

Small Business Risk Review

Q1 2019

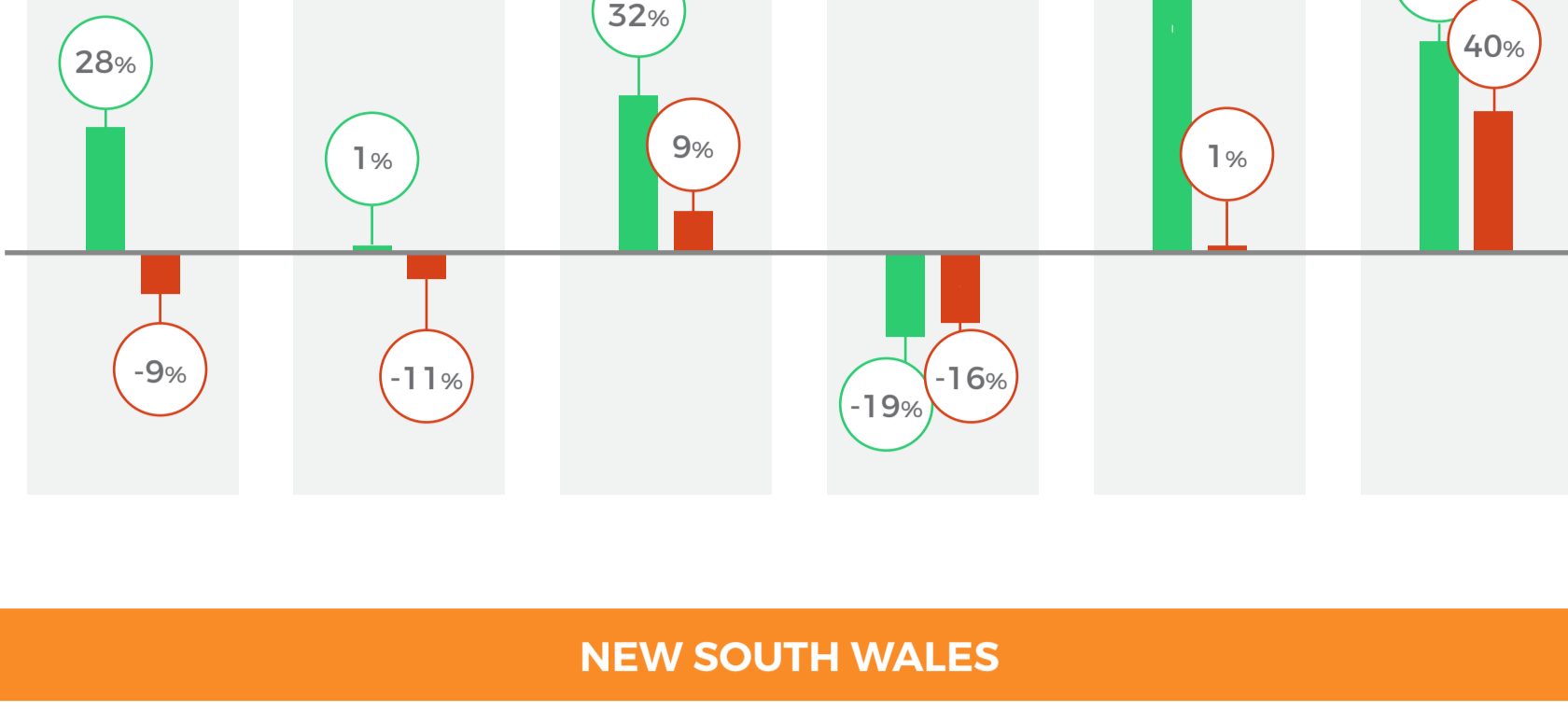


Court Actions and Dollar Amount - Quarterly Year on Year (%) Comparison

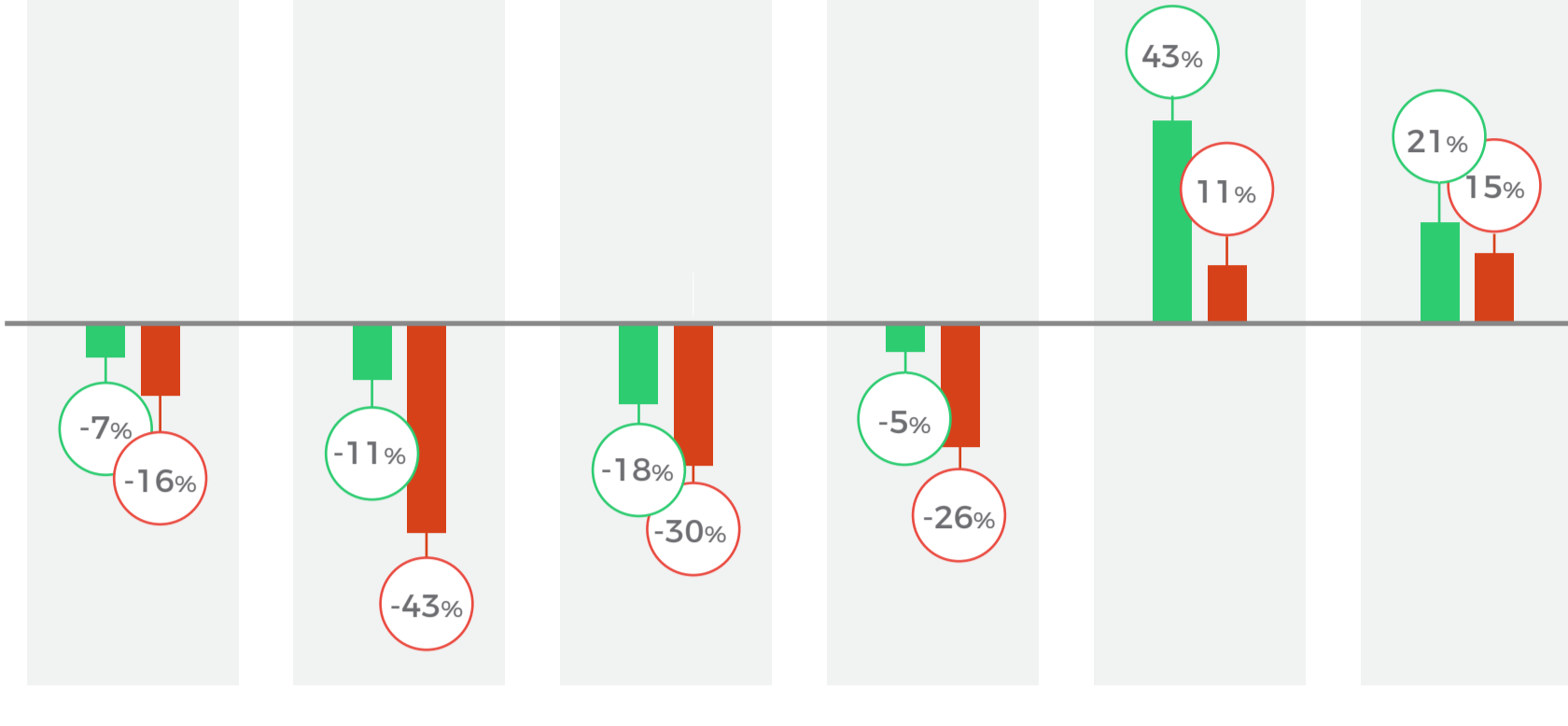
Data sourced from courts around Australia. Slight variations may occur due to time lags in accessing total monthly figures.

■ DOLLAR AMOUNT ■ COURT ACTIONS

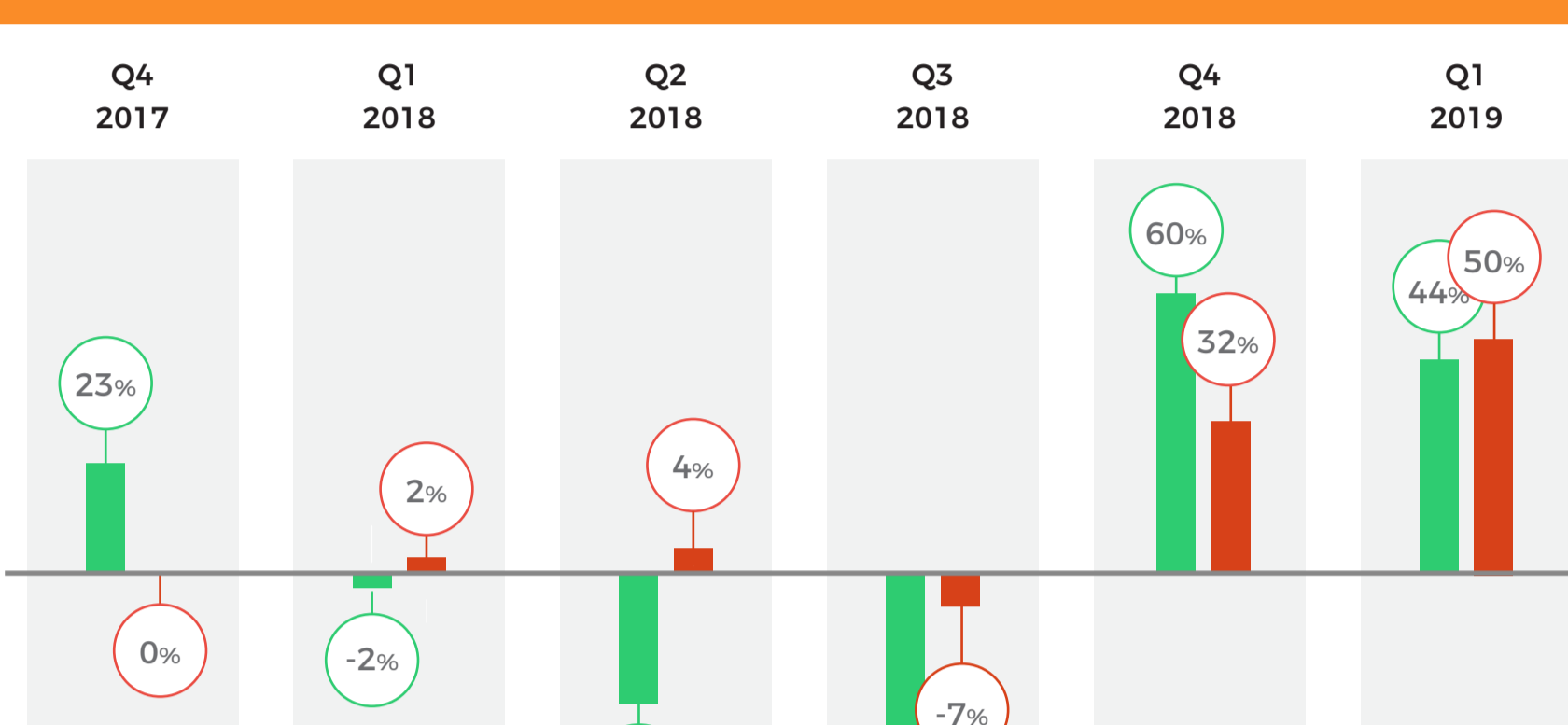
QUEENSLAND



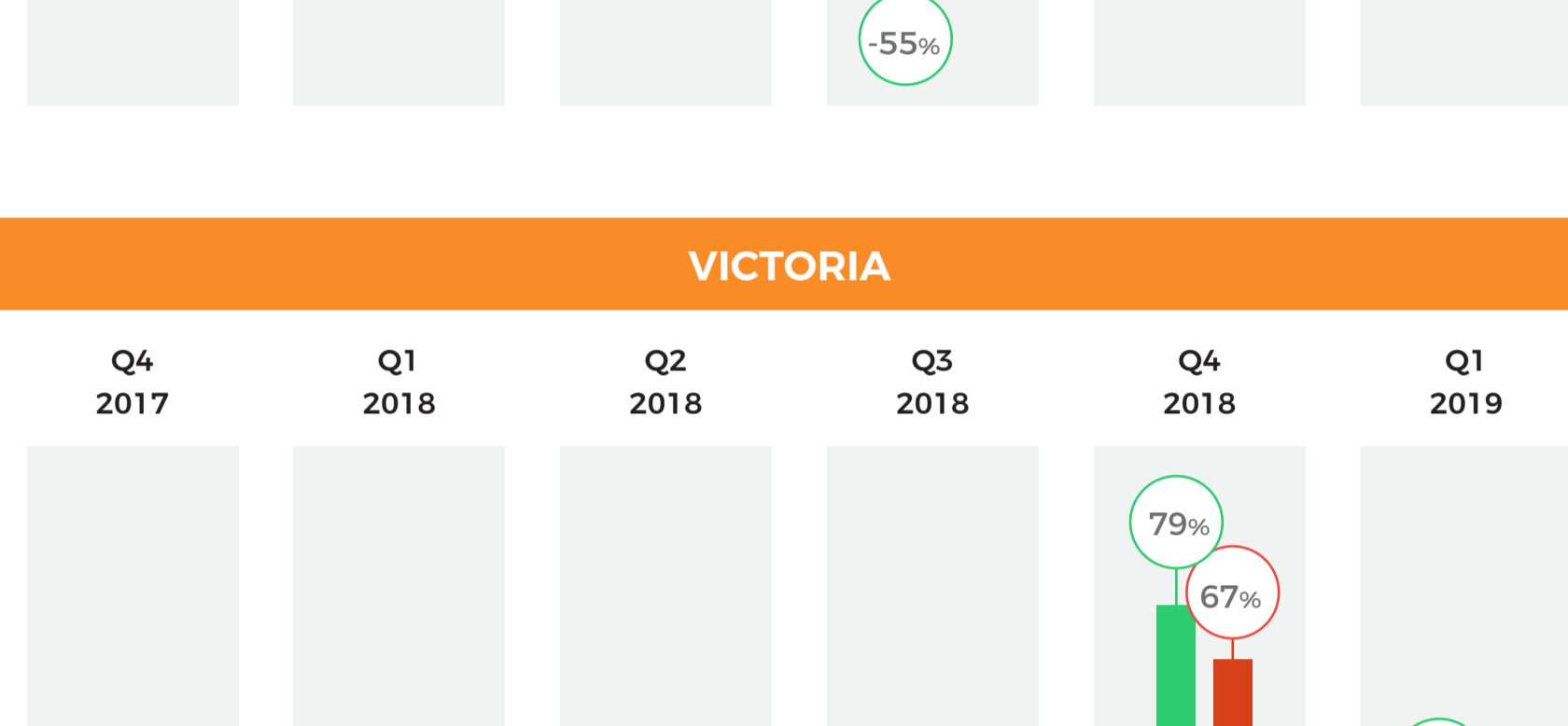
NEW SOUTH WALES



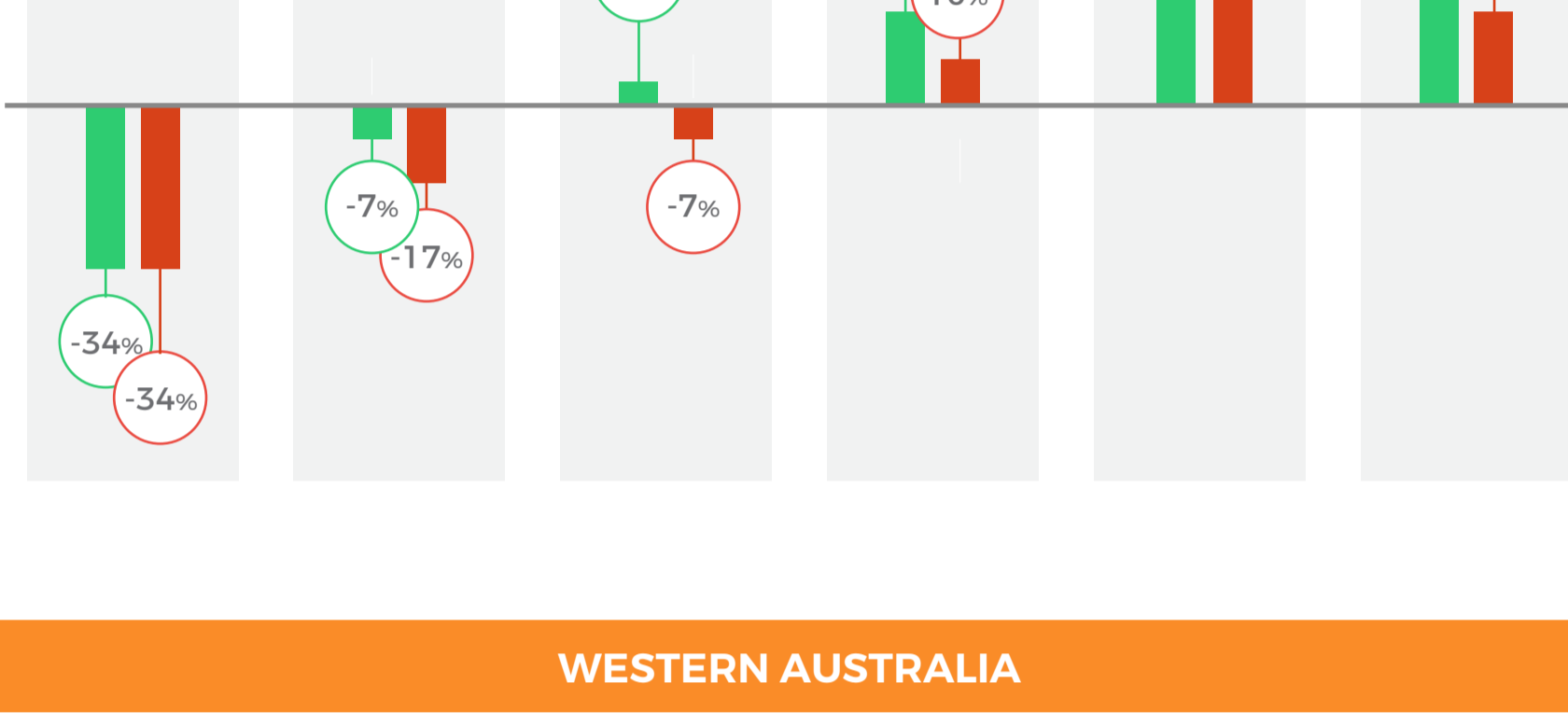
SOUTH AUSTRALIA



VICTORIA



WESTERN AUSTRALIA

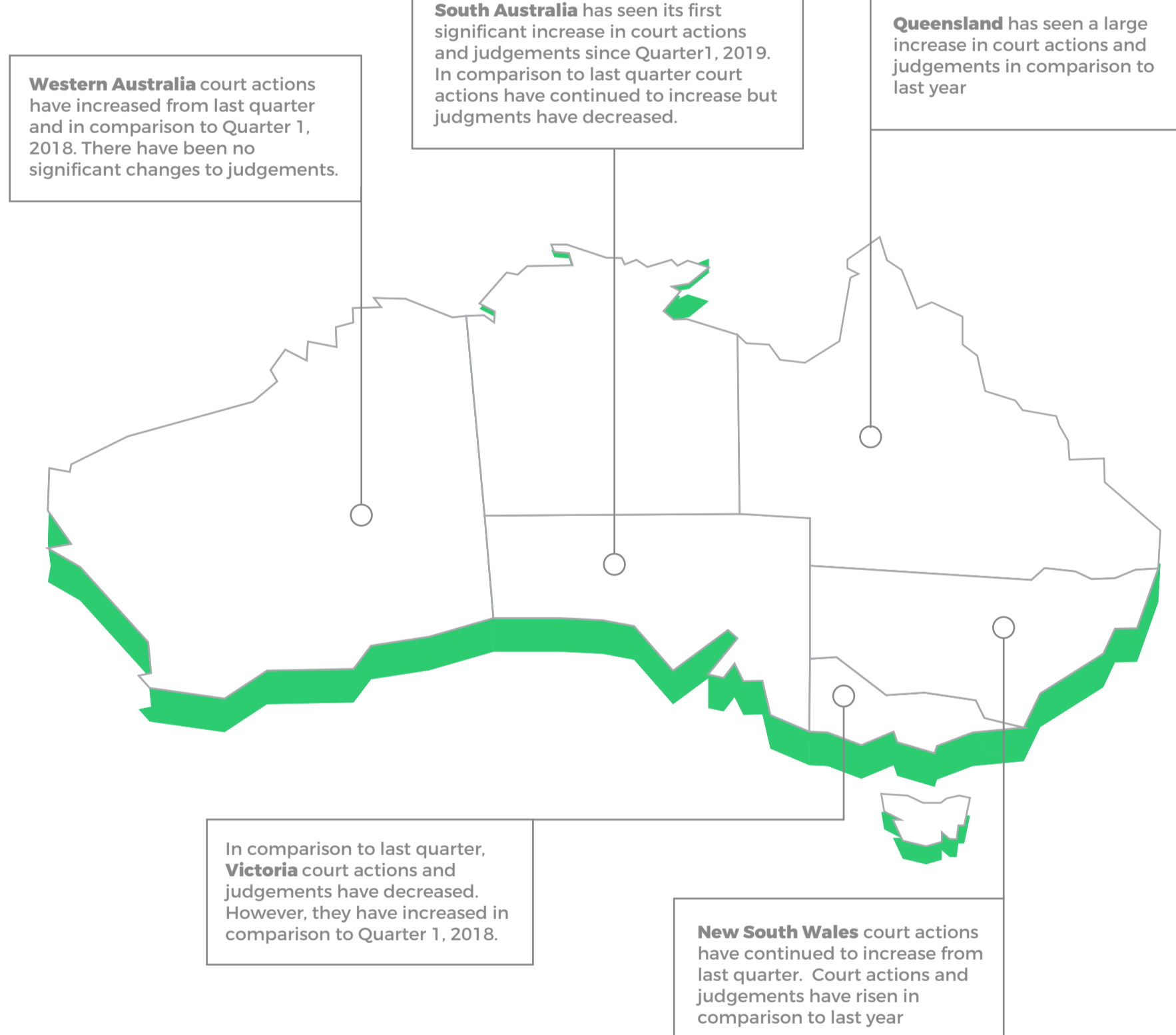


Court actions and judgements across Australia have increased significantly in the 1st quarter of 2019 vs Q1 2018

	Q1 2018	Q1 2019
QLD Court Actions	-36%	40%
QLD Dollar Amount	-34%	56%
NSW Court Actions	-43%	15%
NSW Dollar Amount	-11%	21%

	Q1 2018	Q1 2019
SA Court Actions	2%	50%
SA Judgement Amount	-2%	44%
VIC Court Actions	-17%	20%
VIC Dollar Amount	-7%	27%

	Q1 2018	Q1 2019
WA Court Actions	2%	15%
WA Dollar Amount	17%	0%

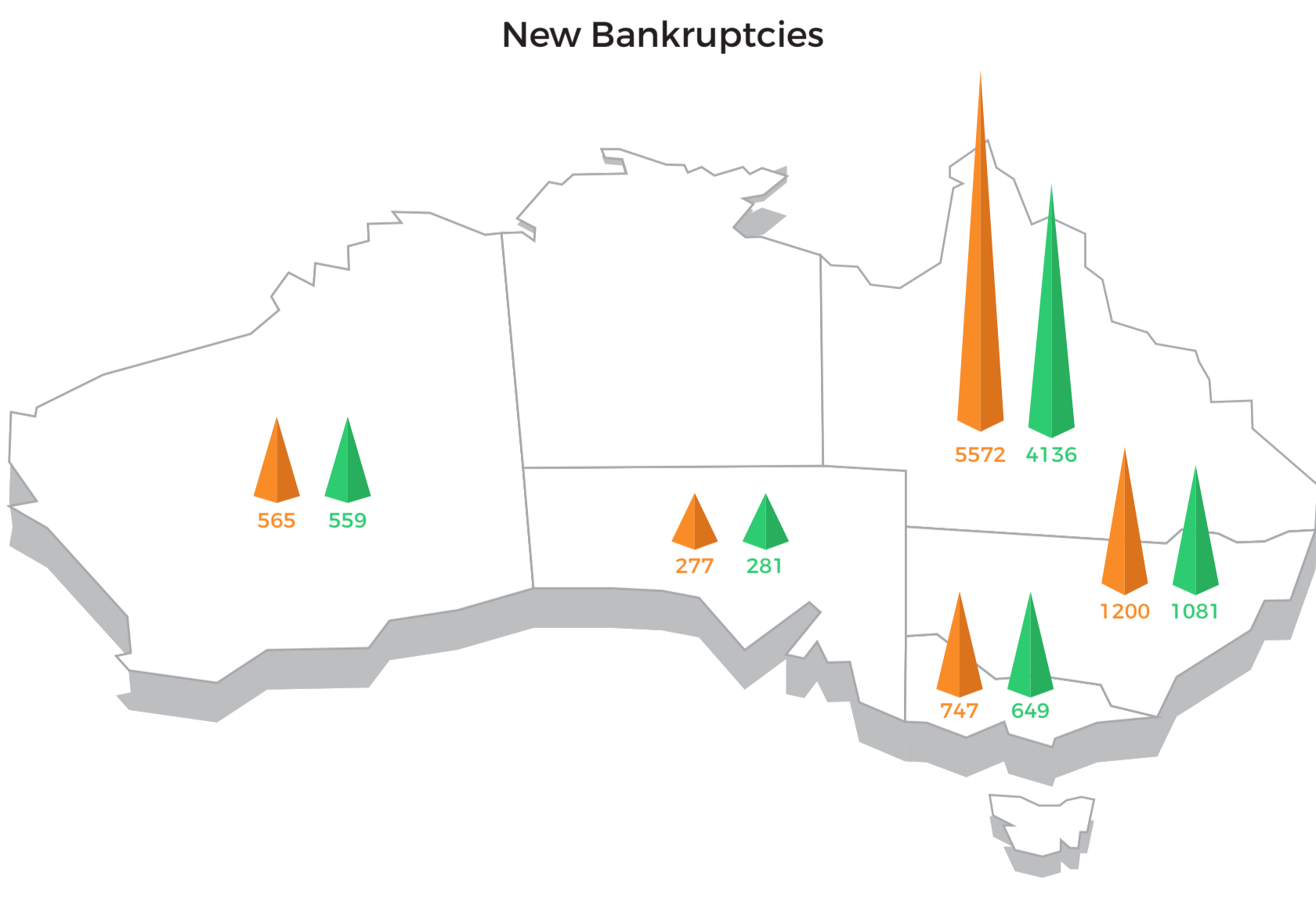


Average Payment Default (\$ Value) Quarterly Year on Year %



The average payment default value has decreased from the fourth quarter of 2018 by 20% - the largest decrease in over a year.

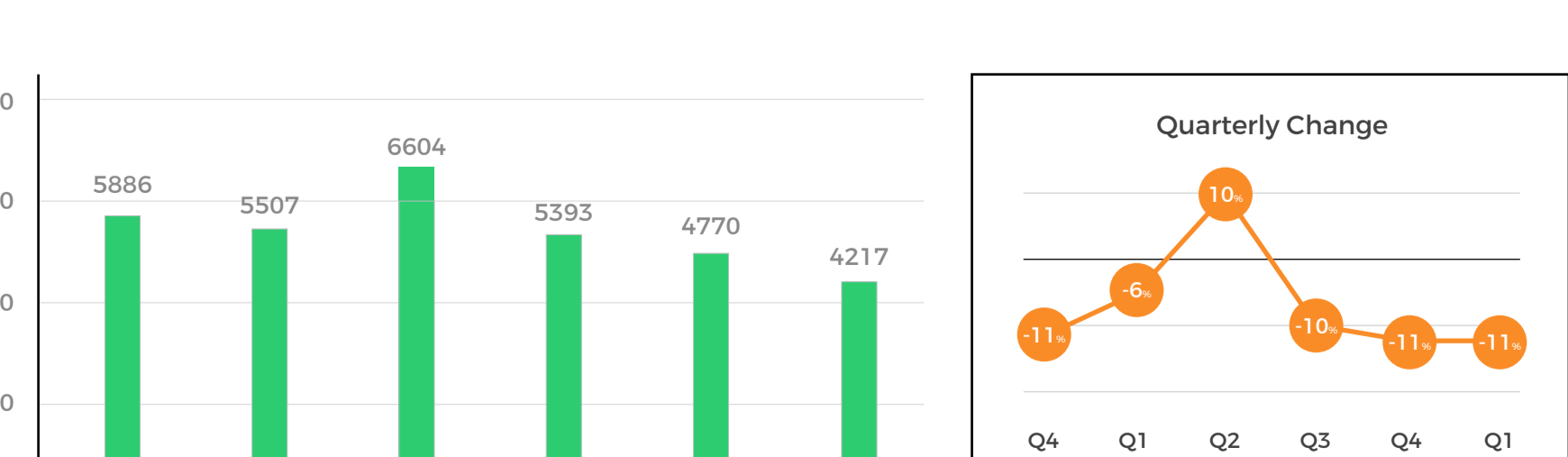
New Bankruptcies



YOY%			TOTAL (Nationwide including Tas, NT, ACT)			
QLD:	-25%	SA:	14%	WA:	10%	
NSW:	-10%	VIC:	-13%			
			Q4 2017:	8548	Q4 2018:	6871
			YOY%: -20%			

New bankruptcies across Australia have only decreased by 20% in comparison with last year.

Insolvencies



Insolvencies have decreased by 18% in comparison to Quarter 1, 2018. They have decreased by 23% in comparison to Quarter 4, 2018.