

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 = **7.7** days late

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

DBT = **5.6** days late

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

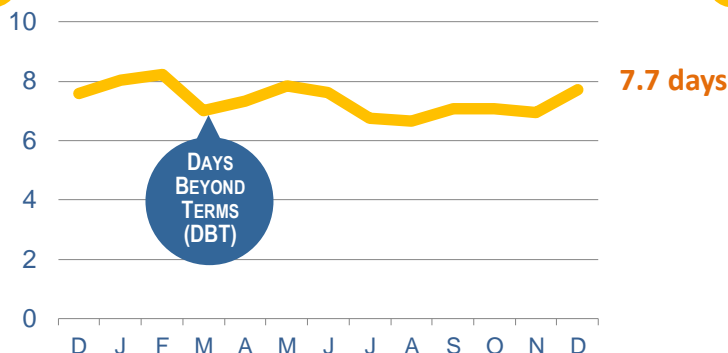
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	655 -6
Construction	650 -5
Building Supply	639 -5
Transportation	635 +7
Apparel & Outdoor	623 -3
Food & Beverage	613 -4
Industrial Supply	612 -4

More Risk

3 PAYMENT BEHAVIOR TRENDS

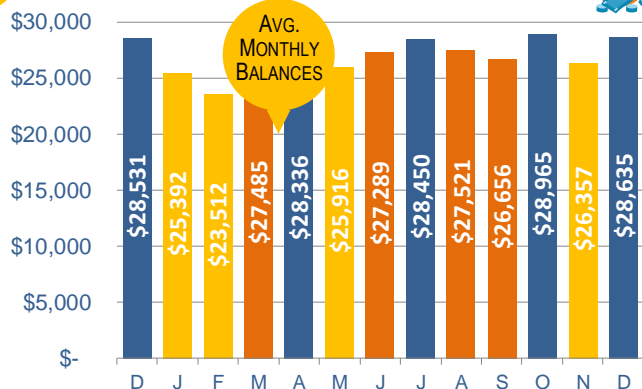


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.7 +0.2
Food & Beverage	4.8 +0.1
Apparel & Outdoor	7.7 +0.7
Transportation	8.2 +0.6
Building Supply	9.1 +0.6
Industrial Supply	10.4 +0.6
Construction	11.2 -2.0

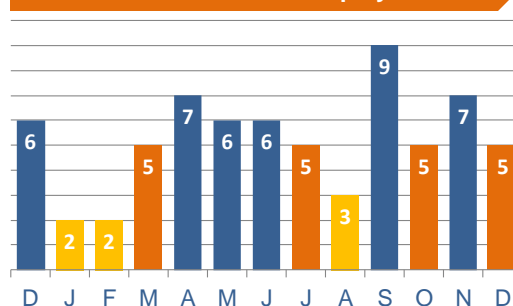
Slower Payment

5 CUSTOMER SPENDING TRENDS



6 BANKRUPTCIES

62 Apparel & Outdoor customers have filed bankruptcy in 2016



7 GEOGRAPHY MATTERS

FASTEST	DBT	SLOWEST	DBT
Montana	1.9	Iowa	25.0
Minnesota	4.3	Rhode Island	24.2
Washington	4.3	Kansas	17.7
Tennessee	4.7	Idaho	17.1
Oklahoma	5.5	South Dakota	15.8

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$9,100+	7.5 days
\$2,600 - \$9,100	12.7 days
\$900 - \$2,600	12.5 days
\$250 - \$900	12.7 days
<\$250	20.1 days

Companies pay key suppliers **faster** than others