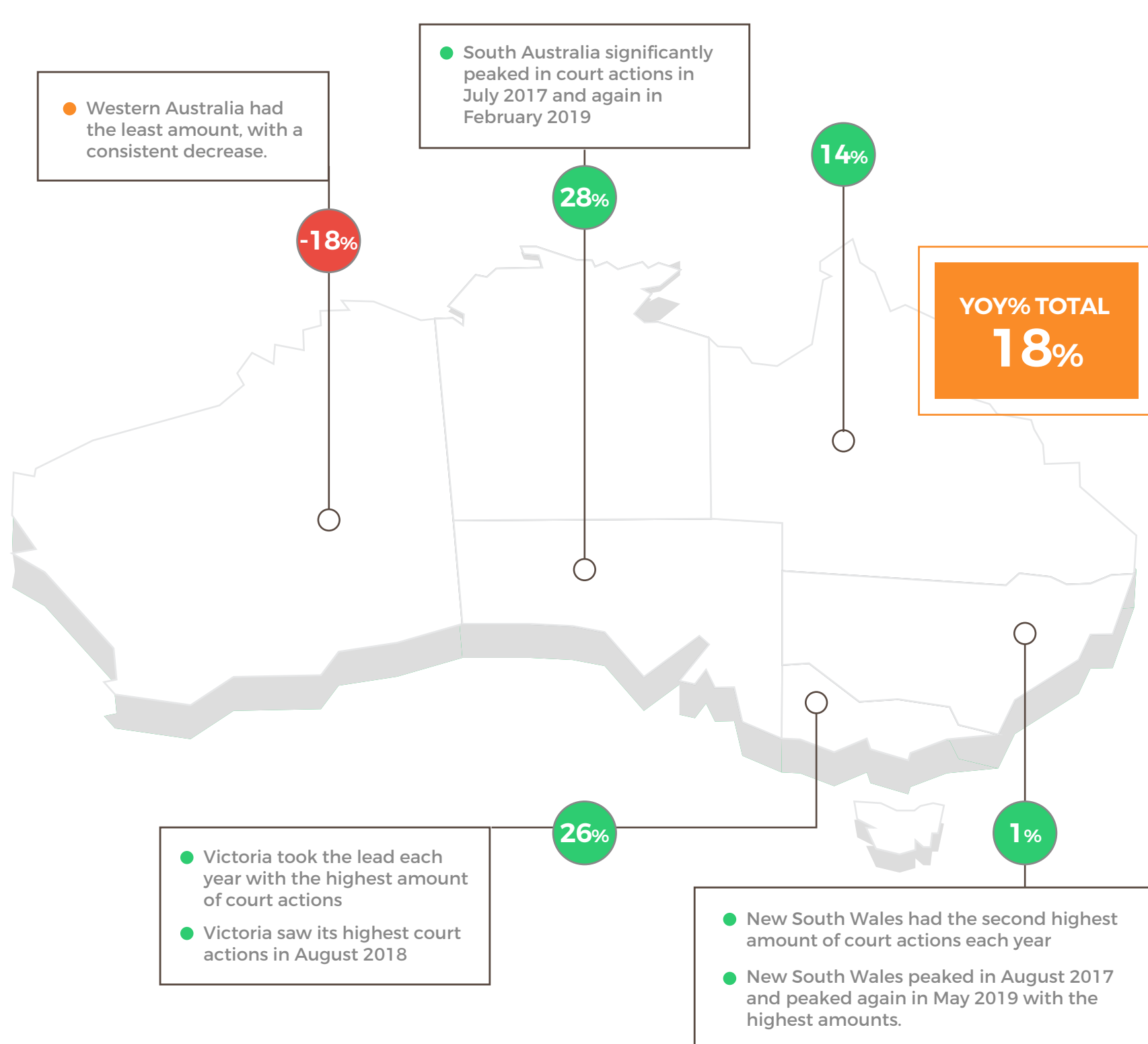


# Small Business Risk Review

Annual Review  
FY2018 vs FY2019

## Court Actions by Volume FY2018-FY2019

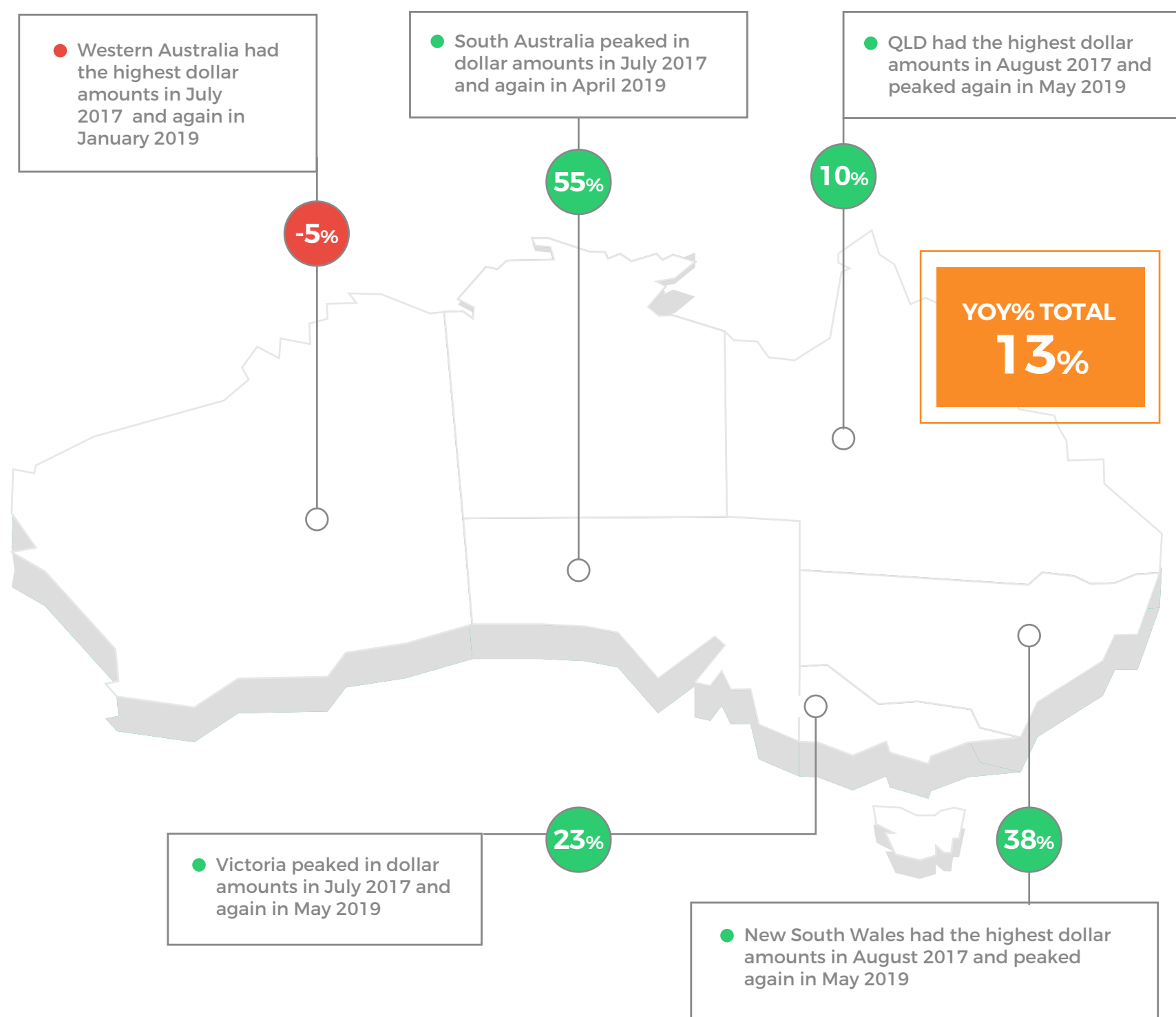
Court actions increased in FY2019 in comparison to FY2018 across all states with the exception of WA, which decreased by 18%. We saw an overall increase of 18%.



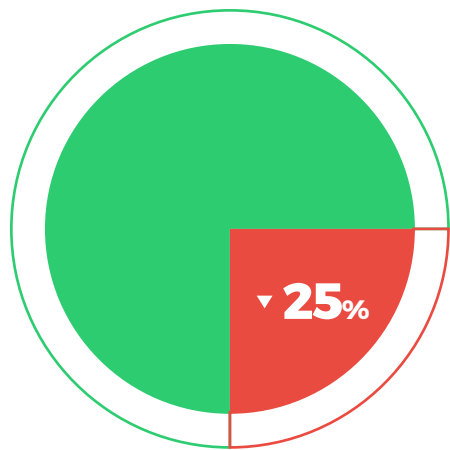
Nationwide, there was a significant peak in court actions in July 2017 and again in May 2019.

## Court Actions by Dollar Amount FY2018-FY2019

Dollar Amounts increased in FY2019 in comparison to FY2018 across all states with the exception of WA, which decreased by 5%. There was an overall increase of 13% across Australia.



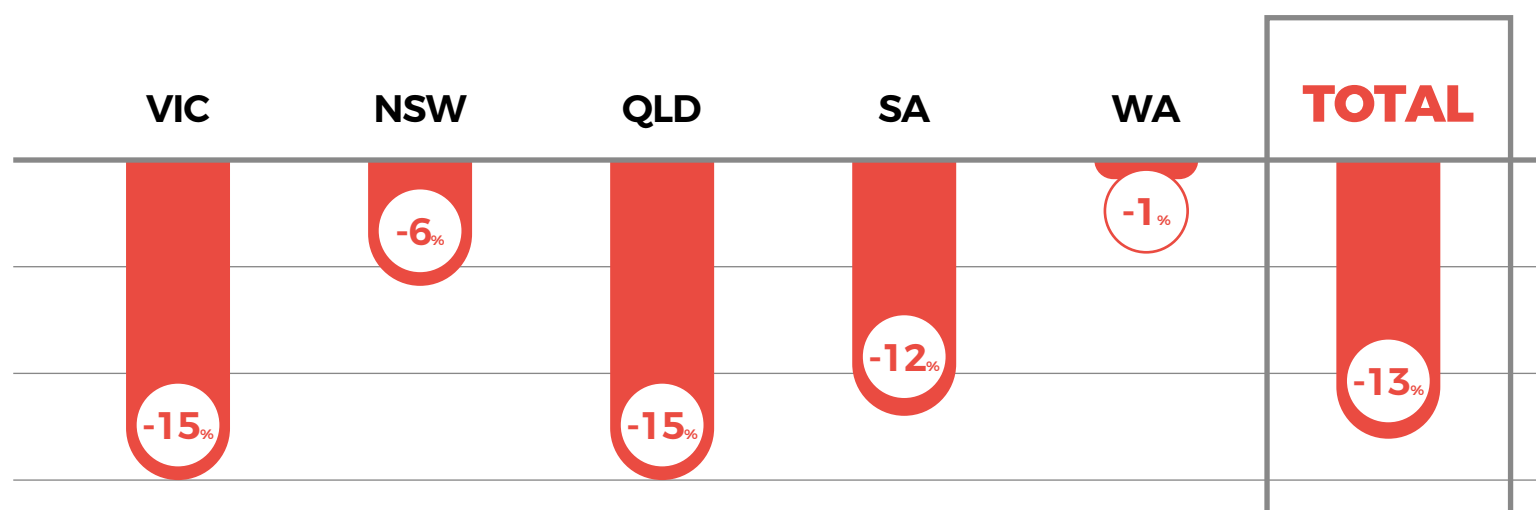
## Insolvencies FY2018 vs FY2019



**25% decrease in comparison to last year**  
The largest amount of insolvencies were generated in May 2018, with the peak in FY2019 occurring in August 2018.

## Bankruptcies FY2018 vs FY2019

Bankruptcies are down across Australia by 13%.



The largest amount of bankruptcies nationwide were registered in FY2018 in May. The next peak occurred in July 2018. They have decreased since then.