9 days
\$2,800 - \$9,400	12.0 days
\$950 - \$2,800	10.1 days
\$250 - \$950	10.6 days
<\$250	14.0 days

Companies pay key suppliers **faster** than others