

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 = **6.5** days late

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

DBT = **5.7** days late

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

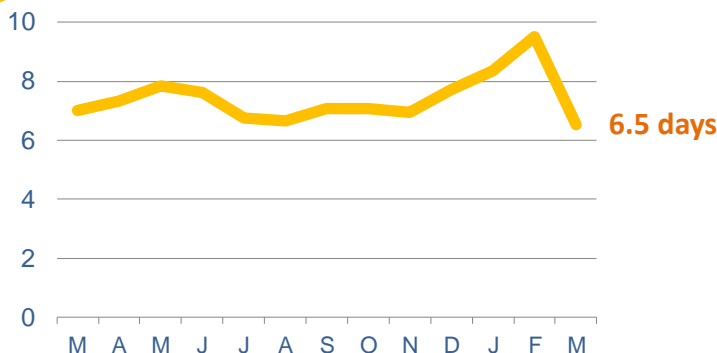
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	670 -
Construction	658 -
Building Supply	656 +1
Transportation	641 -
Food & Beverage	634 +2
Industrial Supply	628 +2
Apparel & Outdoor	628 +5

More Risk

3 PAYMENT BEHAVIOR TRENDS

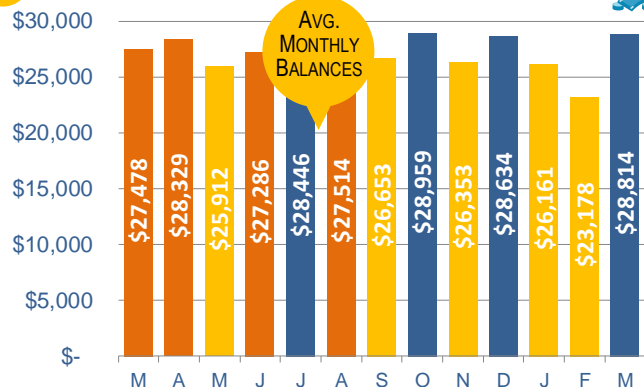


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4 -0.7
Food & Beverage	4.8 -0.3
Apparel & Outdoor	6.5 -3.1
Transportation	8.1 -0.3
Industrial Supply	8.4 -0.4
Building Supply	9.4 -0.2
Construction	13.4 +0.3

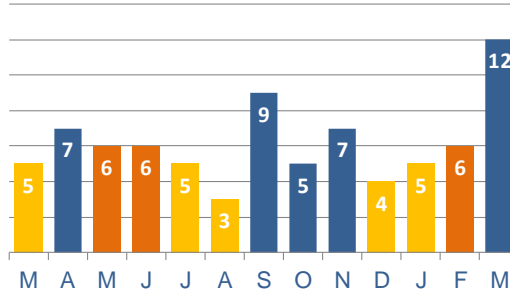
Slower Payment

5 CUSTOMER SPENDING TRENDS

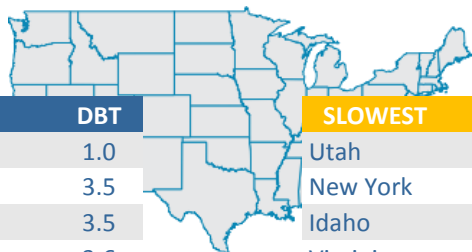


6 BANKRUPTCIES

23 Apparel & Outdoor customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	1.0	Utah	12.1
Tennessee	3.5	New York	11.0
Oregon	3.5	Idaho	10.2
Indiana	3.6	Virginia	9.1
Alabama	3.7	Illinois	9.0

8 PAYMENTS BY BALANCE SIZE



Companies pay key suppliers **faster** than others

Monthly Balance	DBT
\$8,500+	6.4 days
\$2,600 - \$8,500	9.7 days
\$900 - \$2,600	9.9 days
\$250 - \$900	11.0 days
<\$250	12.0 days