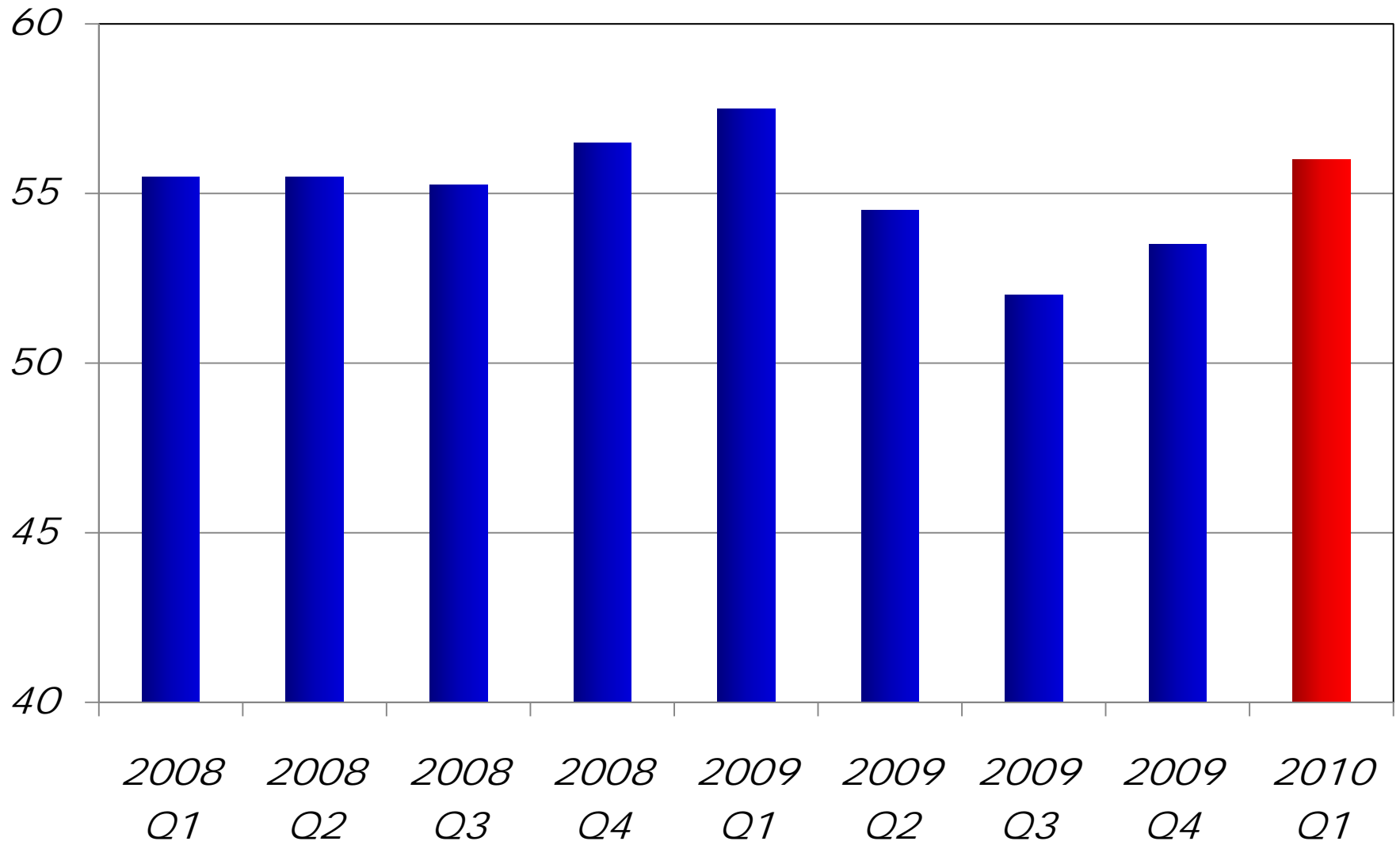
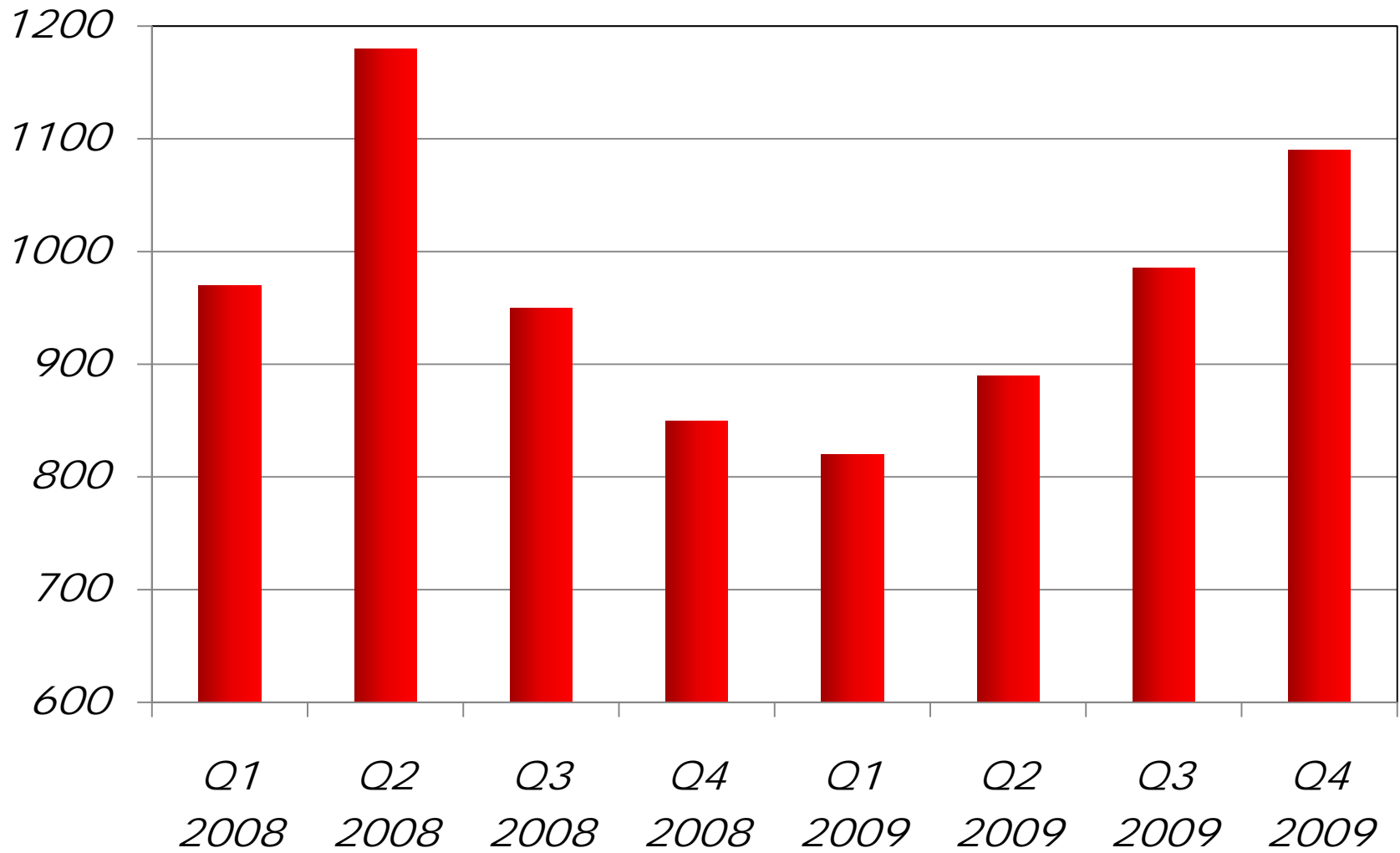


Australian Business-to-Business Payment Days



Source: D&B Australia

Australian Business Insolvencies



Source: ASIC