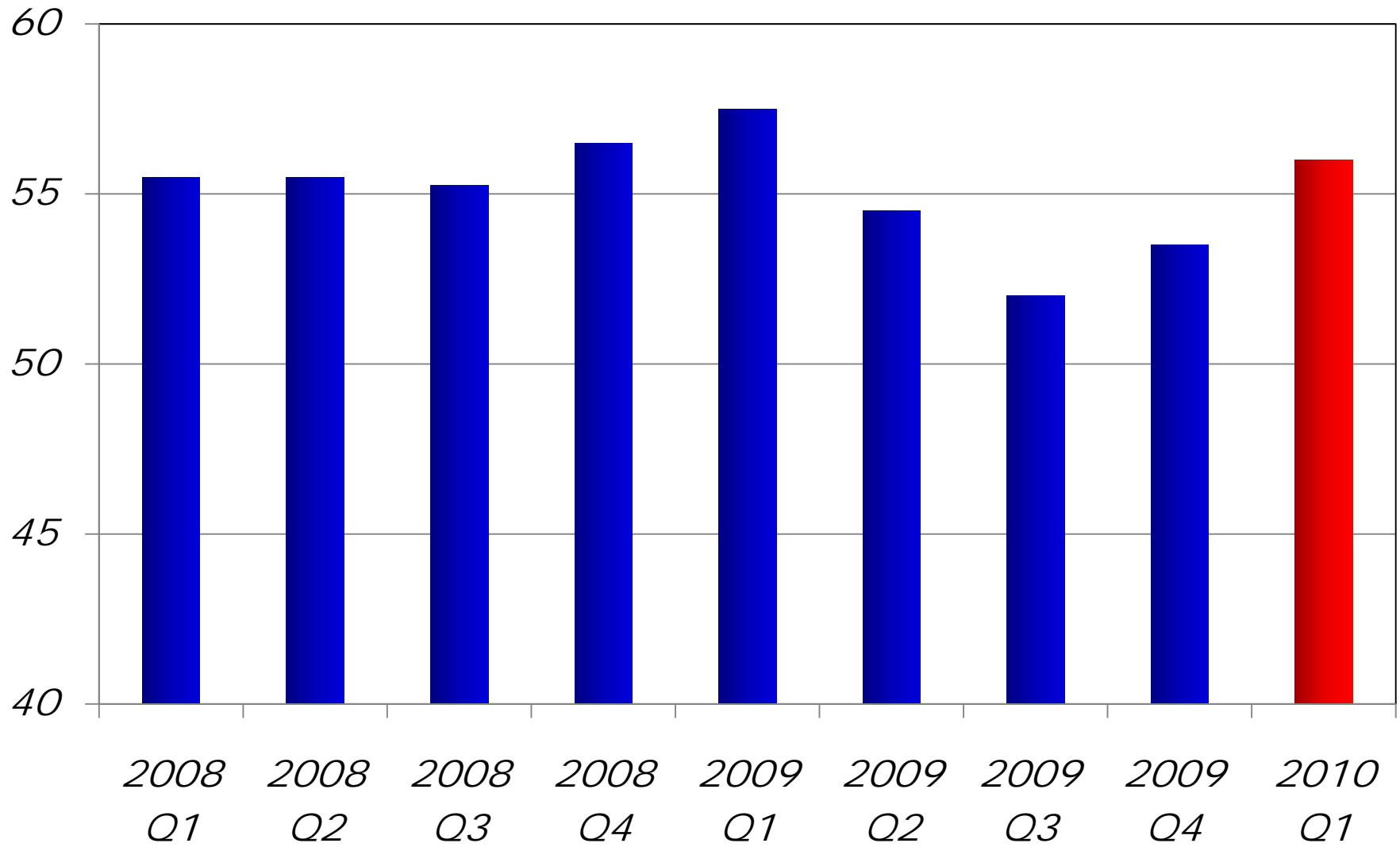
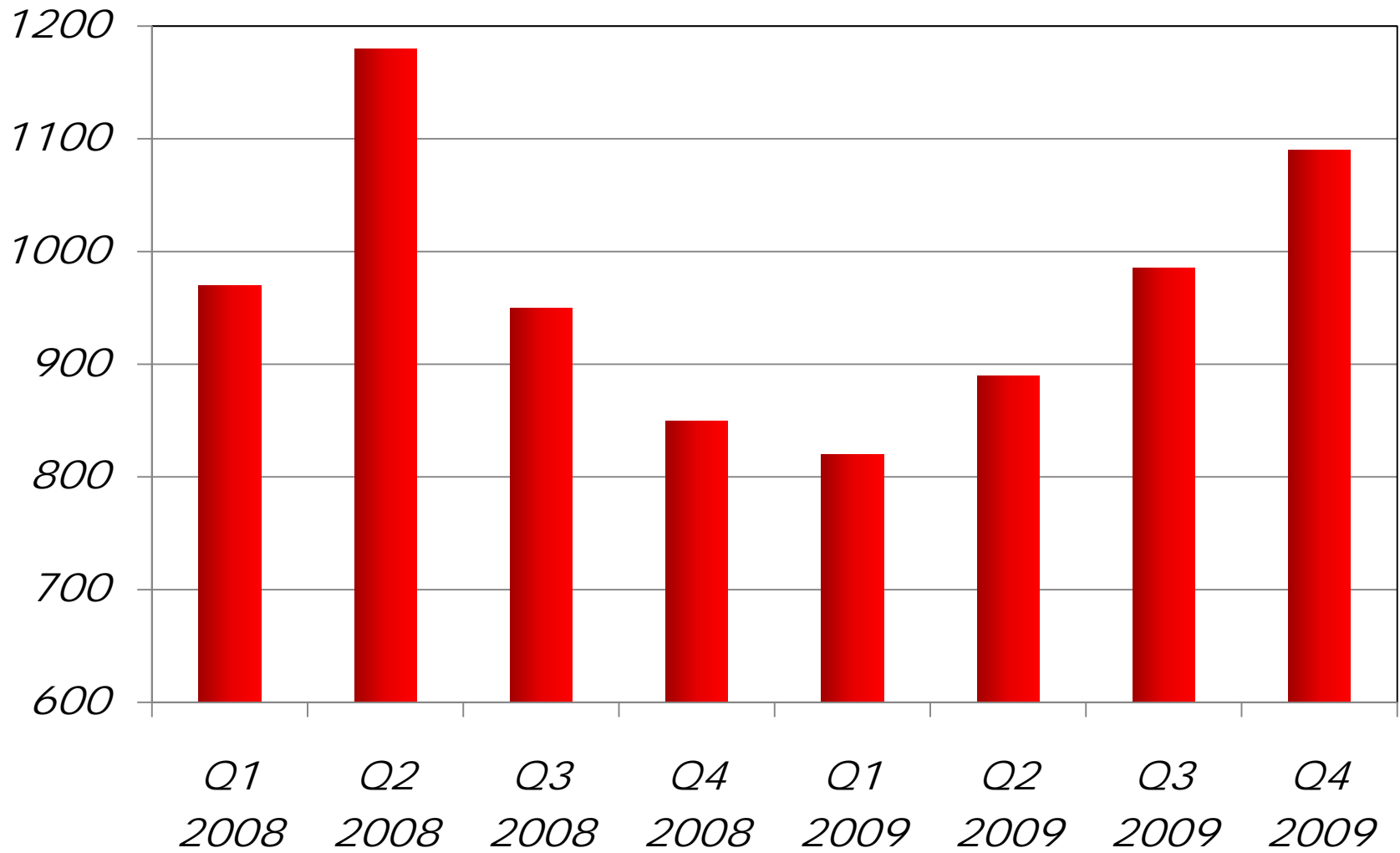


Australian Business-to-Business Payment Days



Source: *D&B Australia*

Australian Business Insolvencies



Source: ASIC