

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 annual business-to-business transactions.

1 PAYMENTS

DBT= **6.1** days late

How FAST companies are paying Apparel & Outdoor providers

DBT= **7.5** days late

How fast those companies are PAYING OTHER PROVIDERS

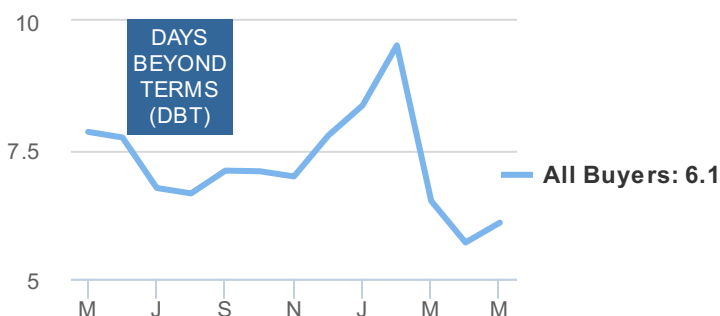
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

| | Avg. Score |
|------------------------------|---------------|
| Manufacturing Materials | 672 -2 |
| Construction | 660 -1 |
| Building Supply | 659 -1 |
| Transportation | 648 -1 |
| Apparel & Outdoor | 636 +3 |
| Food & Beverage | 634 -1 |
| Industrial Supply | 629 - |

More Risk

3 PAYMENT BEHAVIOR TRENDS

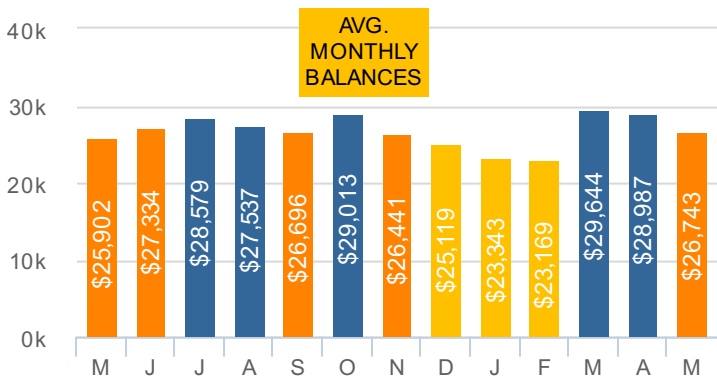


4 INDUSTRY PAYMENT RANKINGS

| Industry | DBT |
|------------------------------|------------------|
| Manufacturing Materials | 3.9 -0.1 |
| Food & Beverage | 5.2 +0.7 |
| Apparel & Outdoor | 6.1 +0.4 |
| Transportation | 7.3 -0.0 |
| Industrial Supply | 8.0 +0.4 |
| Building Supply | 8.2 -0.0 |
| Construction | 12.2 +0.3 |

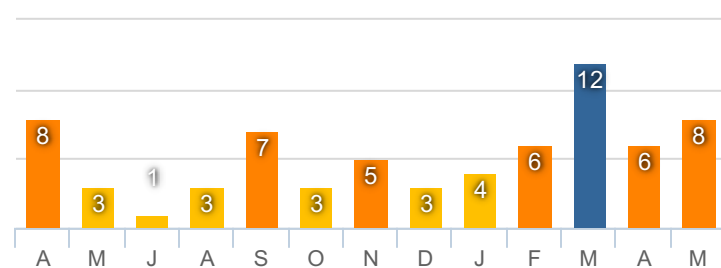
Slower Payment

5 CUSTOMER SPENDING TRENDS

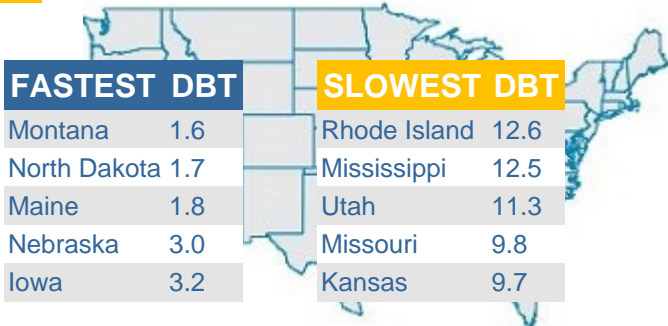


6 BANKRUPTCIES

36 Apparel & Outdoor customers have filed bankruptcy in 2017



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

