

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= **6.8** days late

How FAST companies are paying Apparel & Outdoor providers

DBT= **5.9** days late

How fast those companies are PAYING OTHER PROVIDERS

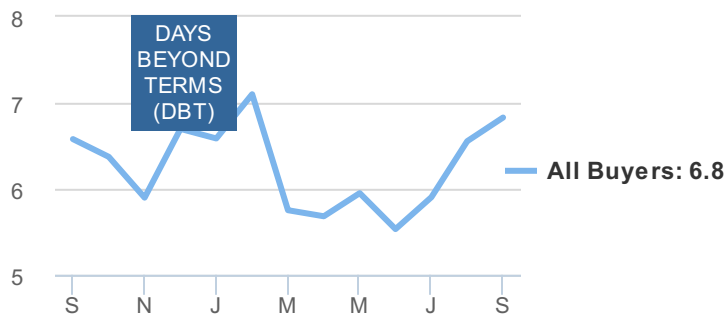
2 RISK SCORES

How risky are customers of Apparel & Outdoor providers?

	Avg. Score
Manufacturing Materials	699 -2
Building Supply	680 -1
Apparel & Outdoor	666 -
Construction	664 -1
Transportation	646 -1
Industrial Supply	642 -
Food & Beverage	637 +1

More Risk

3 PAYMENT BEHAVIOR TRENDS

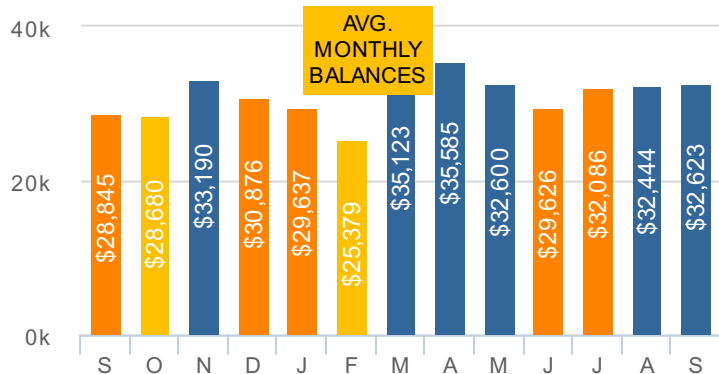


4 INDUSTRY PAYMENT RANKINGS

Industry	DBT
Manufacturing Materials	4.4 +0.3
Food & Beverage	5.8 -0.1
Apparel & Outdoor	6.8 +0.3
Transportation	7.9 -1.4
Building Supply	8.2 -0.0
Industrial Supply	10.0 -0.0
Construction	14.3 -0.3

Slower Payment

5 CUSTOMER SPENDING TRENDS

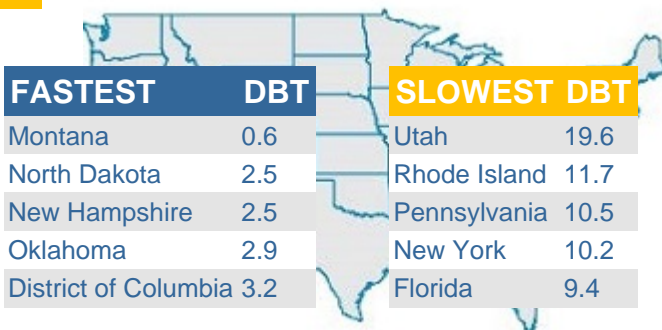


6 BANKRUPTCIES

22 Apparel & Outdoor customers have filed bankruptcy in 2018



7 GEOGRAPHY MATTERS



FASTEST	DBT	SLOWEST	DBT
Montana	0.6	Utah	19.6
North Dakota	2.5	Rhode Island	11.7
New Hampshire	2.5	Pennsylvania	10.5
Oklahoma	2.9	New York	10.2
District of Columbia	3.2	Florida	9.4

8 PAYMENTS BY BALANCE SIZE

Monthly Balance	DBT
\$9,300+	6.8 days
\$3,000 - \$9,300	7.9 days
\$1,100 - \$3,000	8.0 days
\$300 - \$1,100	8.5 days
<\$300	11.5 days

Companies pay key suppliers faster than others