

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 = **9.6** days late

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

DBT = **5.2** days late

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

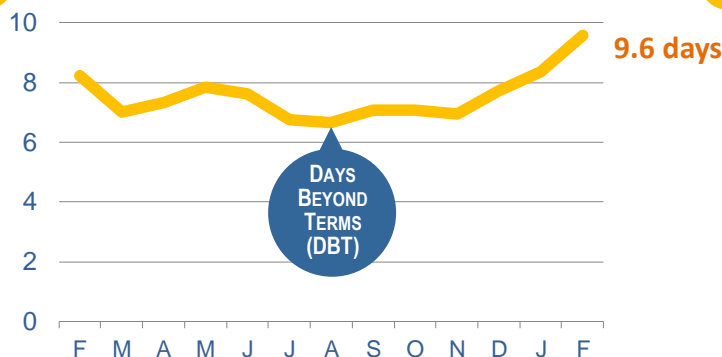
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	670 +2
Construction	658 +1
Building Supply	655 -
Transportation	641 +3
Food & Beverage	632 +2
Industrial Supply	626 +3
Apparel & Outdoor	623 -7

More Risk

3 PAYMENT BEHAVIOR TRENDS

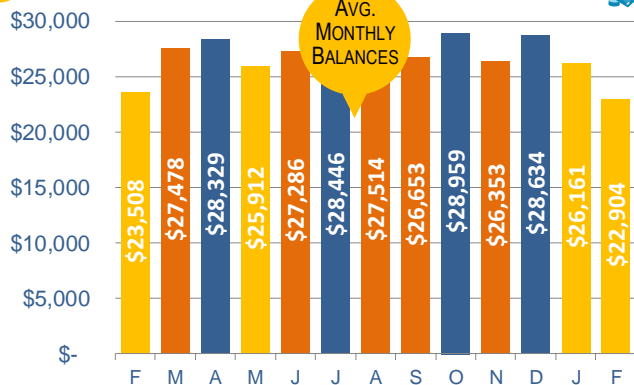


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	5.1 +0.1
Food & Beverage	5.1 -0.4
Transportation	8.4 +0.1
Industrial Supply	8.8 -2.1
Apparel & Outdoor	9.6 +1.2
Building Supply	9.6 -0.2
Construction	13.1 -1.2

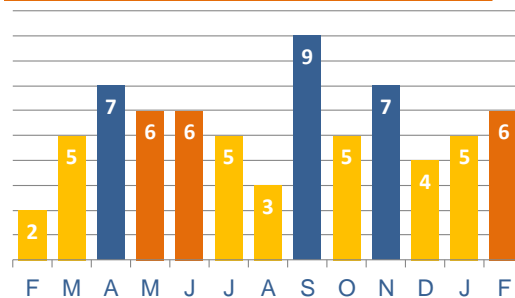
Slower Payment

5 CUSTOMER SPENDING TRENDS

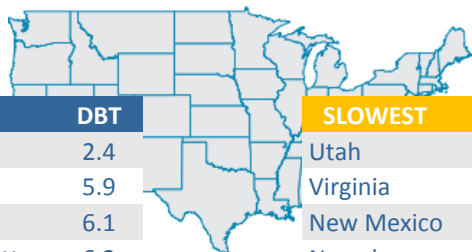


6 BANKRUPTCIES

11 Apparel & Outdoor customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	2.4	Utah	21.3
Tennessee	5.9	Virginia	18.3
Minnesota	6.1	New Mexico	17.5
Massachusetts	6.2	Nevada	16.2
Iowa	6.3	South Carolina	13.6

8 PAYMENTS BY BALANCE SIZE

Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$7,100+	9.2 days
\$2,100 - \$7,100	19.3 days
\$650 - \$2,100	19.5 days
\$200 - \$650	19.3 days
<\$200	19.2 days