

Small Business Risk Review

Q2 2019

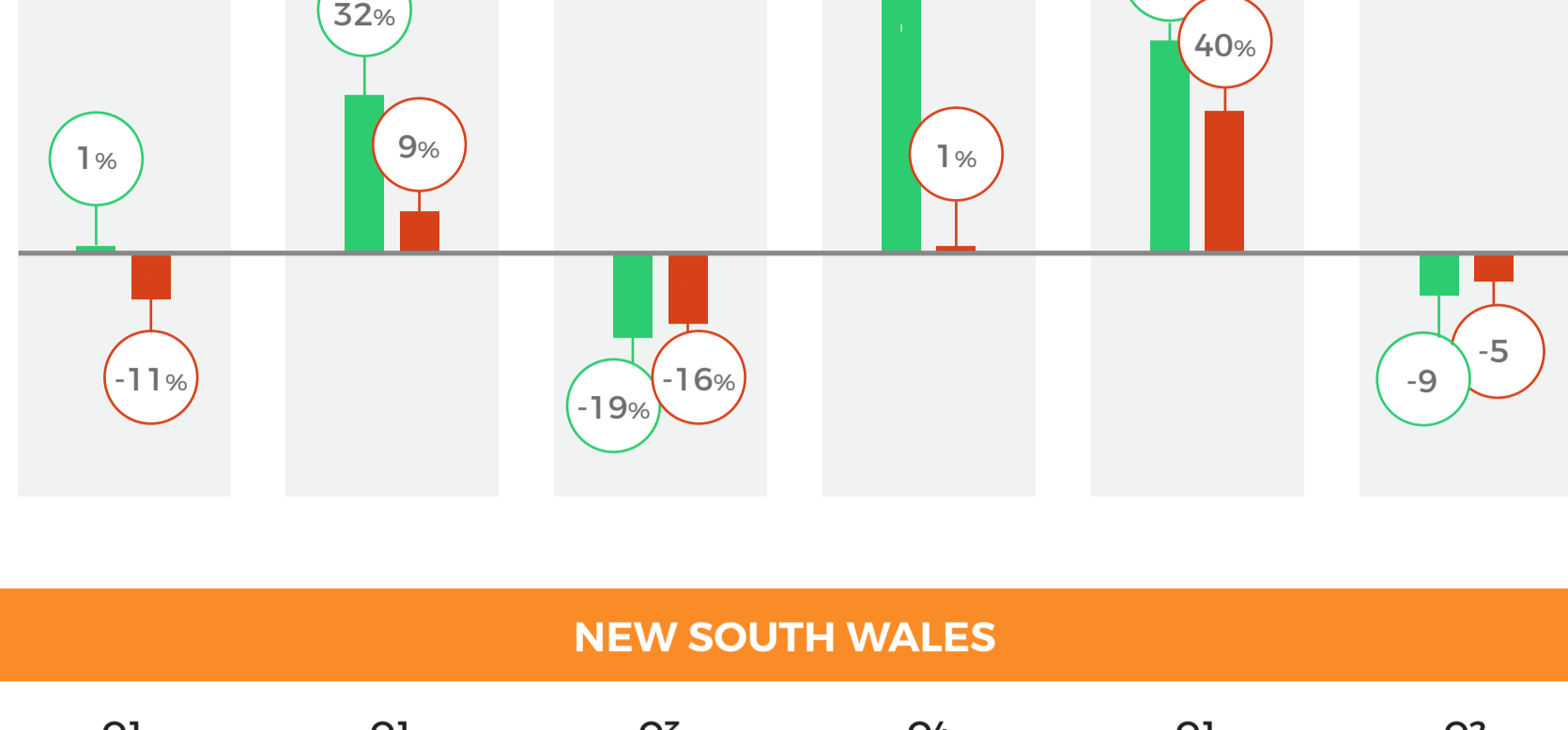


Court Actions and Dollar Amount - Quarterly Year on Year (%) Comparison

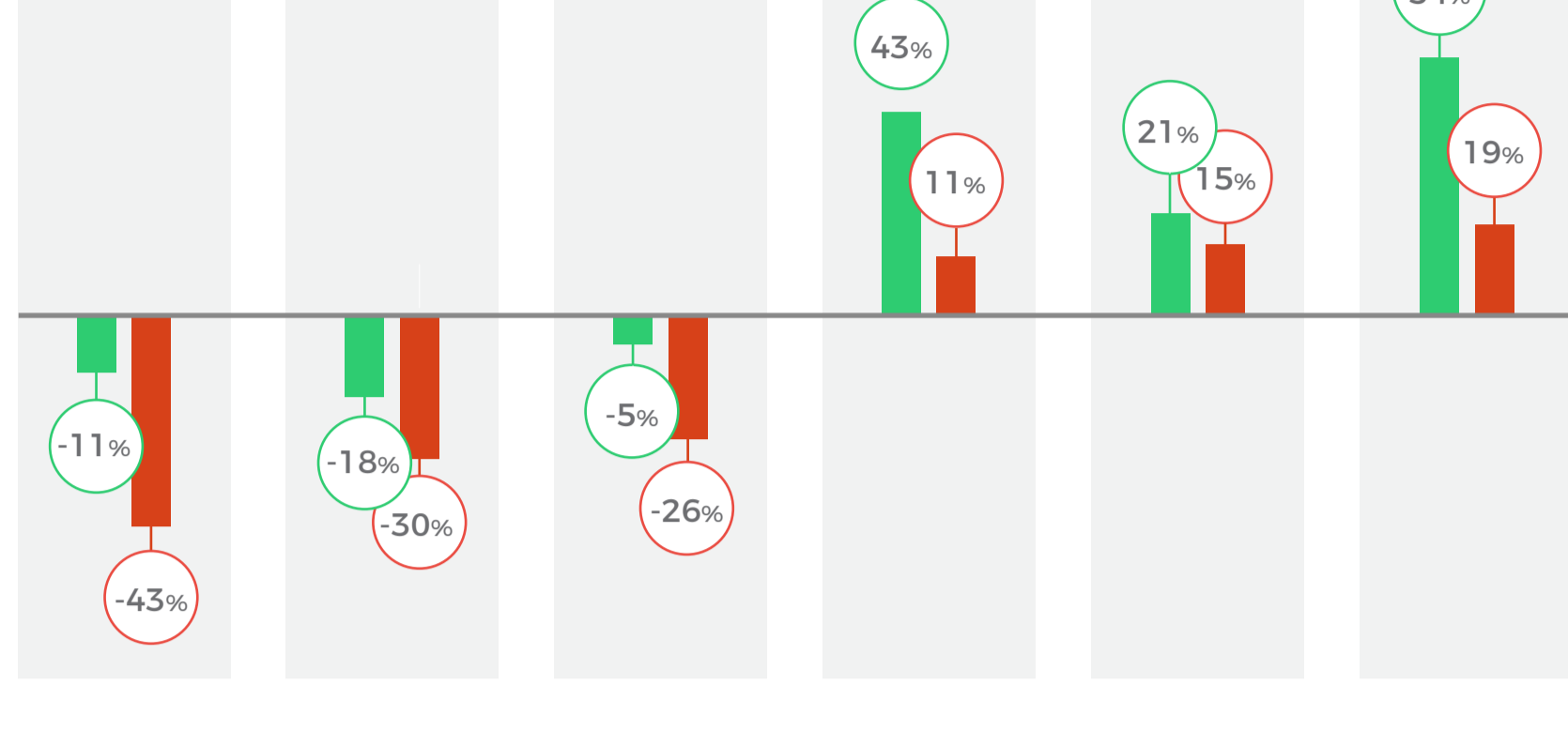
Data sourced from courts around Australia. Slight variations may occur due to time lags in accessing total monthly figures.

■ DOLLAR AMOUNT ■ COURT ACTIONS

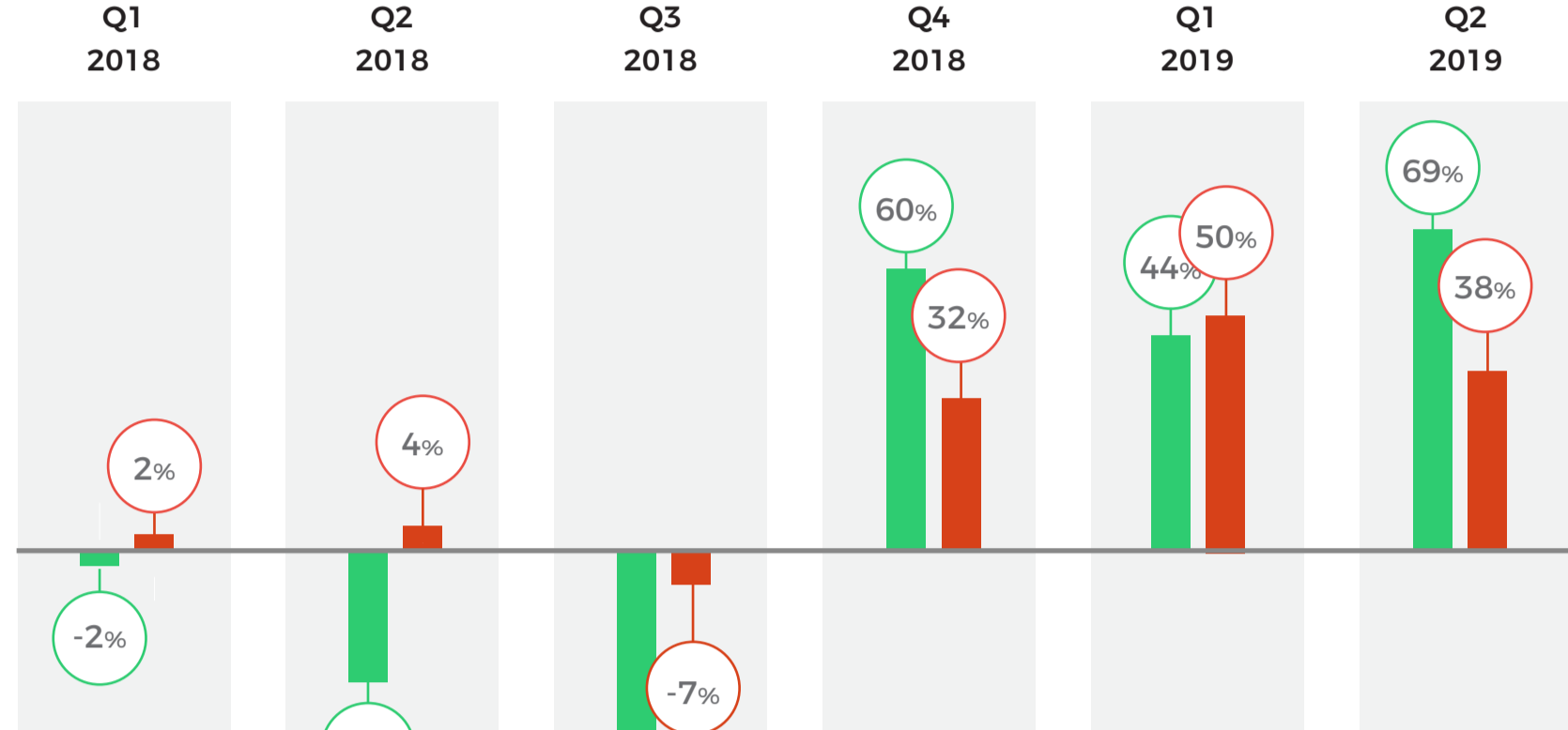
QUEENSLAND



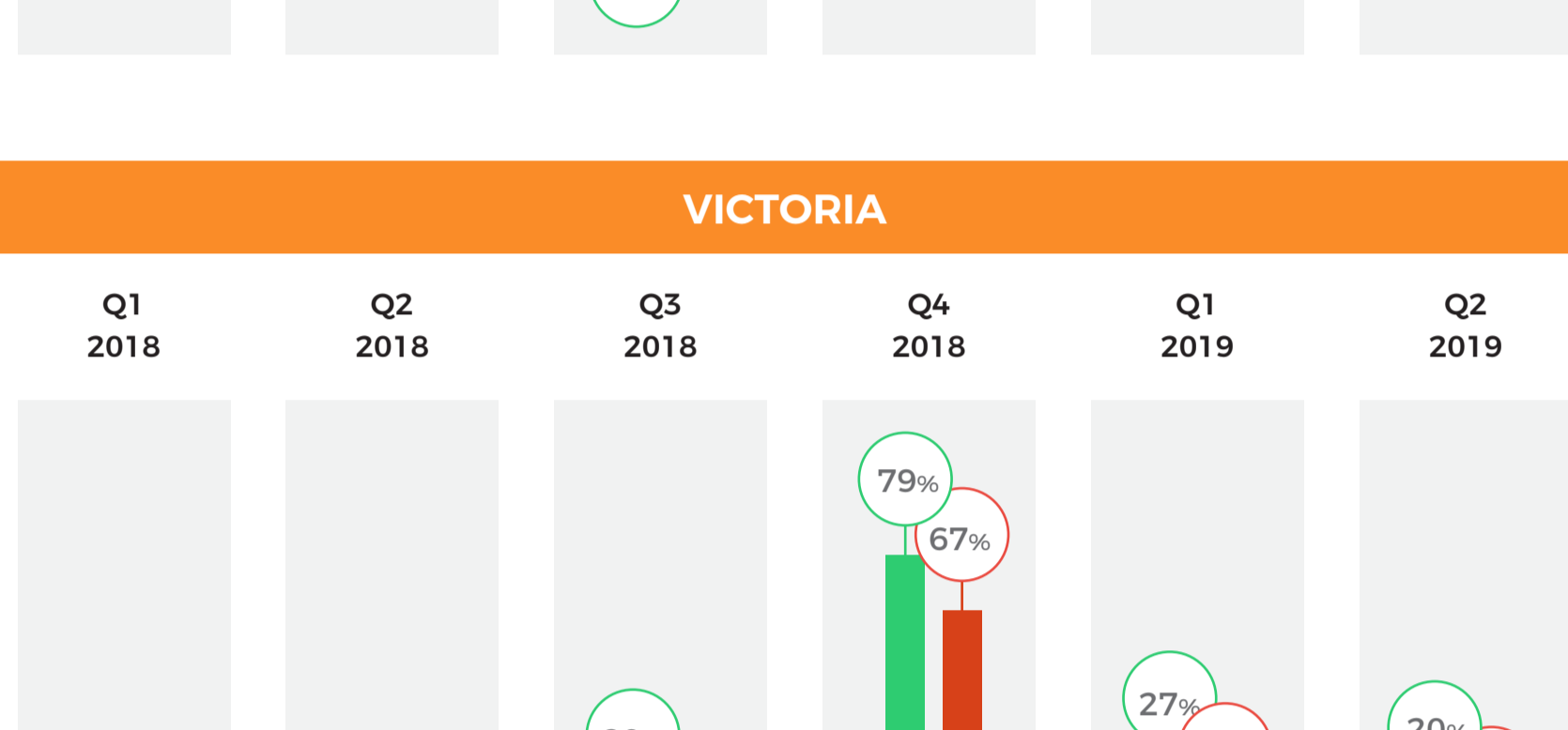
NEW SOUTH WALES



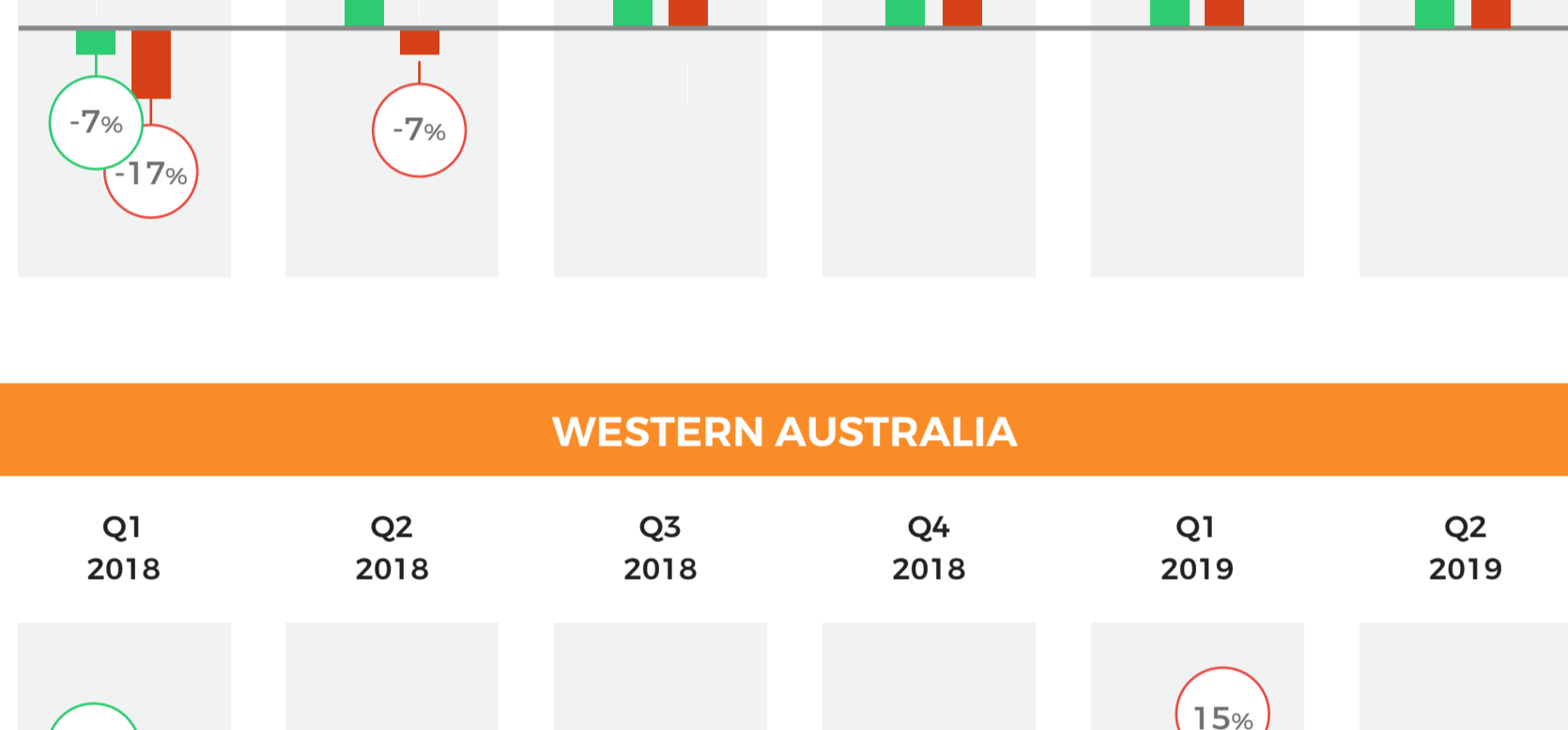
SOUTH AUSTRALIA



VICTORIA



WESTERN AUSTRALIA

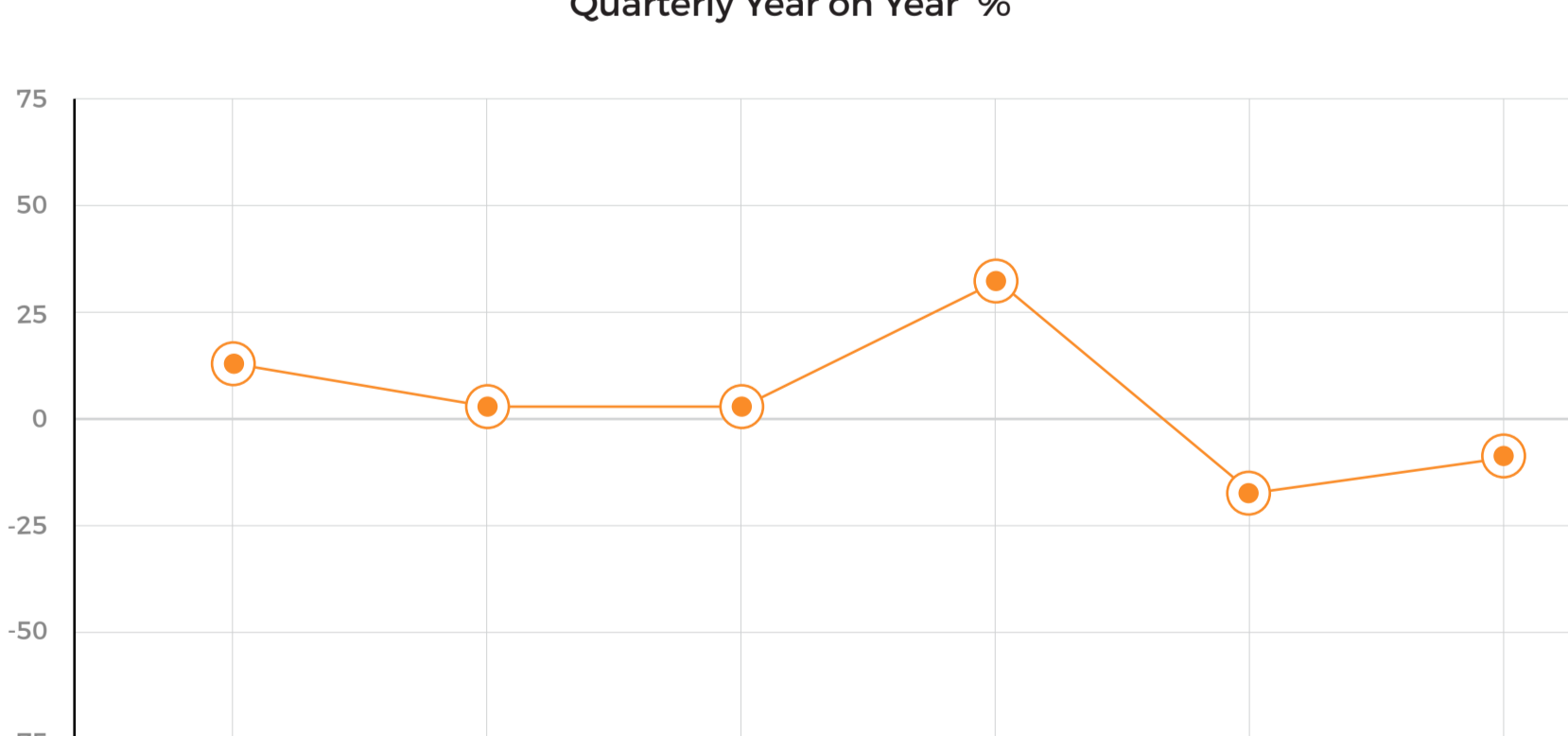


Court actions and judgements across Australia have increased significantly in the 2nd quarter of 2018 vs Q2 2019

State	Category	Q2 2018 (%)	Q2 2019 (%)
QLD	Court Actions	9%	-5%
	Dollar Amount	32%	-9%
NSW	Court Actions	-30%	19%
	Dollar Amount	-18%	54%
SA	Court Actions	4%	38%
	Dollar Amount	-28%	69%
VIC	Court Actions	-7%	18%
	Dollar Amount	6%	20%
WA	Court Actions	-60%	-5%
	Dollar Amount	-59%	-11%

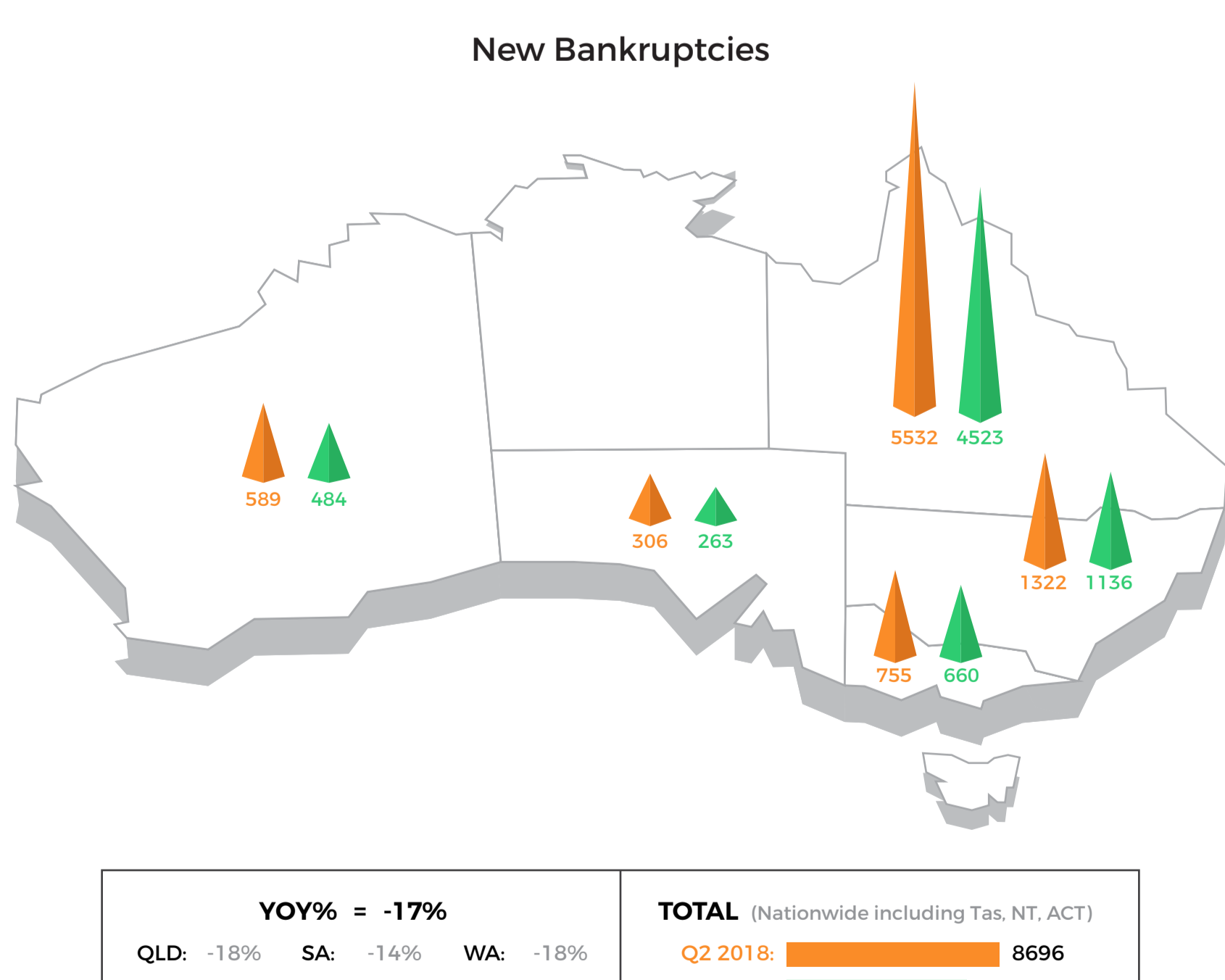


Average Payment Default (\$ Value) Quarterly Year on Year %



The average payment default value has continued to decrease. It has decreased slightly from the first quarter of 2019 by 7%.

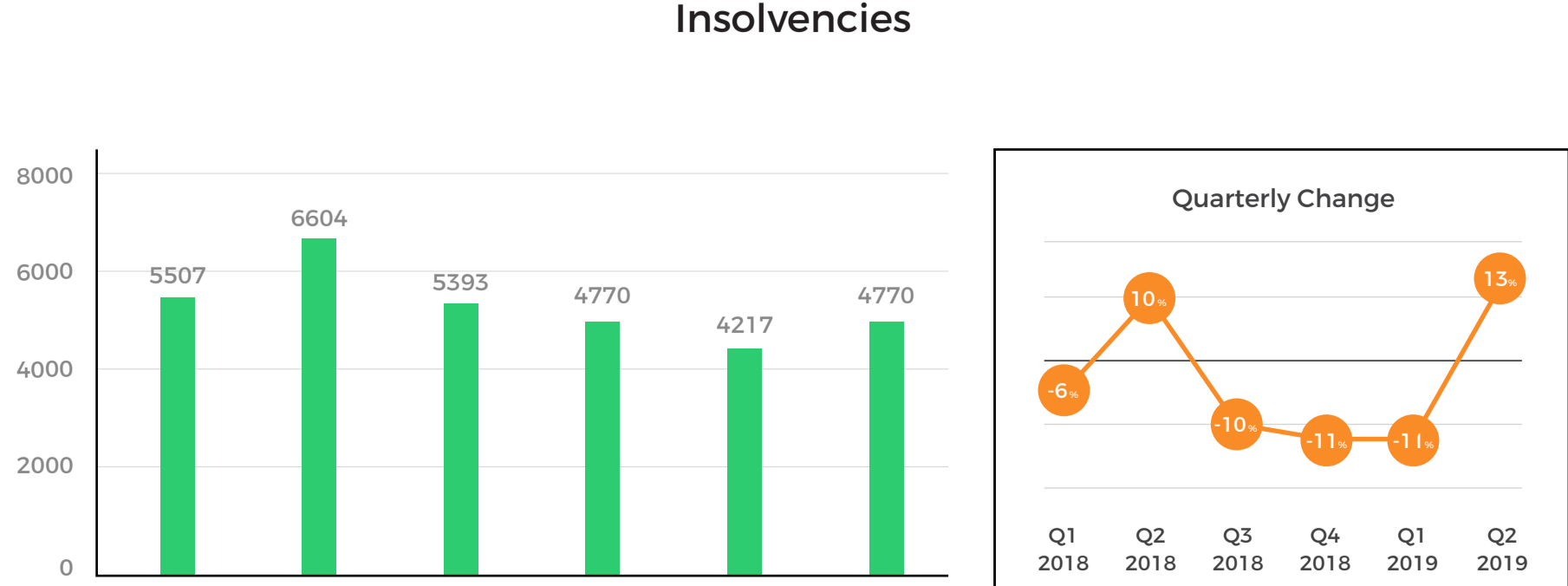
New Bankruptcies



YOY% = -17%	TOTAL (Nationwide including Tas. NT, ACT)
QLD: -18% SA: -14% WA: -18%	Q2 2018: 8696
NSW: -14% VIC: -13%	Q2 2019: 7246

New bankruptcies across Australia have only decreased by 17% in comparison with last year.

Insolvencies



Insolvencies have decreased by 21% in comparison to Quarter 2, 2018. They have increased by 13% in comparison to Quarter 1 2019.