

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= **5.8** days late

How FAST companies are paying Apparel & Outdoor providers

DBT= **5.8** days late

How fast those companies are PAYING OTHER PROVIDERS

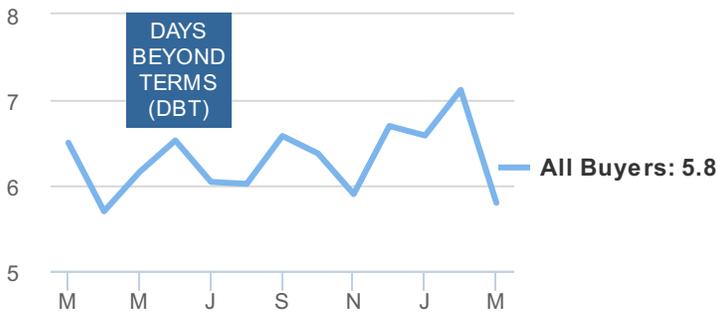
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	679 +1
Building Supply	661 -2
Construction	654 -
Apparel & Outdoor	651 +1
Food & Beverage	638 -1
Transportation	637 +1
Industrial Supply	633 +2

More Risk

3 PAYMENT BEHAVIOR TRENDS

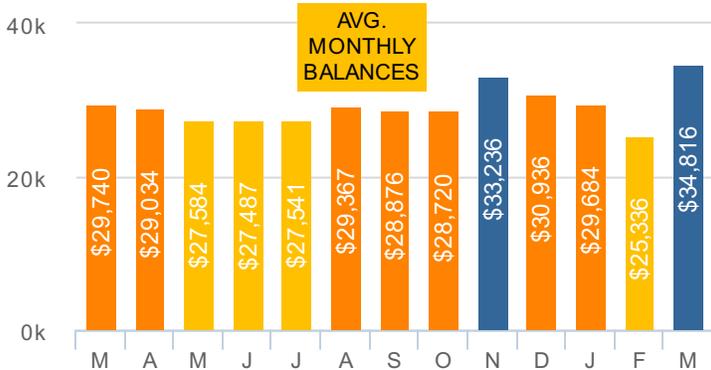


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.2 -0.7
Food & Beverage	4.5 -0.5
Apparel & Outdoor	5.8 -1.3
Transportation	9.6 +0.1
Building Supply	9.7 -0.4
Industrial Supply	10.7 -0.6
Construction	15.3 -1.7

Slower Payment

5 CUSTOMER SPENDING TRENDS

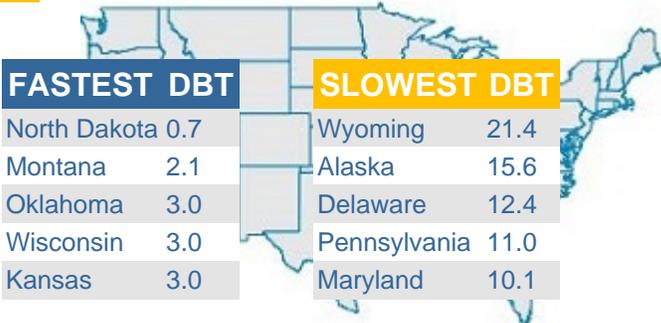


6 BANKRUPTCIES

18 Apparel & Outdoor customers have filed bankruptcy in 2018



7 GEOGRAPHY MATTERS



8 PAYMENTS BY BALANCE SIZE

