

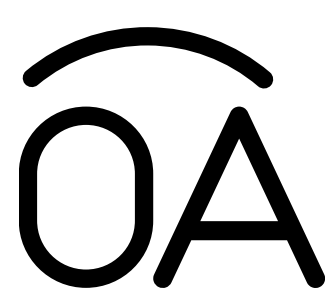
# Business Risk Monitor

— at a glance

## What is the Business Risk Monitor?

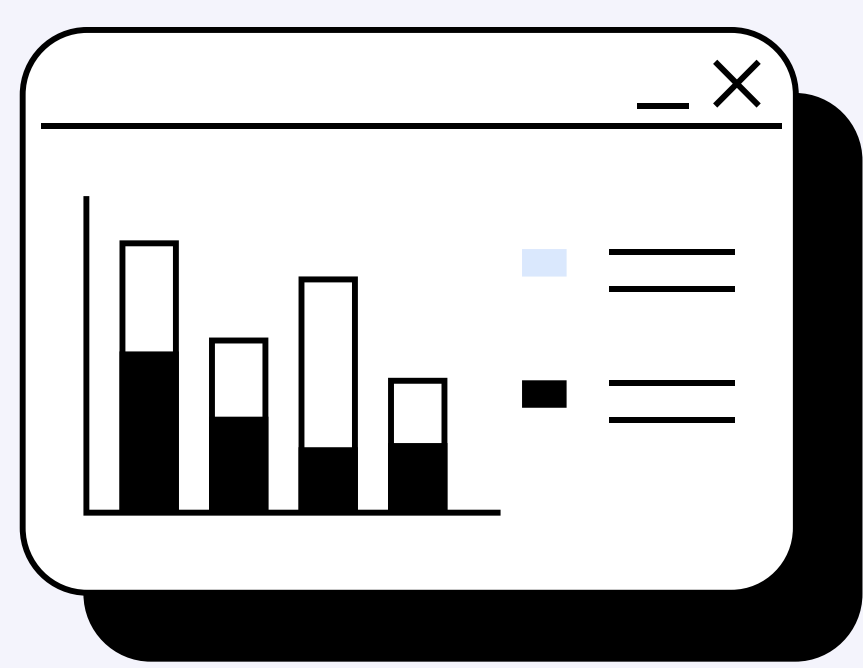


Monthly report from CreditorWatch



Developed with Open Analytics

### ◆ Key Metrics



- Credit rating barometer
- SME failure rate
- Economic conditions tracker

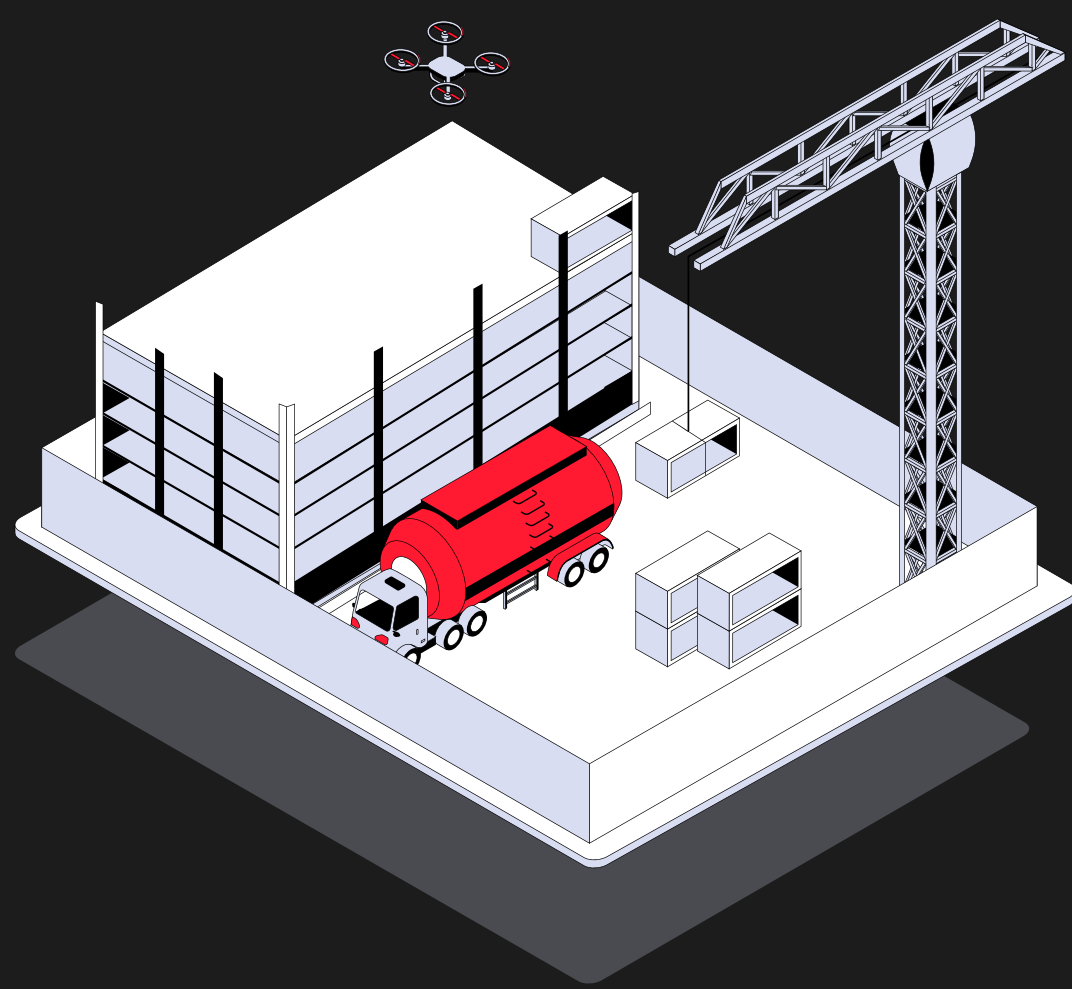
“SME failure rates are 12% higher than the 10-year average”

### ◆ Sector Insights



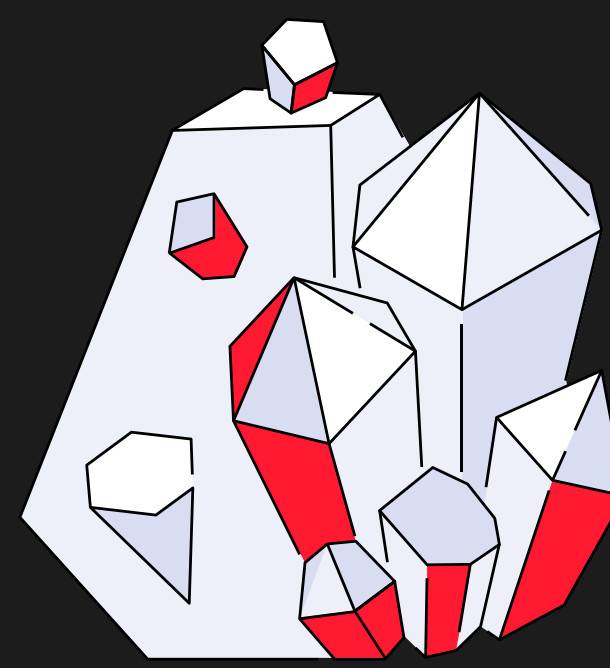
HOSPITALITY

2x insolvency rate vs long-term average



CONSTRUCTION

Plateauing but still elevated



MINING

Rising insolvency incidence

### ⚠ Red flags

- Trade payment defaults
- ATO tax debts over \$100K

### What this means for you

- Monitor customer risk
- Adjust credit policies
- Stay ahead of downturn

Get the report →

(creditor)watch

Business Risk Monitor

//AUGUST 2025