

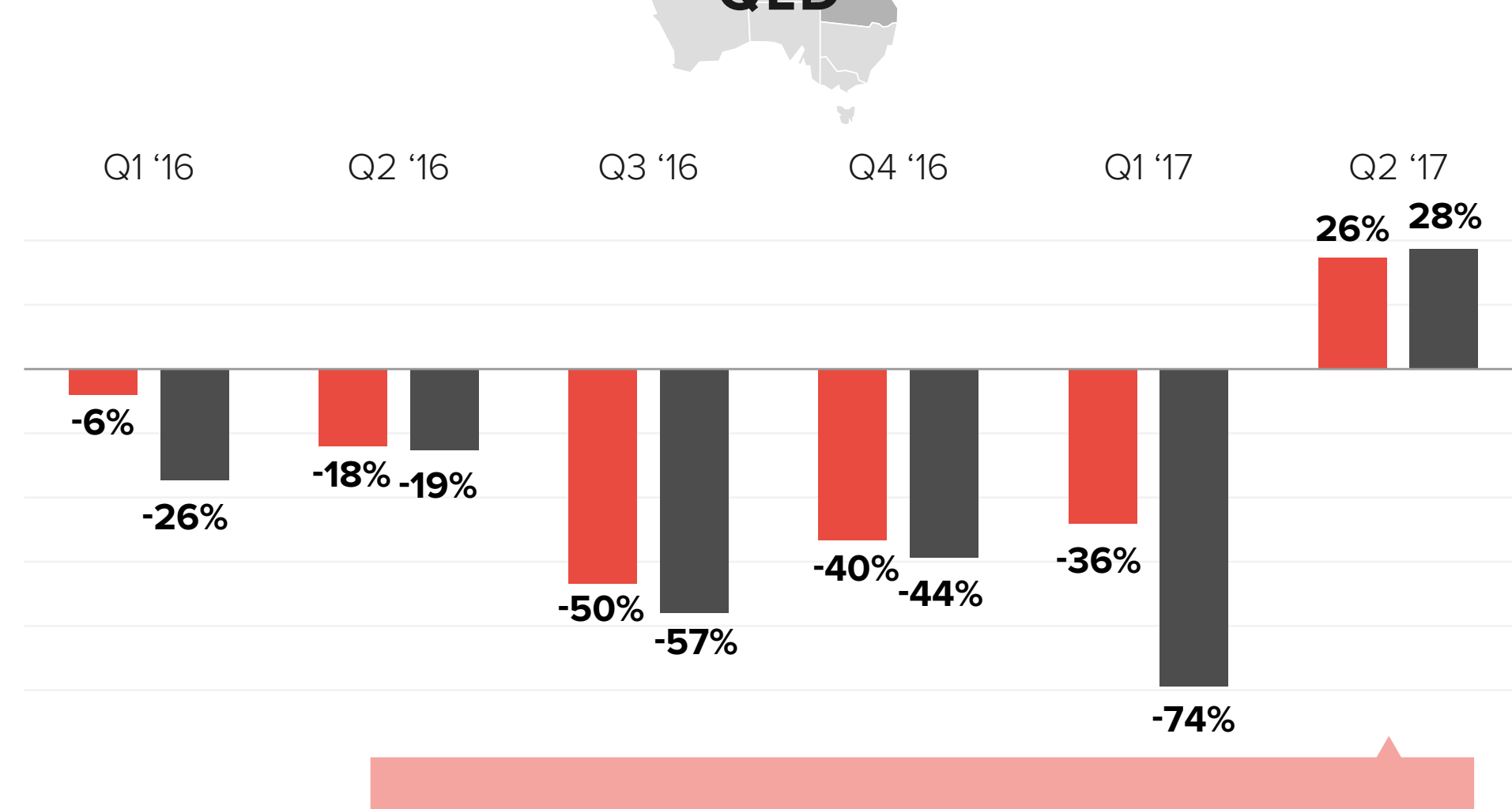
# SMALL BUSINESS RISK REVIEW

Q2 2017

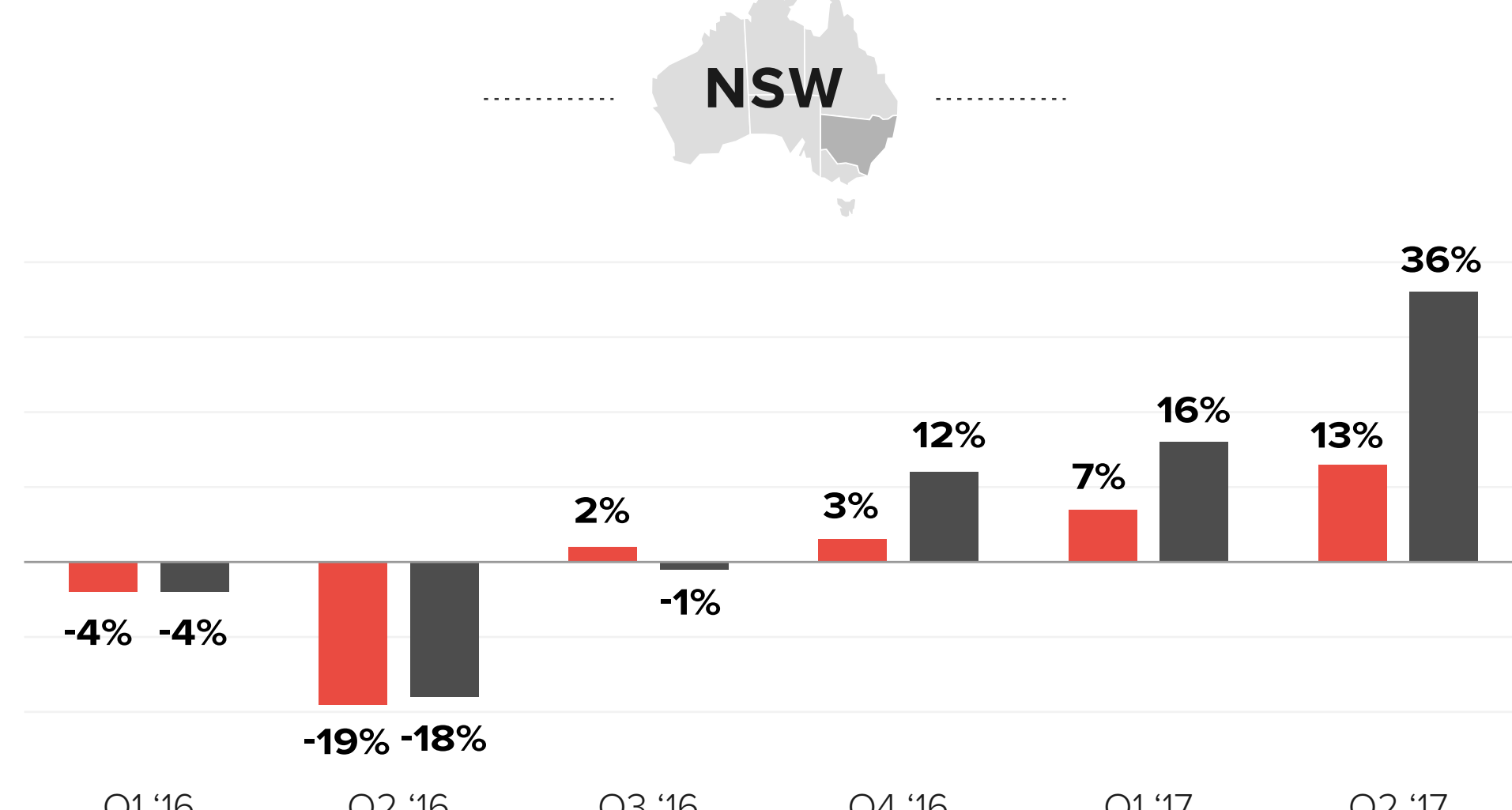
## COURT ACTIONS AND DOLLAR AMOUNT

Quarterly Year on Year (%) Comparison

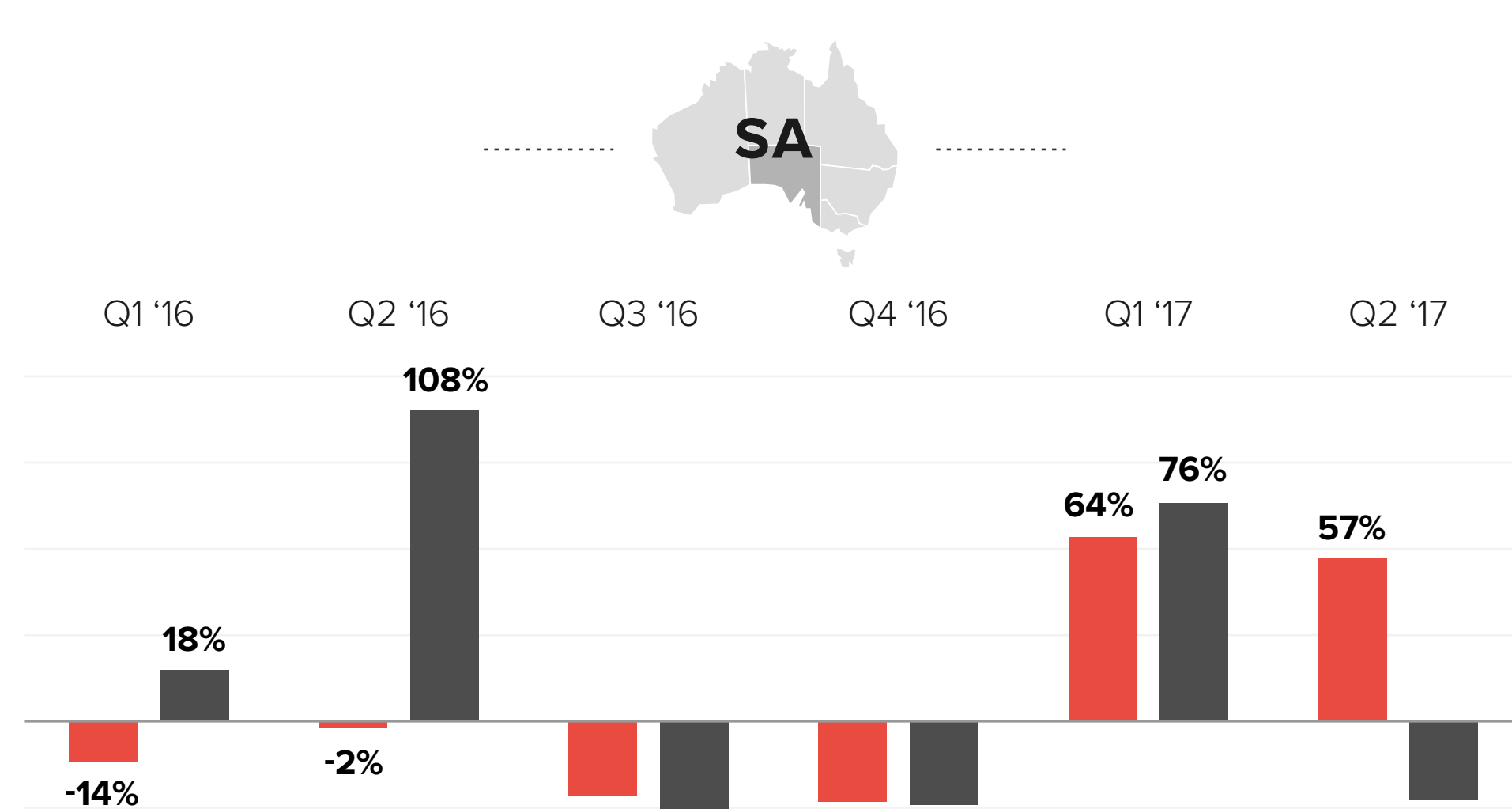
■ Court Actions ■ Dollar Amount



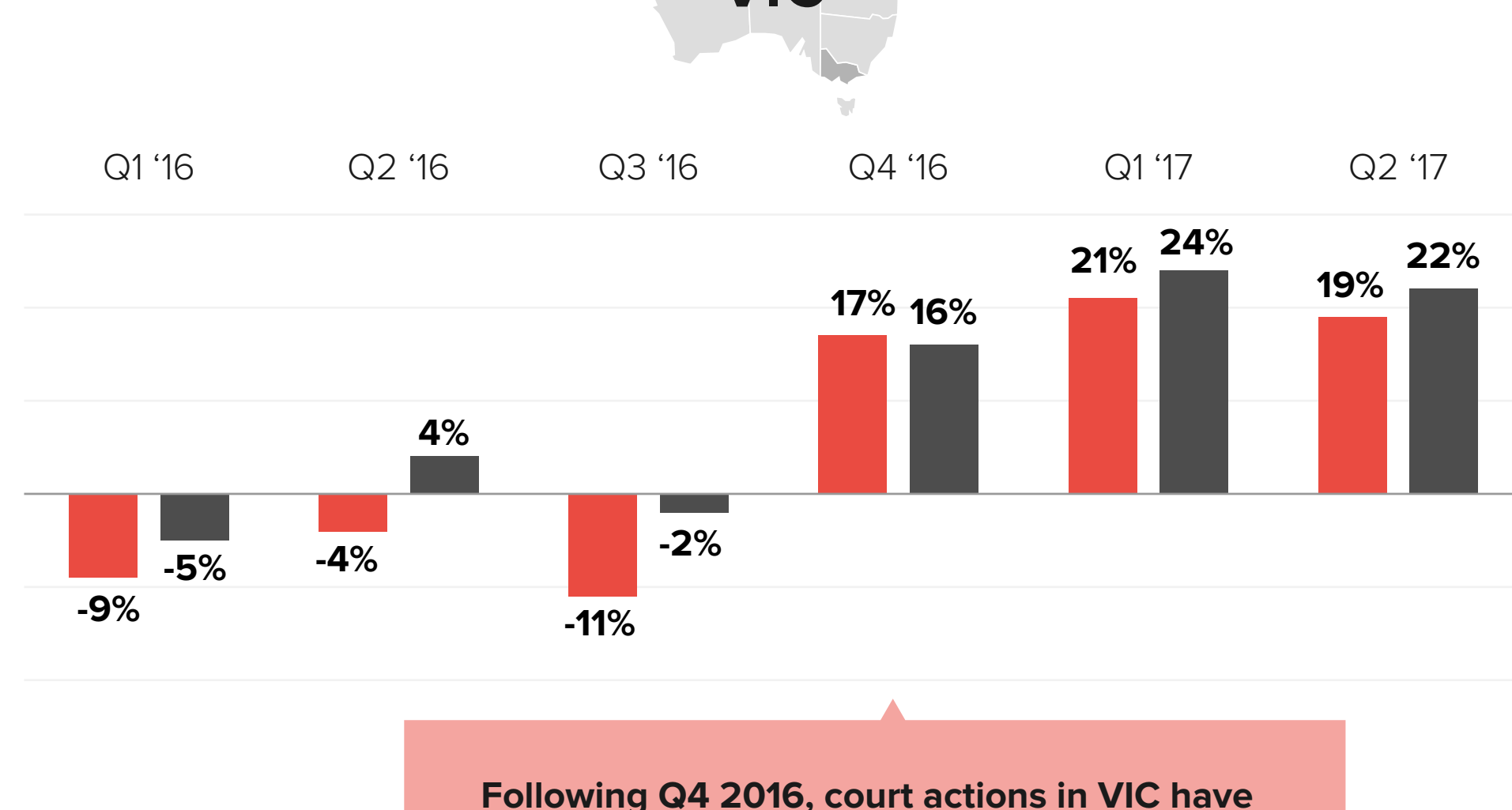
QLD court actions have suddenly increased during the second quarter of 2017.



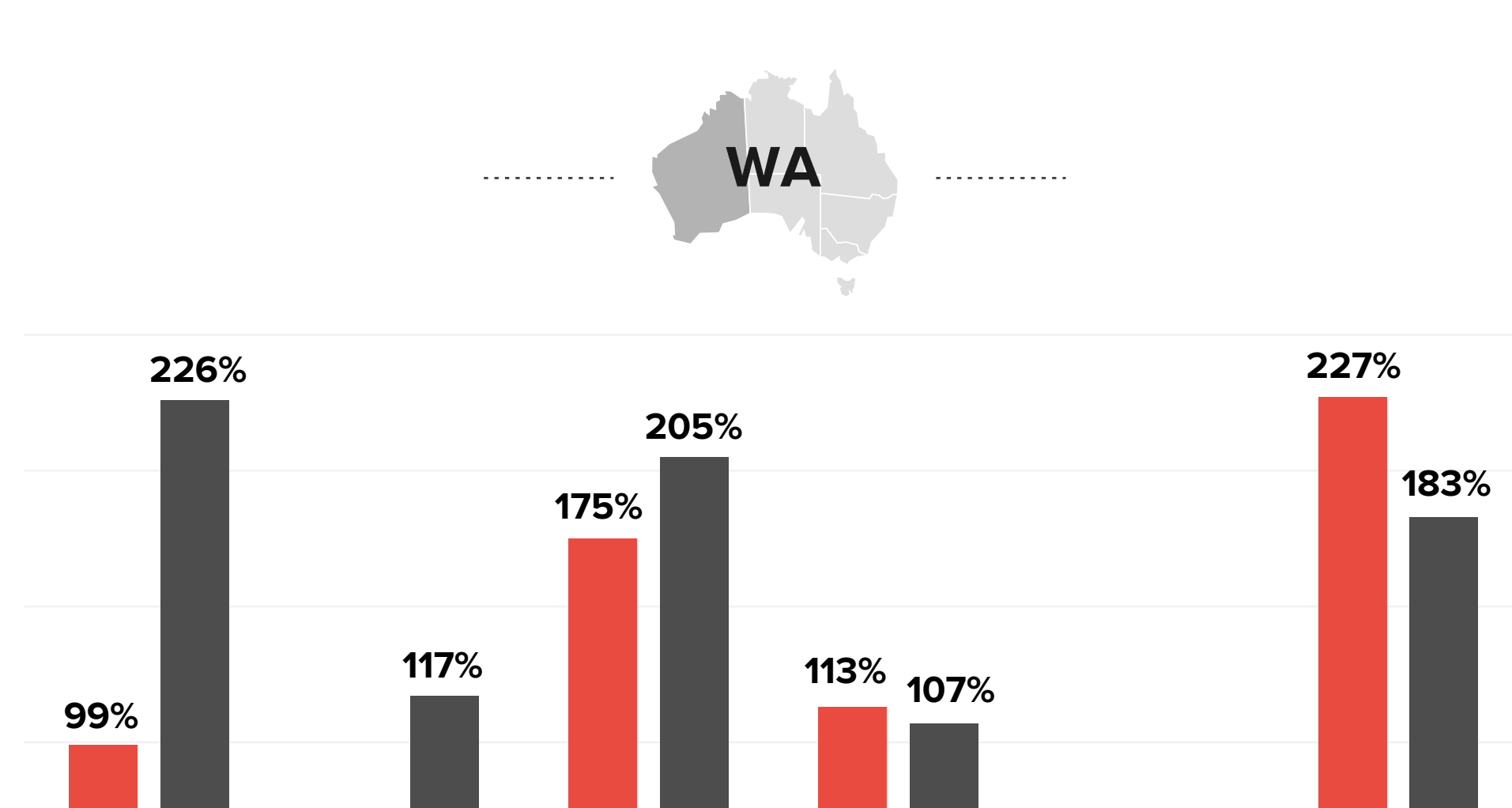
NSW is experiencing an upward trend in large cases as indicated by the gap between court actions and dollar amount from Q4 2016.



The difference between SA court actions and dollar amount suggests that smaller cases have increased in Q2 2017.

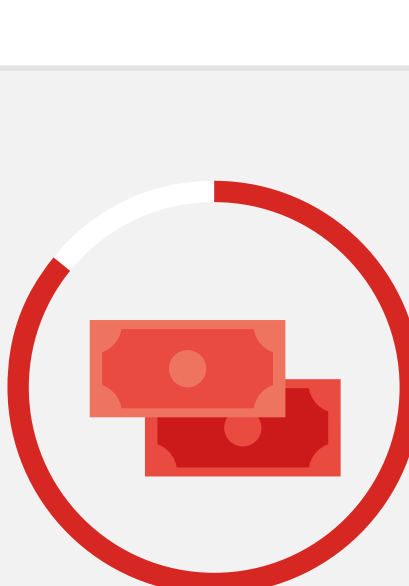


Following Q4 2016, court actions in VIC have continuously increased Year on Year.



Court actions in WA are alarmingly high after a reported increase of 227% took place during Q2 2017.

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

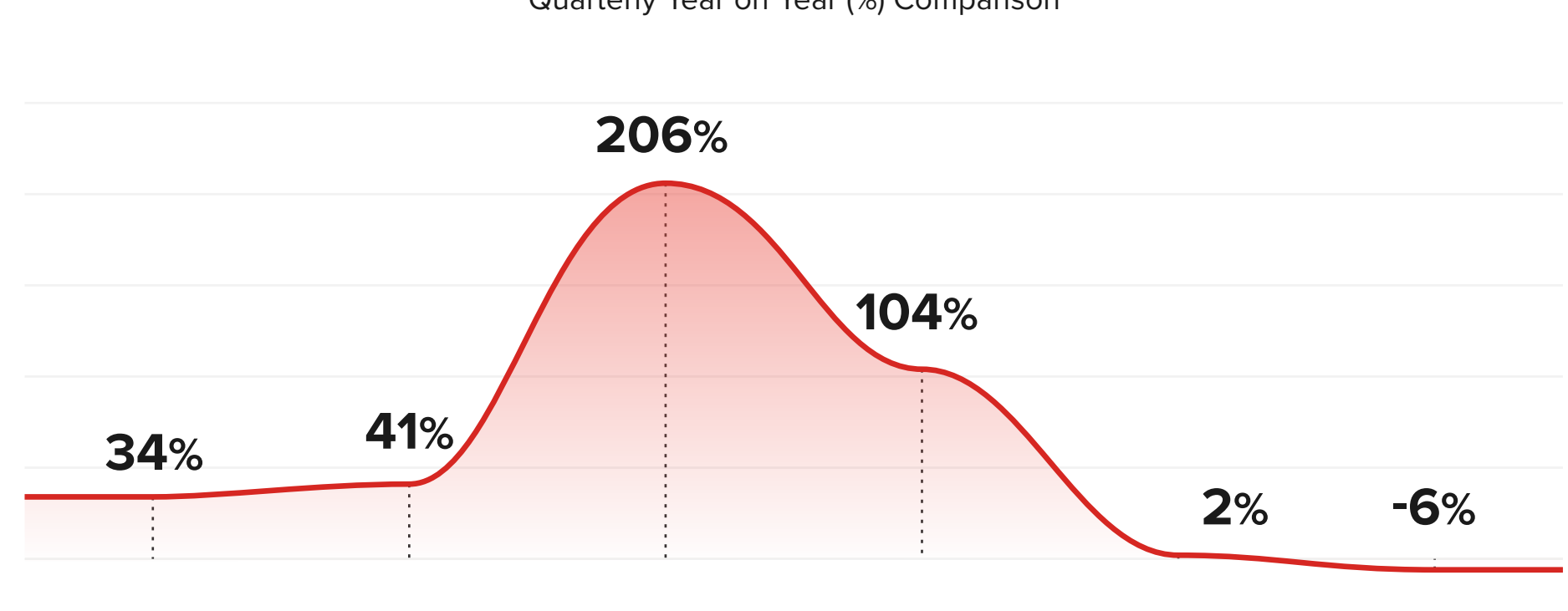


## PAYMENT TRENDS

A recent survey conducted by CreditorWatch found 86% of respondents felt more comfortable trading with a company from a risk perspective over a sole trader, partnership or trust.

## AVERAGE PAYMENT DEFAULT

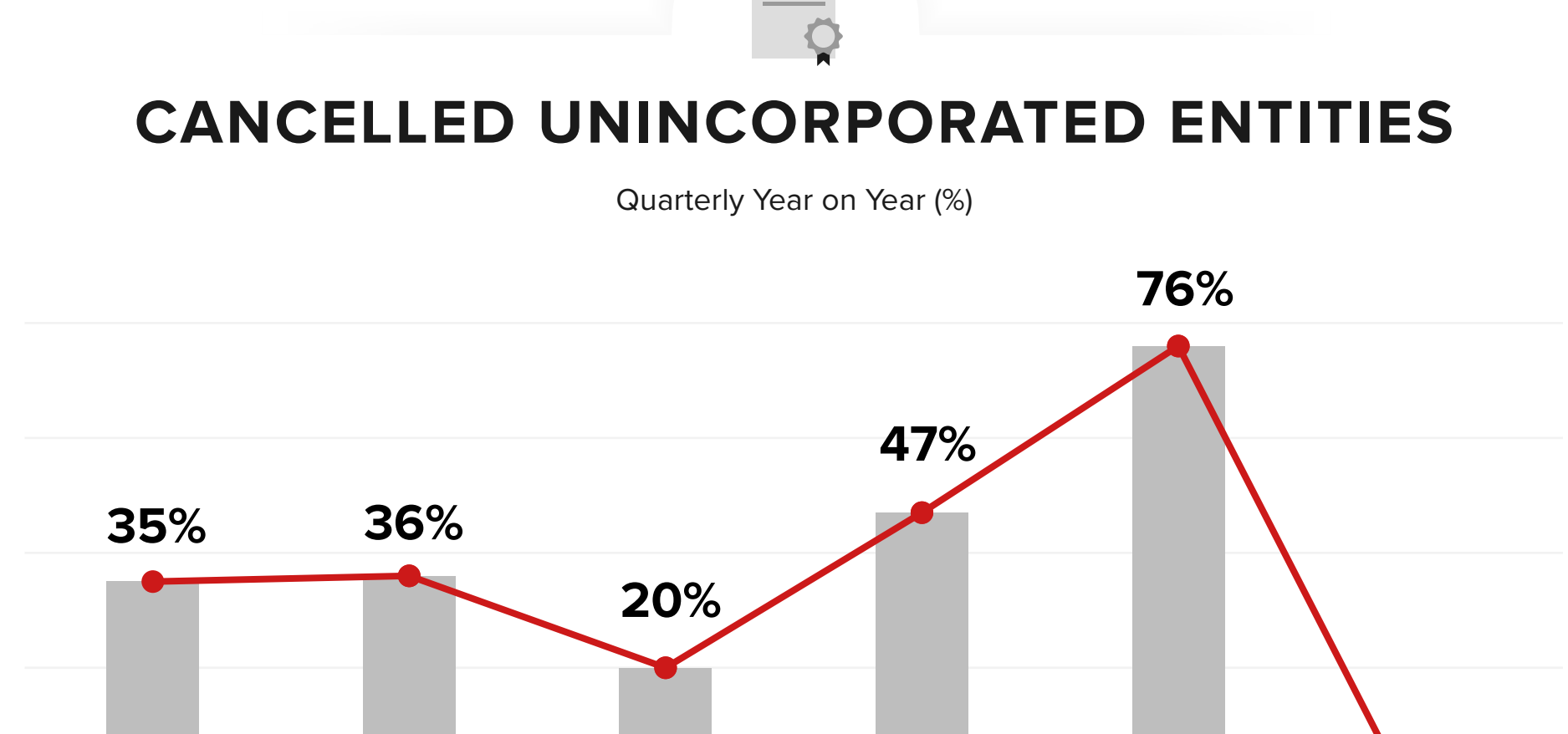
Quarterly Year on Year (%) Comparison



The value of the average payment default has dropped by 6% during the second quarter of 2017.

## CANCELLED UNINCORPORATED ENTITIES

Quarterly Year on Year (%)



The failure rate of unincorporated entities has eased in the second quarter after an 11% drop was recorded from the previous year.

\* Unincorporated Entities include small businesses, sole traders, trusts and partnerships

FOR MORE INFORMATION, CONTACT