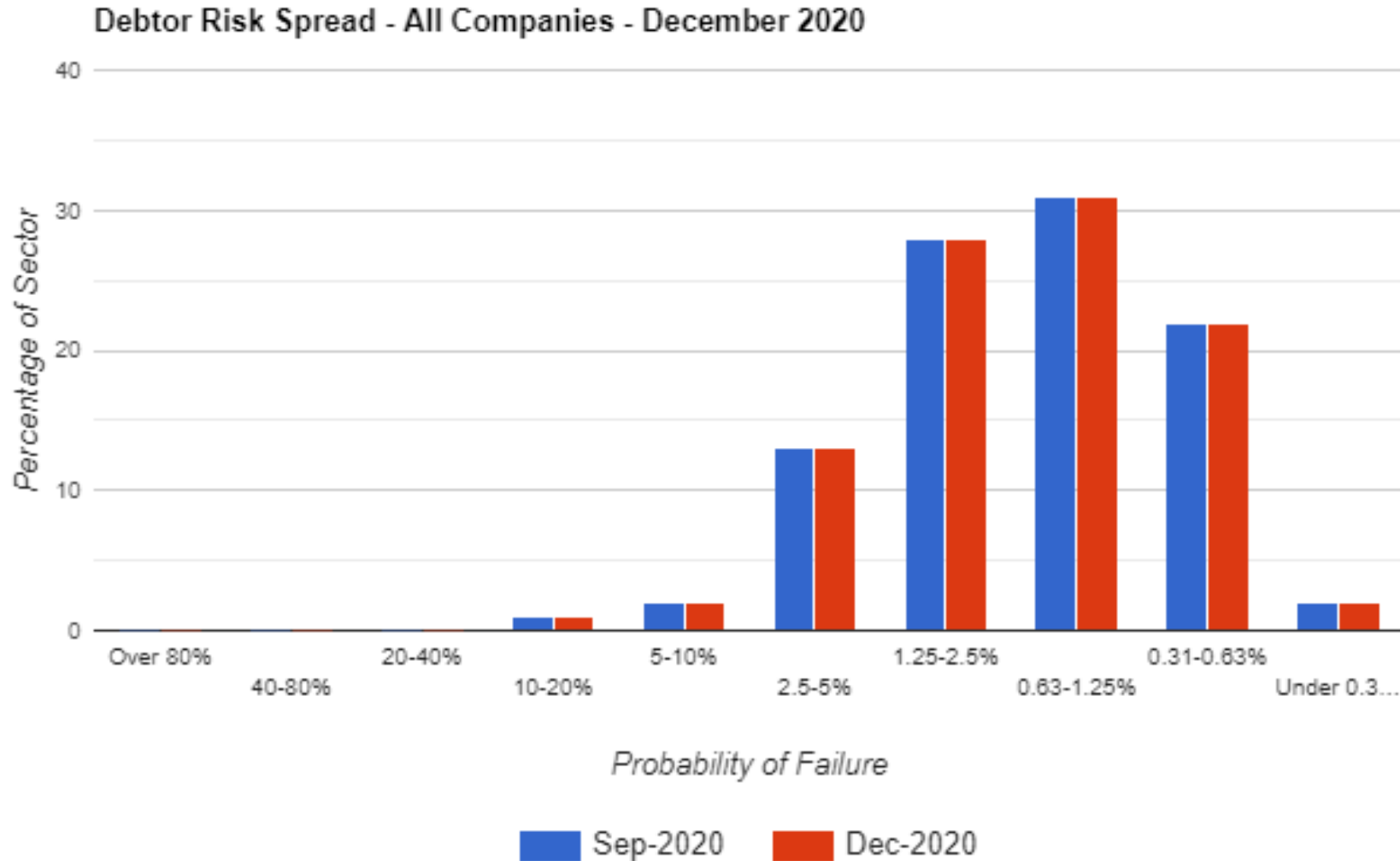


Covid-19 impact on Commercial Credit Risk

September – December 2020



DEBTOR RISK SPREAD

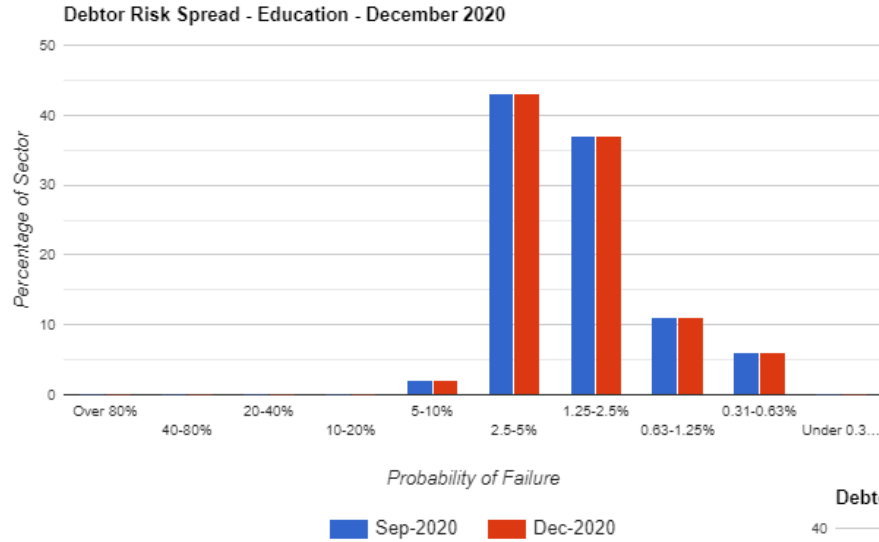


DEBTOR RISK SPREAD

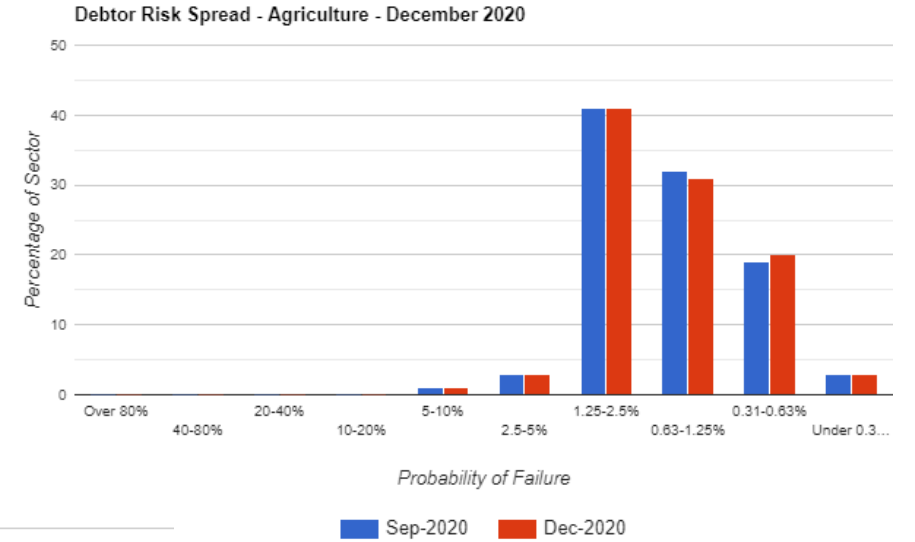
by Sector



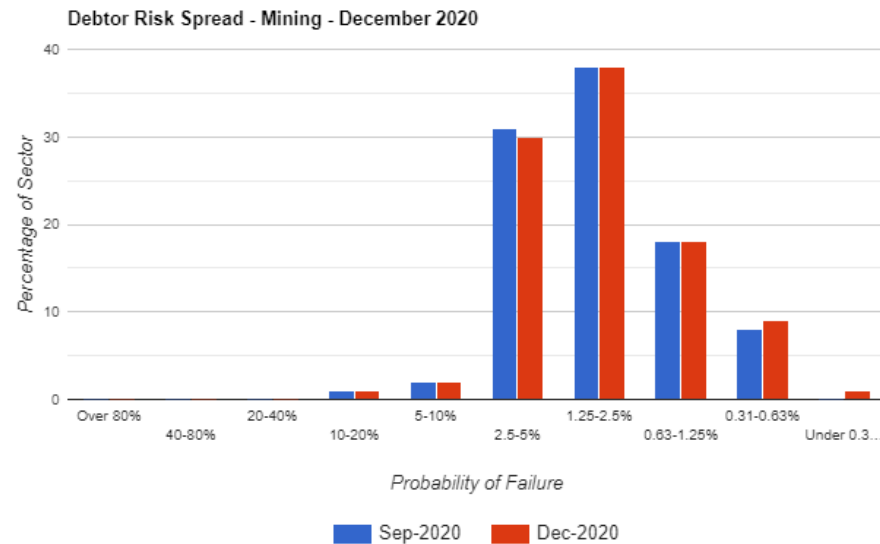
Education



Agriculture



Mining



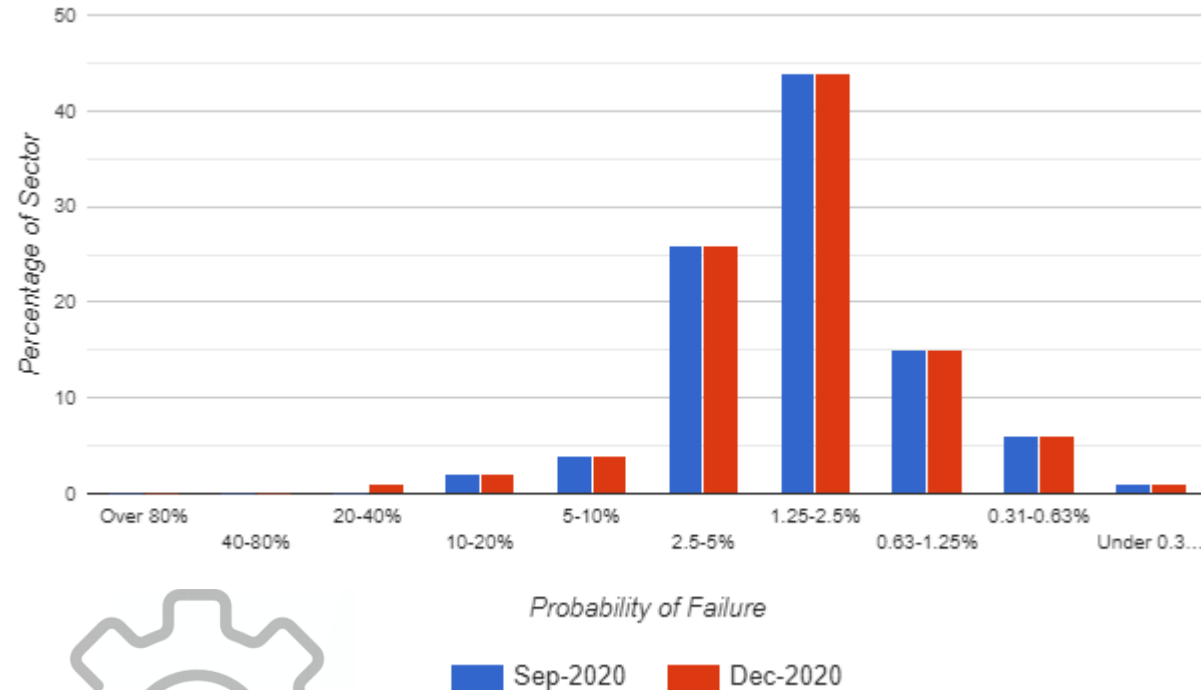
DEBTOR RISK SPREAD

by Sector



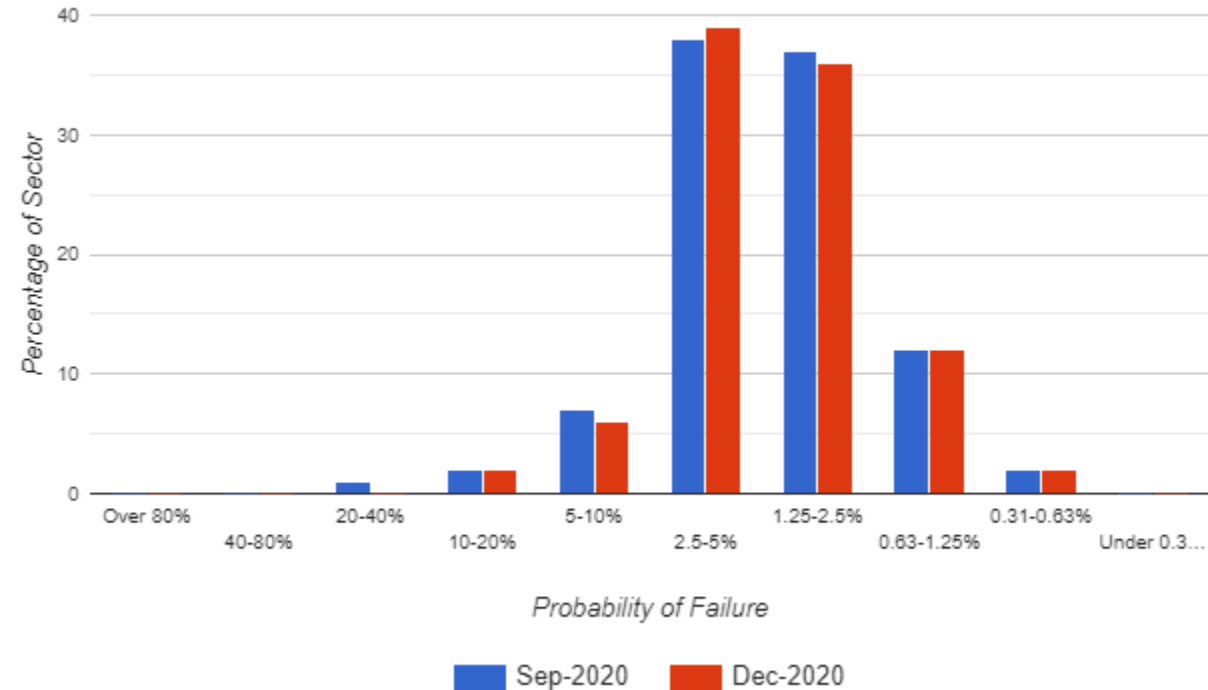
Residential Construction

Debtor Risk Spread - Residential Construction - December 2020



Commercial Construction

Debtor Risk Spread - Commercial Construction - December 2020



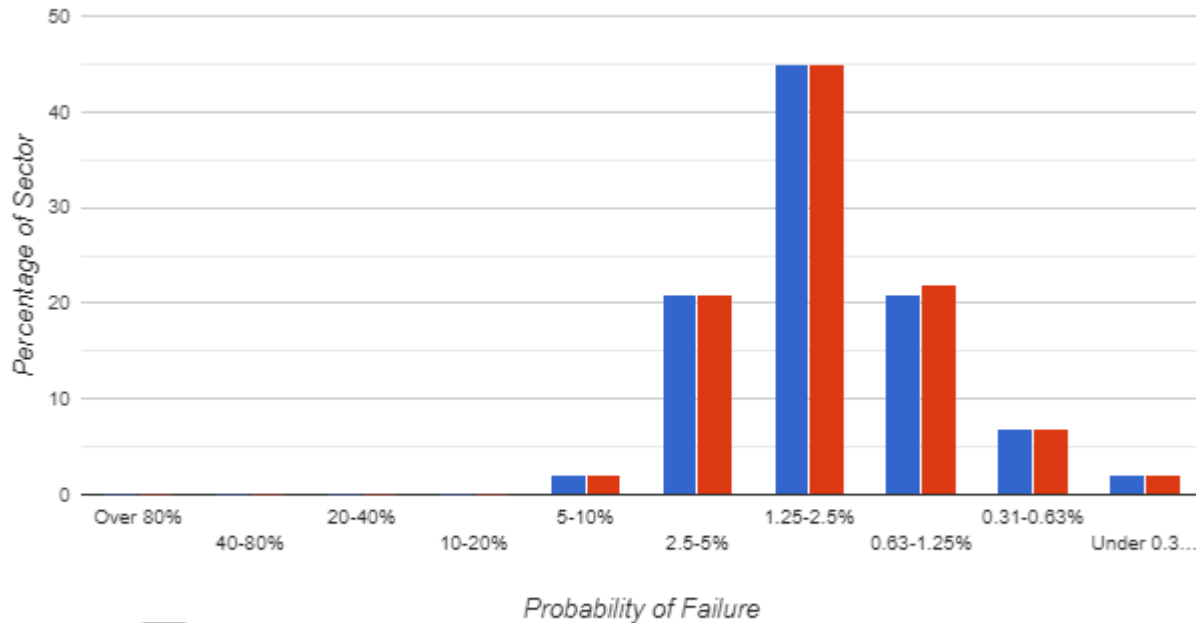
DEBTOR RISK SPREAD

by Sector



MV & Fuel Retailing

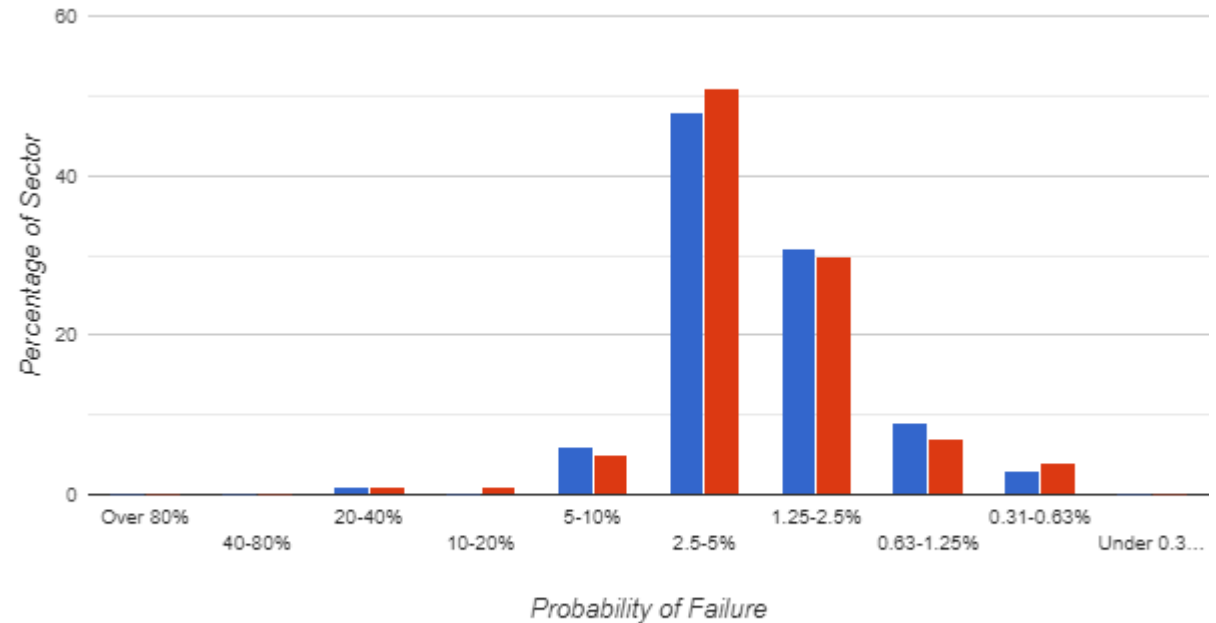
Debtor Risk Spread - MV & Fuel Retailing - December 2020



■ Sep-2020 ■ Dec-2020

Structural Steel Erection Services

Debtor Risk Spread - Structural Steel Erection Services - December 2020



■ Sep-2020 ■ Dec-2020

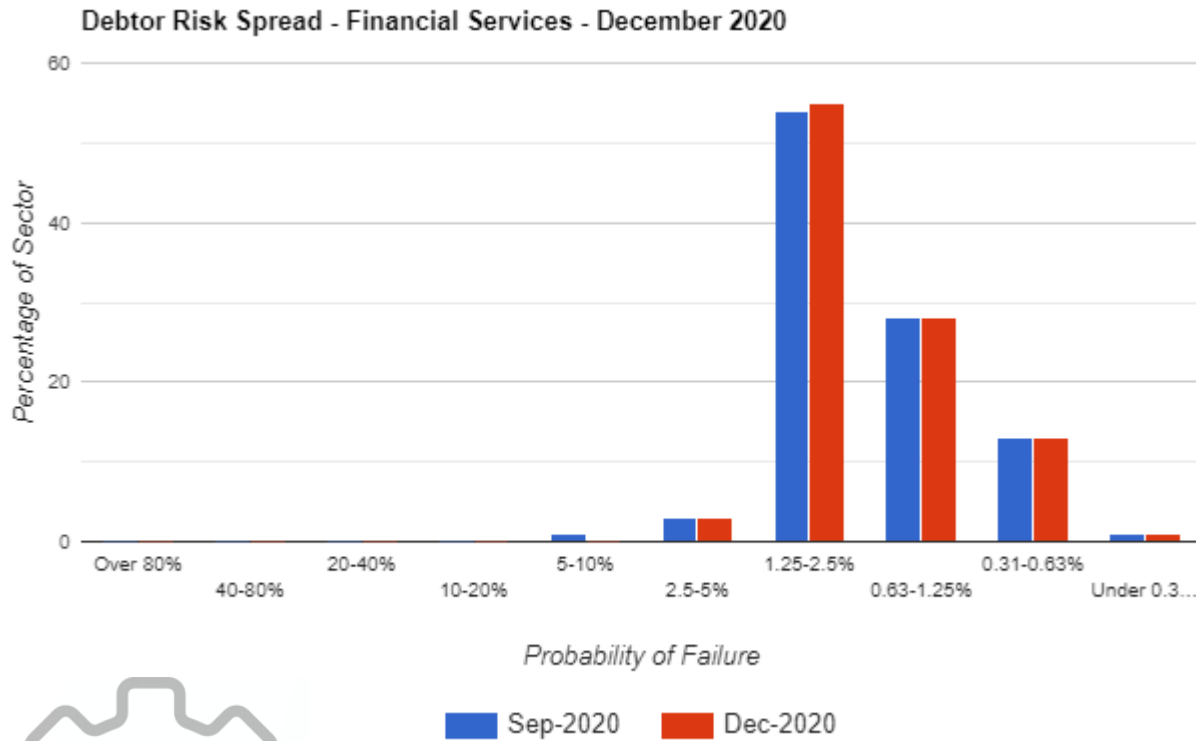


DEBTOR RISK SPREAD

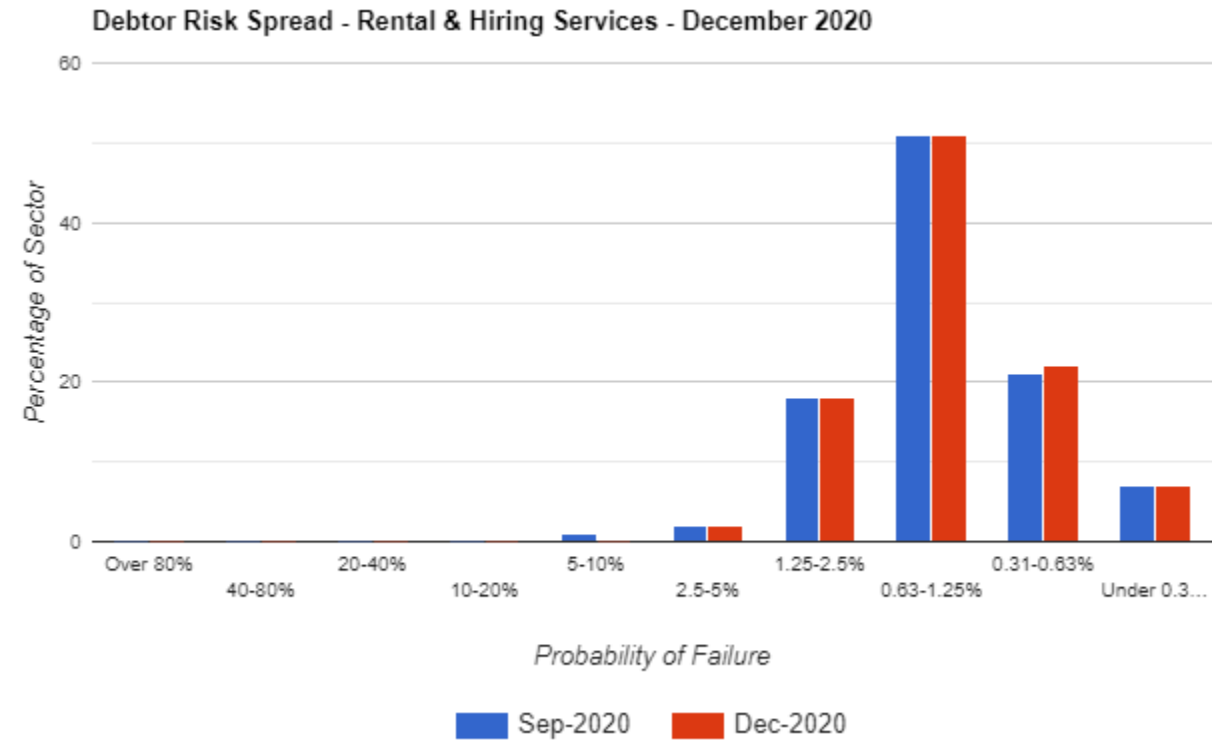
by Sector



Financial Services



Rental & Hiring Services

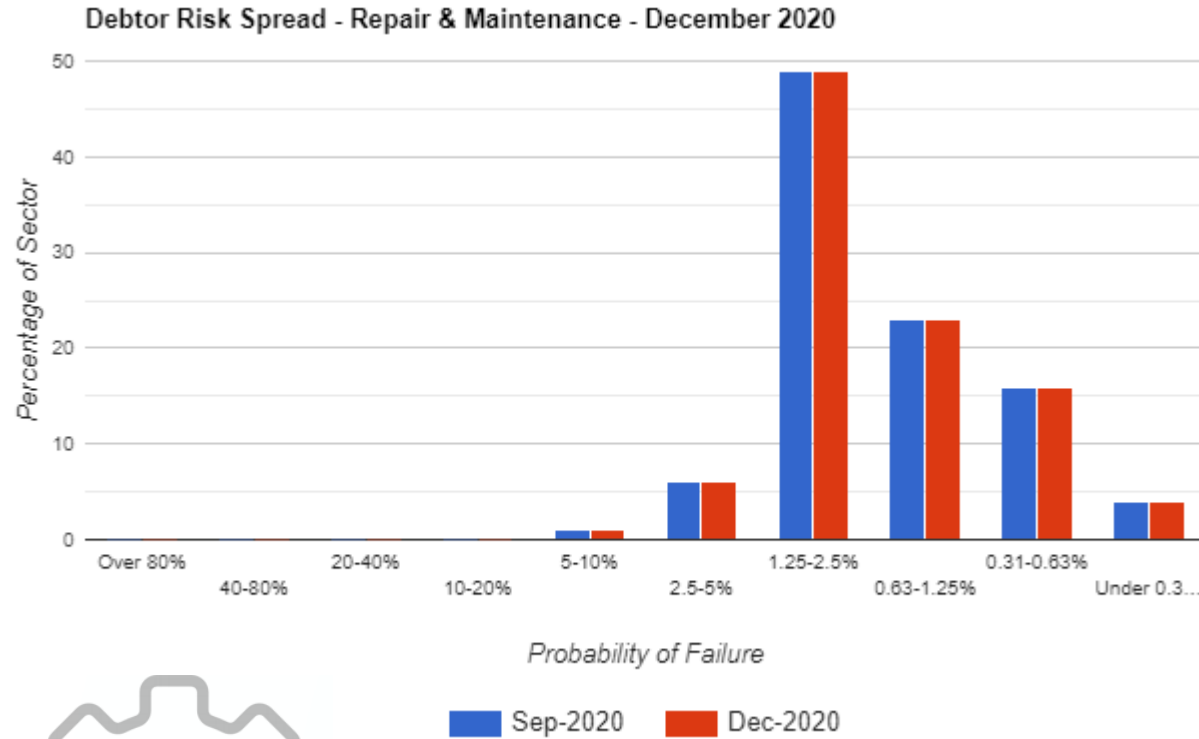


DEBTOR RISK SPREAD

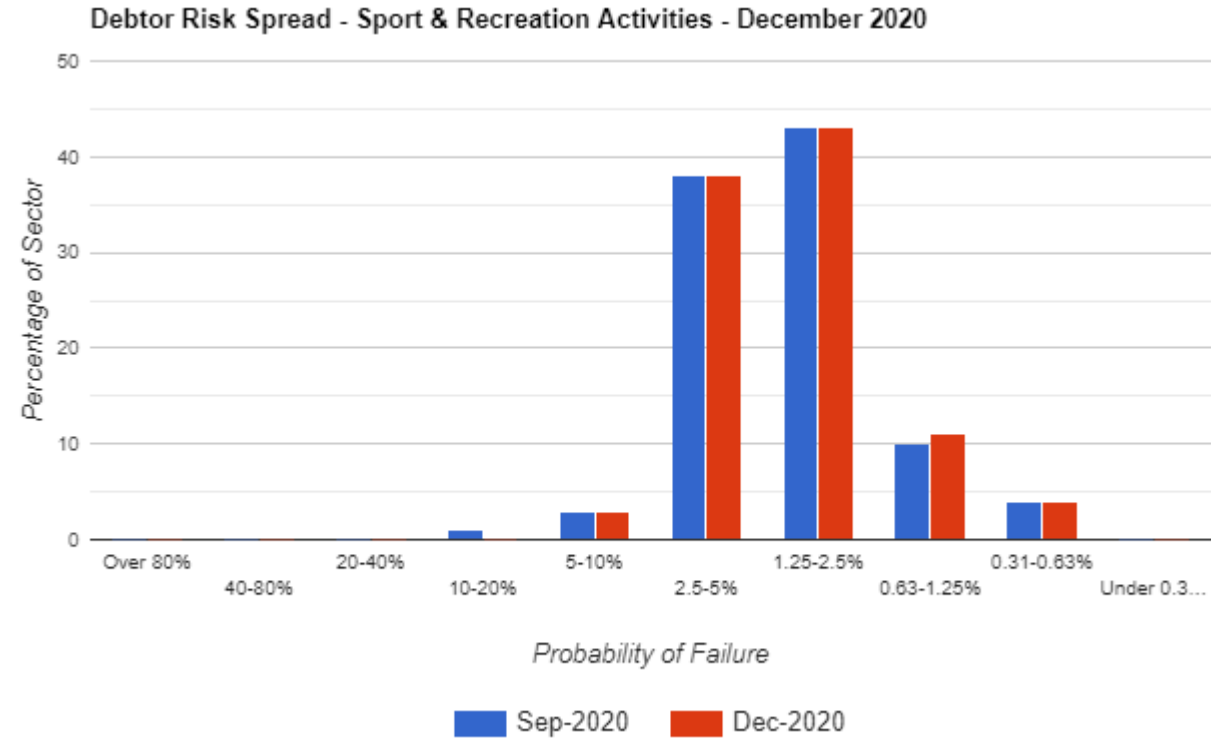
by Sector



Repair & Maintenance



Sport Recreation Activities



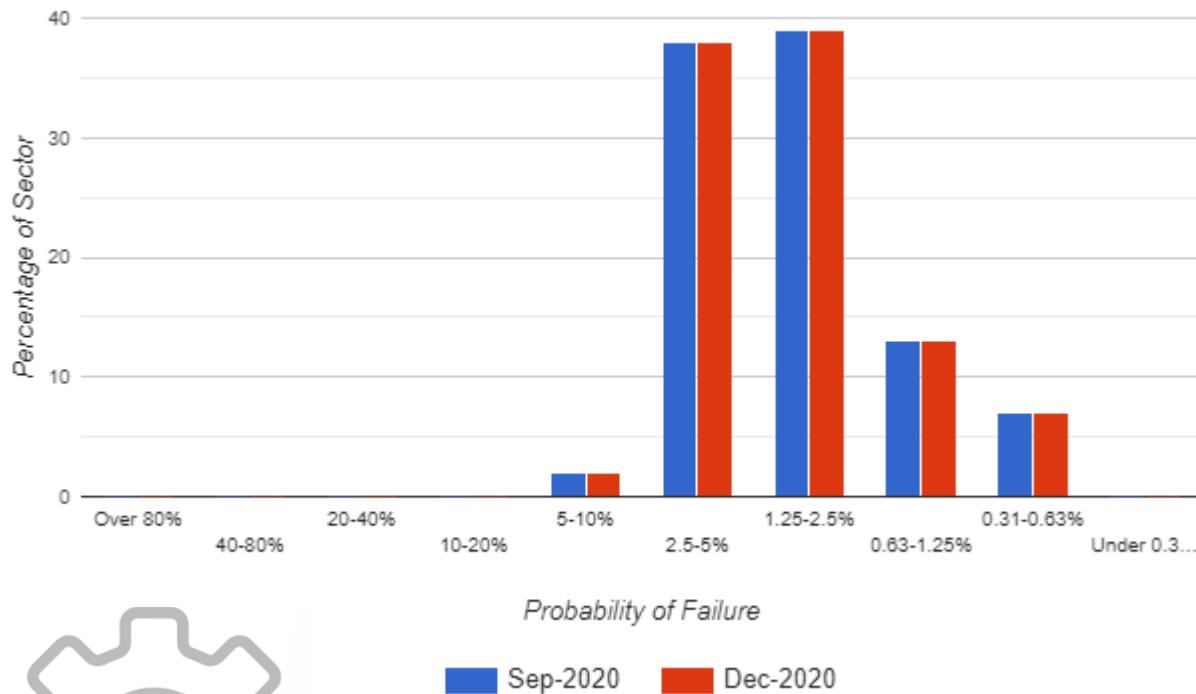
DEBTOR RISK SPREAD

by Sector



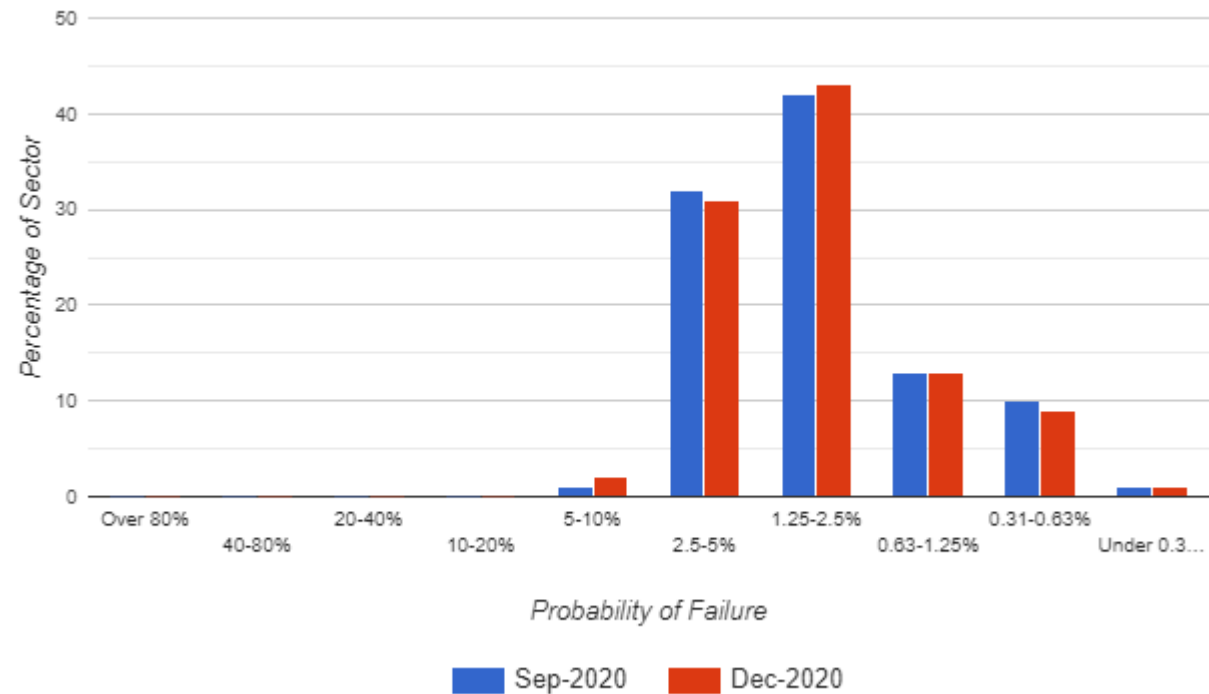
Telco, Publishing, Broadcasting

Debtor Risk Spread - Telco, Publishing, Broadcasting - December 2020



Warehousing & Storage

Debtor Risk Spread - Warehousing & Storage - December 2020



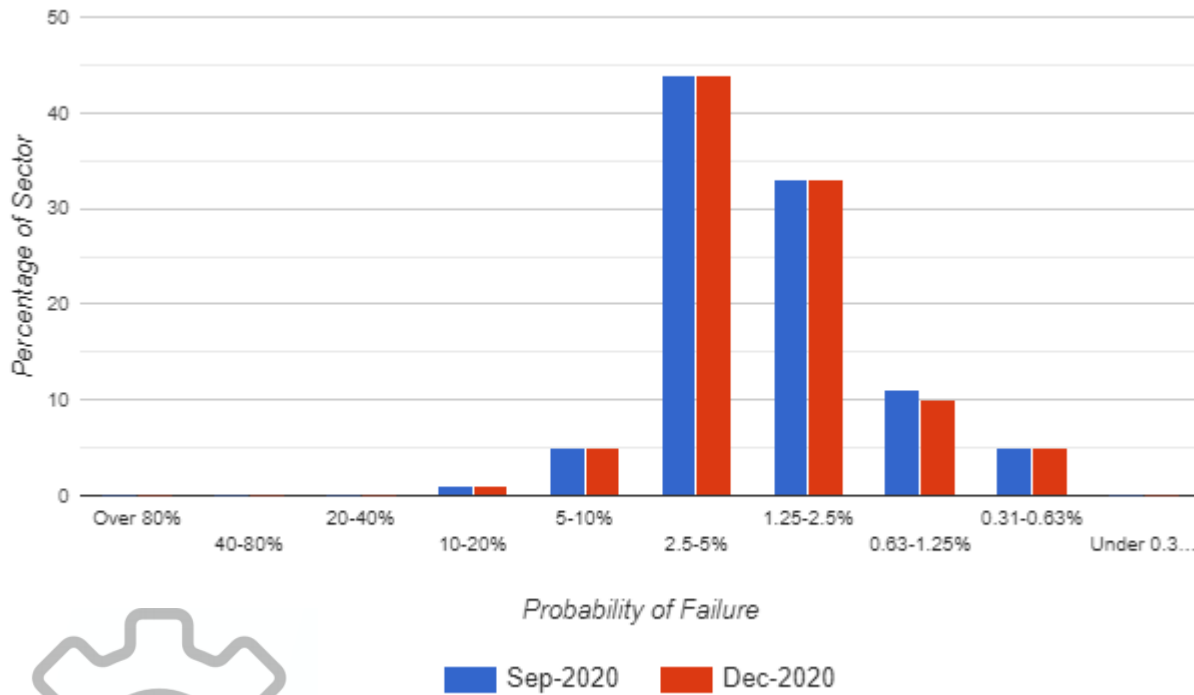
DEBTOR RISK SPREAD

by Sector



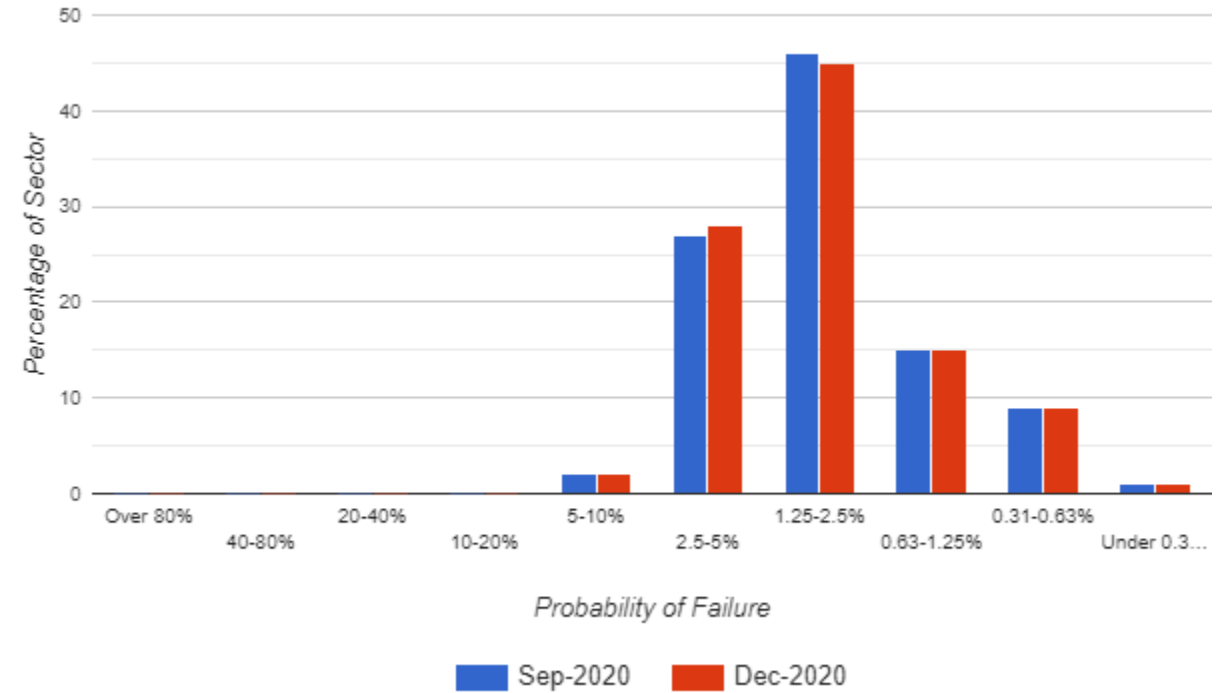
Transport

Debtor Risk Spread - Transport - December 2020



Hotels & Accommodation

Debtor Risk Spread - Hotels & Accommodation - December 2020

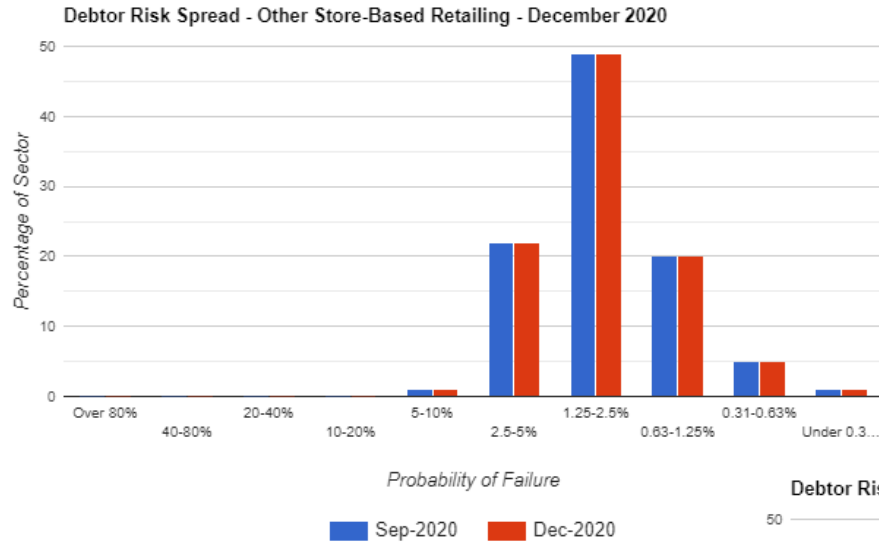


DEBTOR RISK SPREAD

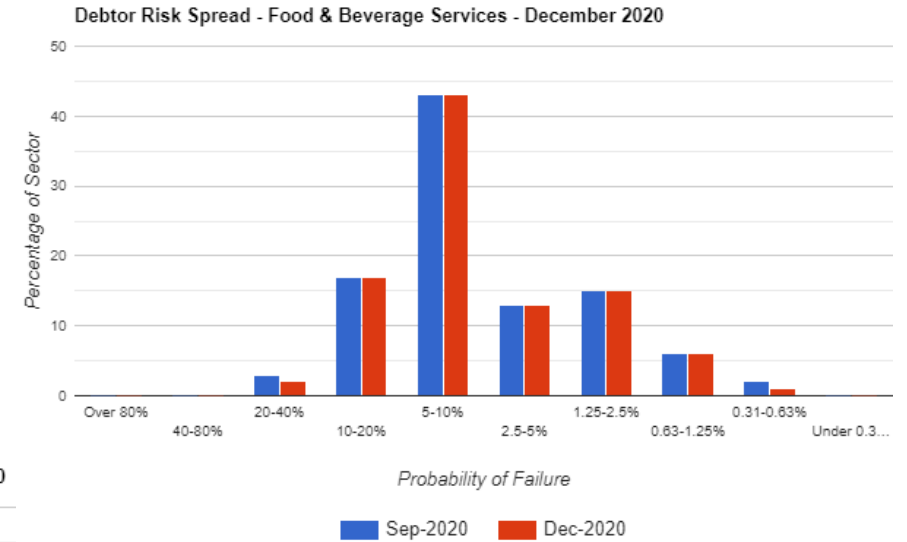
by Sector



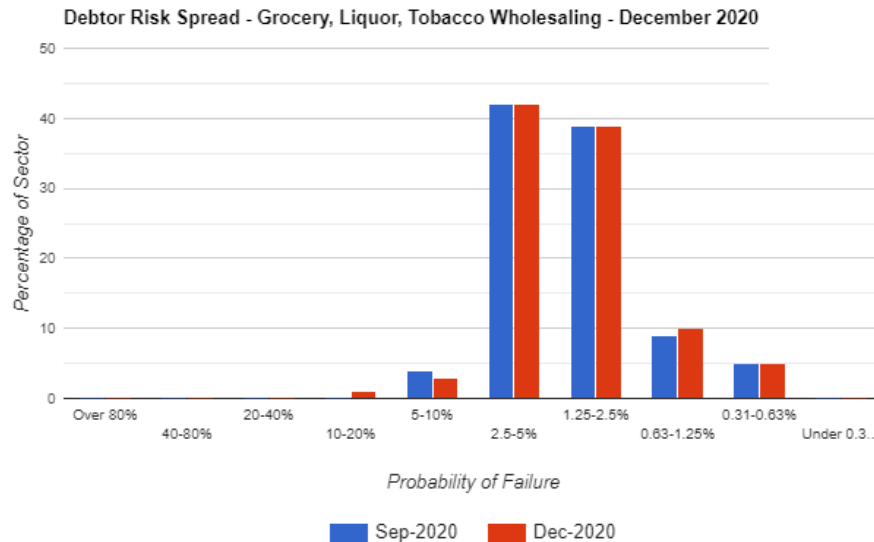
Other Store Based Retailing



Food & Beverage Services



Grocery, Liquor, Tobacco Wholesaling

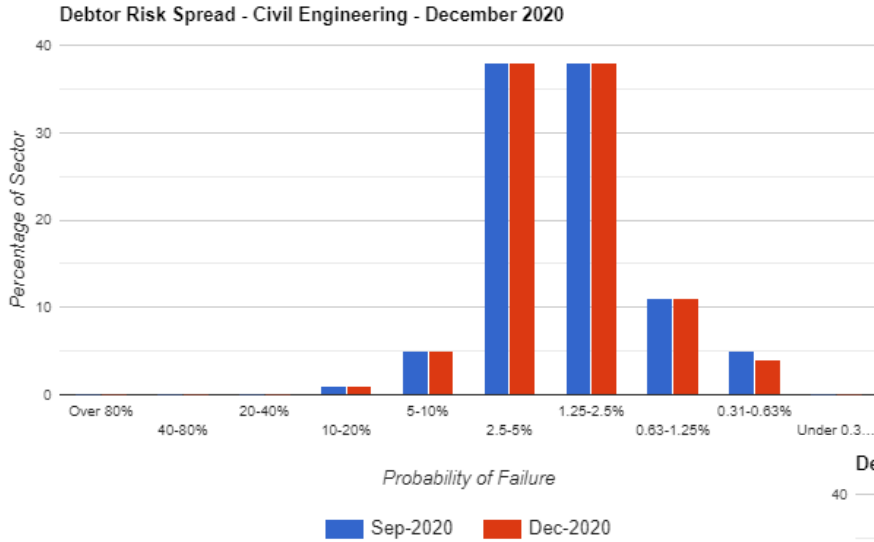


DEBTOR RISK SPREAD

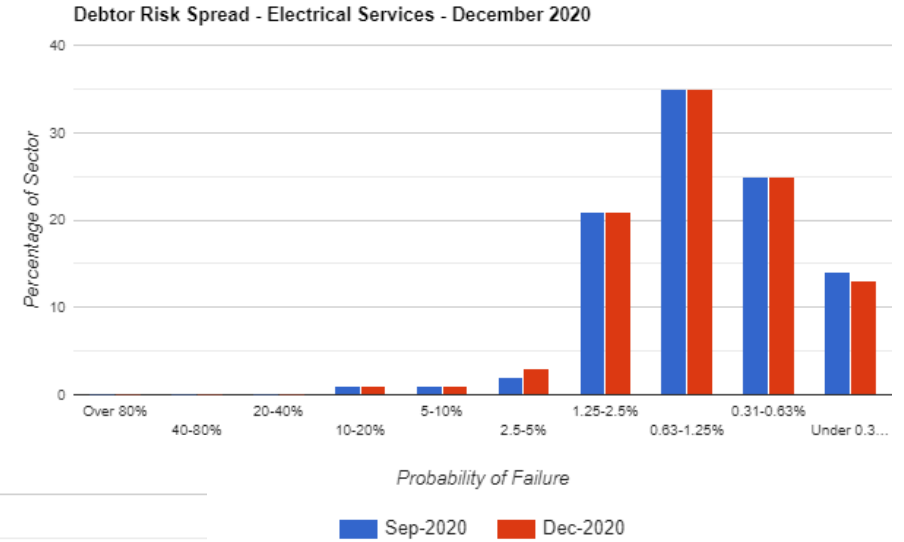
by Sector



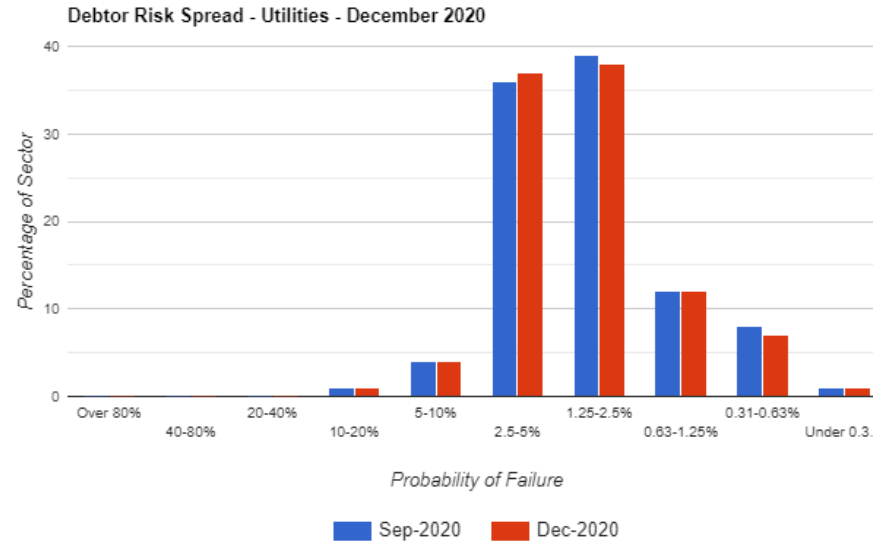
Civil Engineering



Electrical Services



Utilities

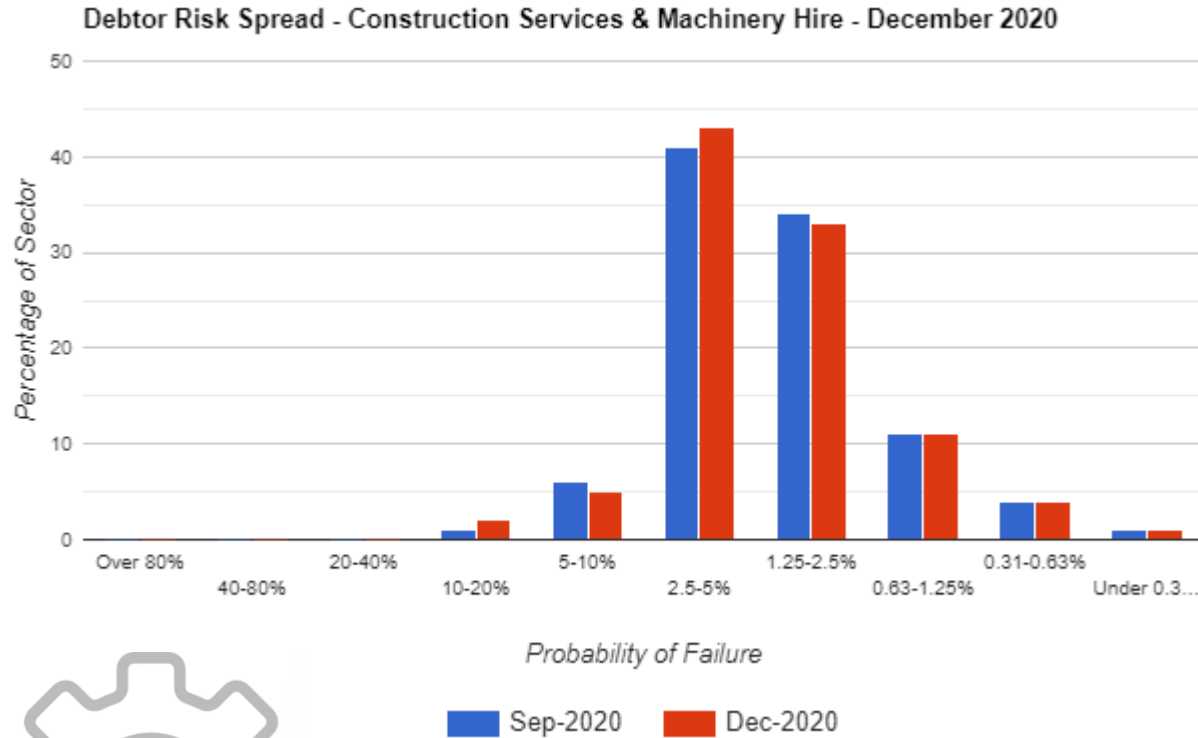


DEBTOR RISK SPREAD

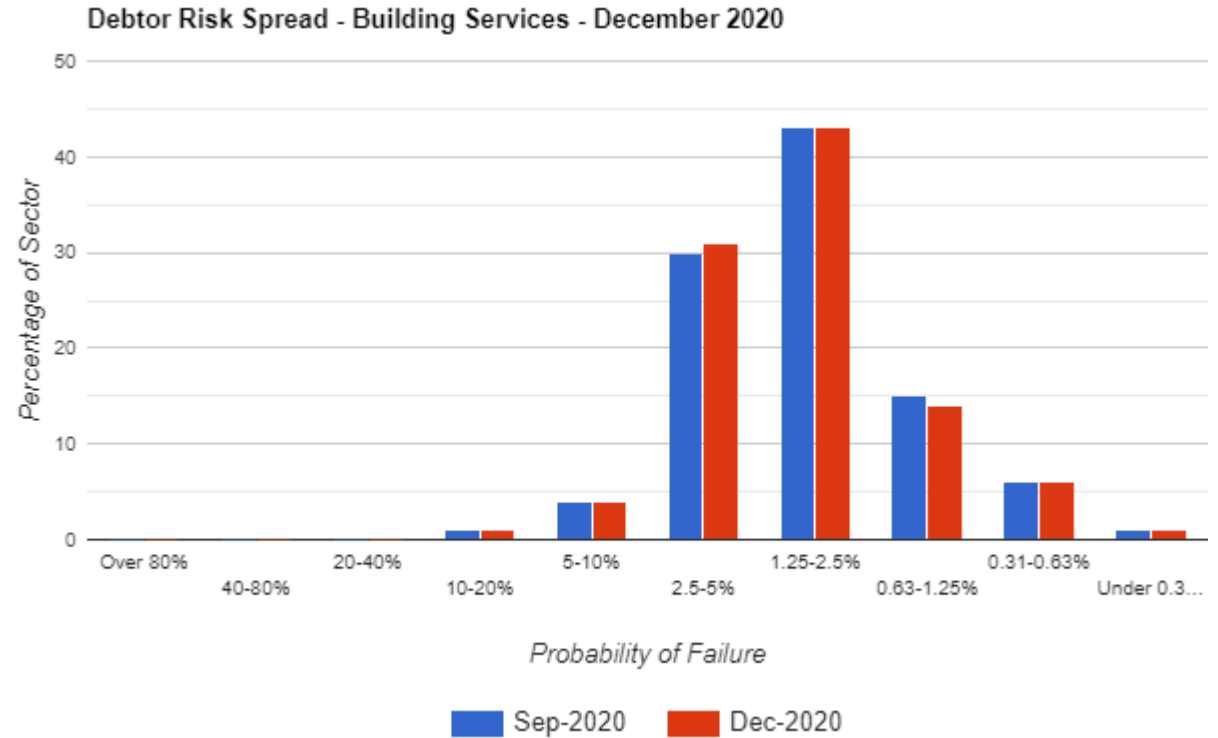
by Sector



Construction Services & Machinery Hire



Building Services



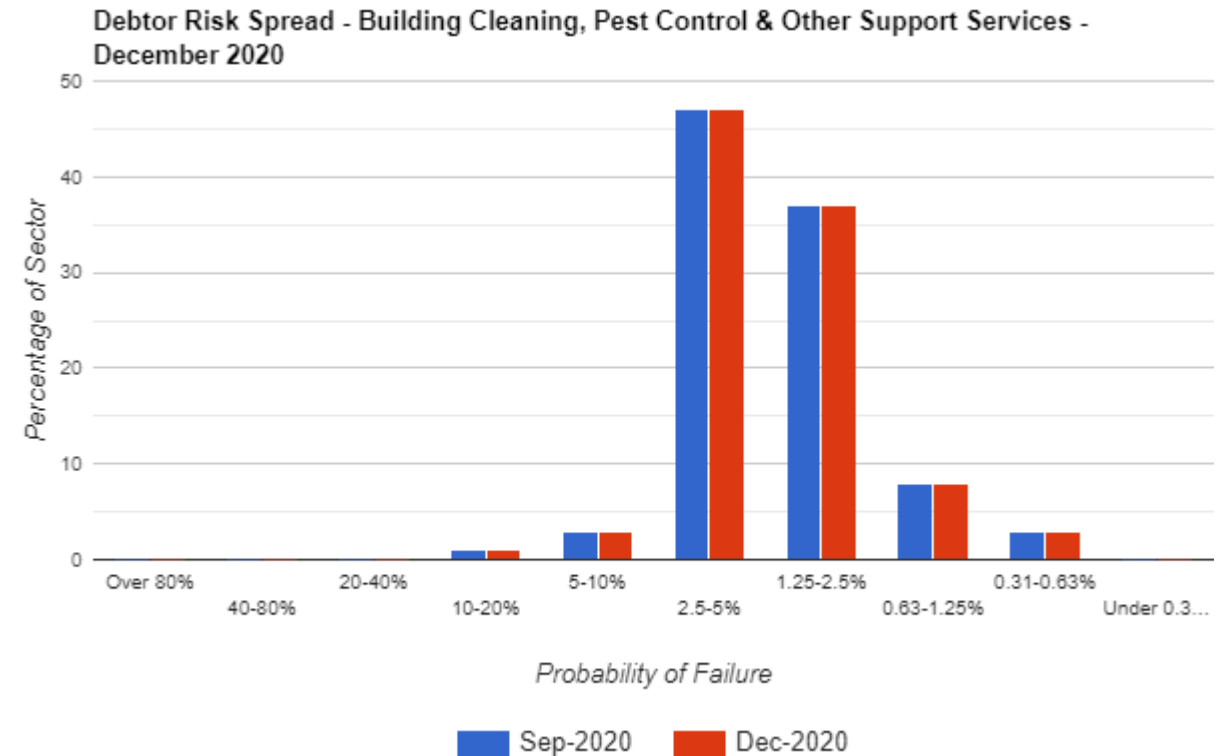
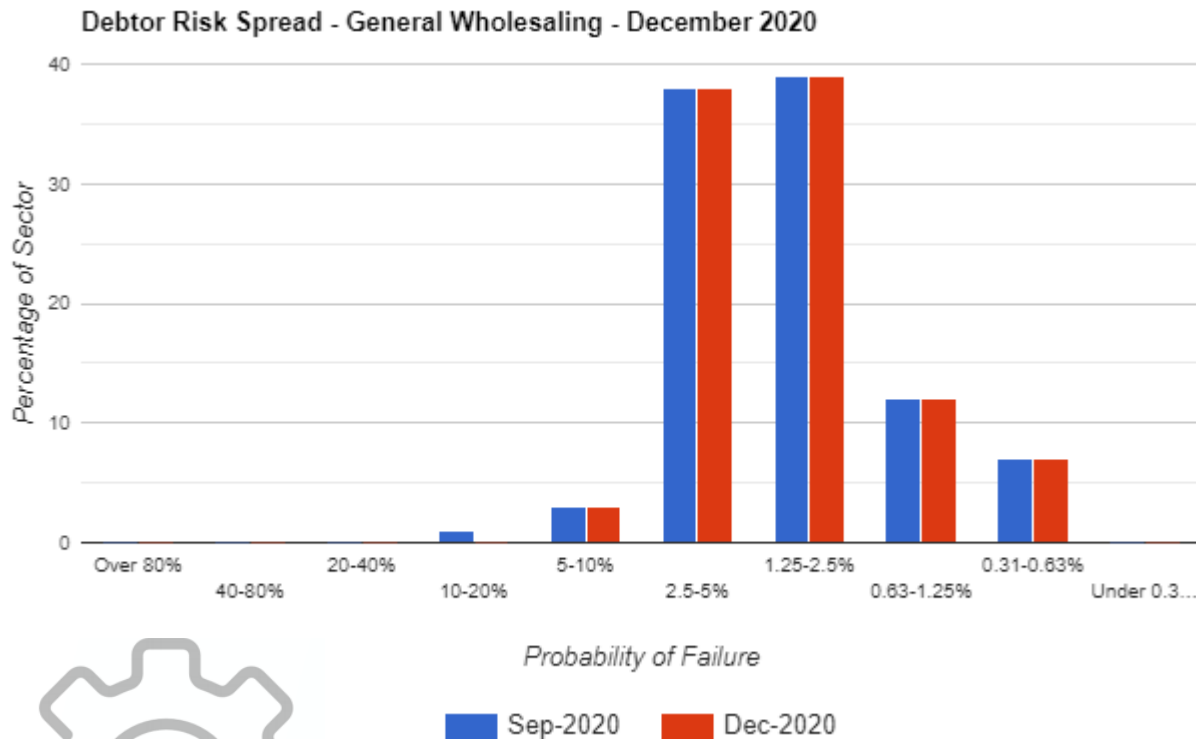
DEBTOR RISK SPREAD

by Sector



General Wholesaling

Building, Cleaning, Pest Control & other Support Services

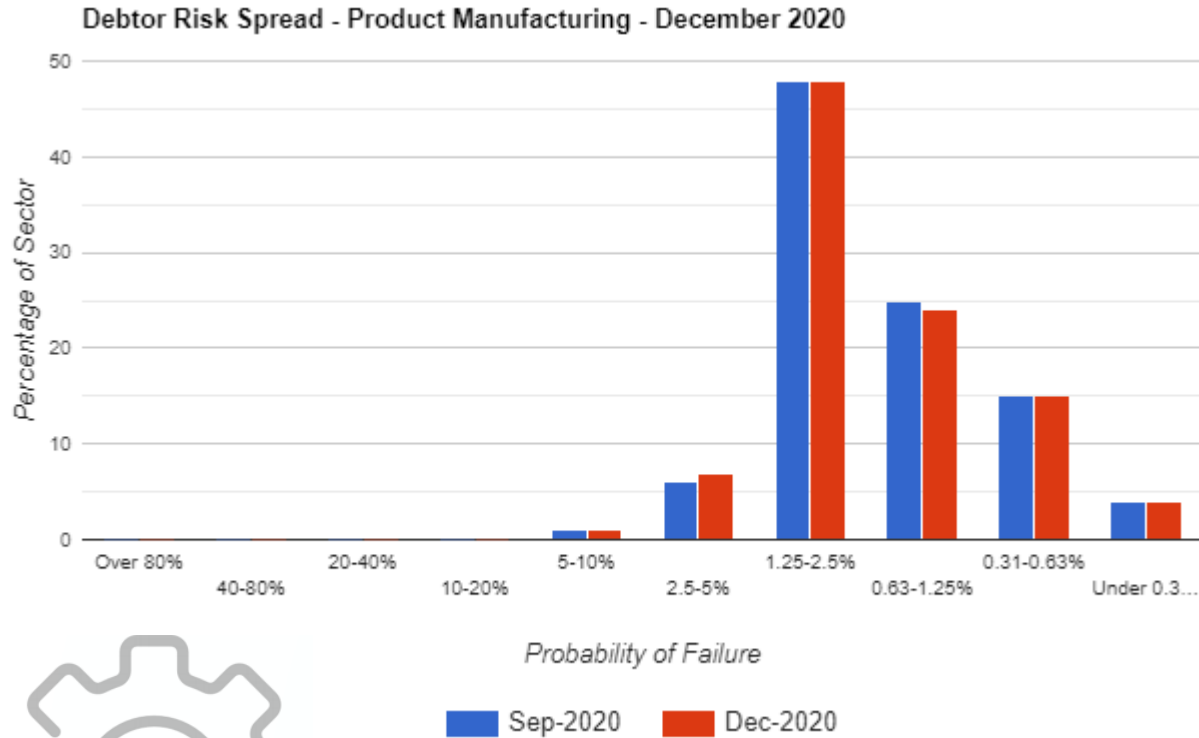


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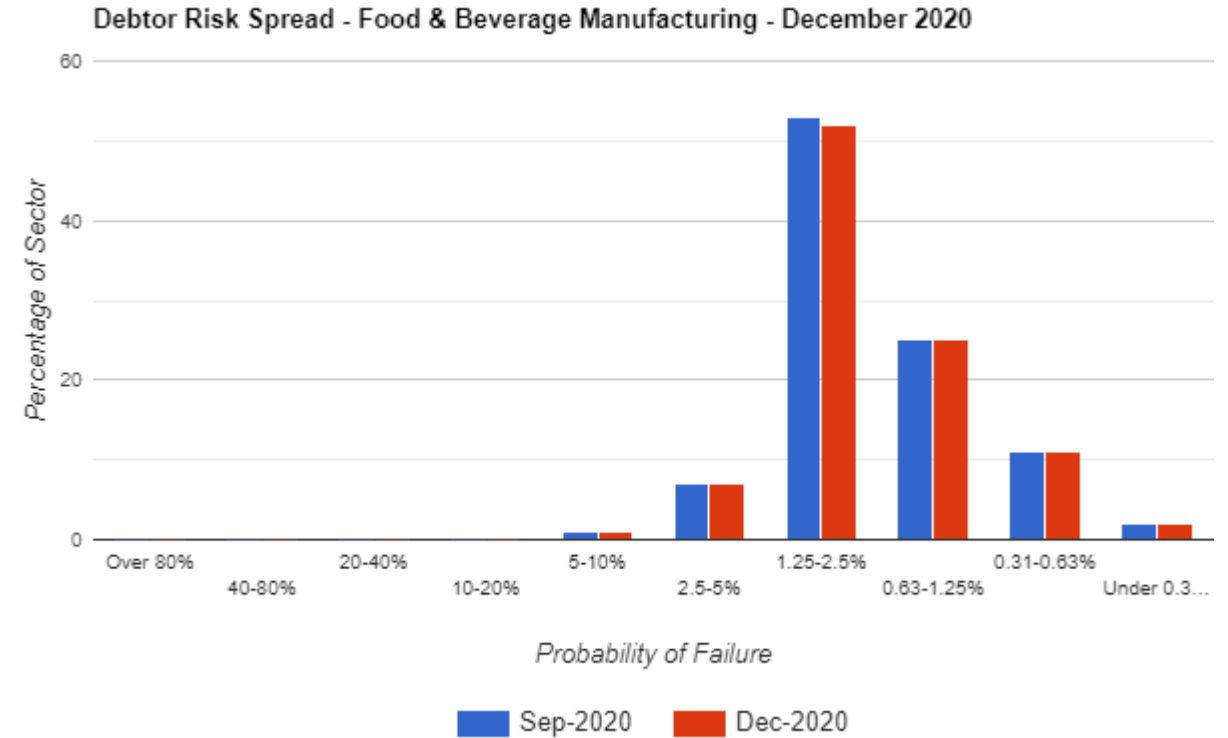
by Sector



Product Manufacturing



Food & Beverage Manufacturing

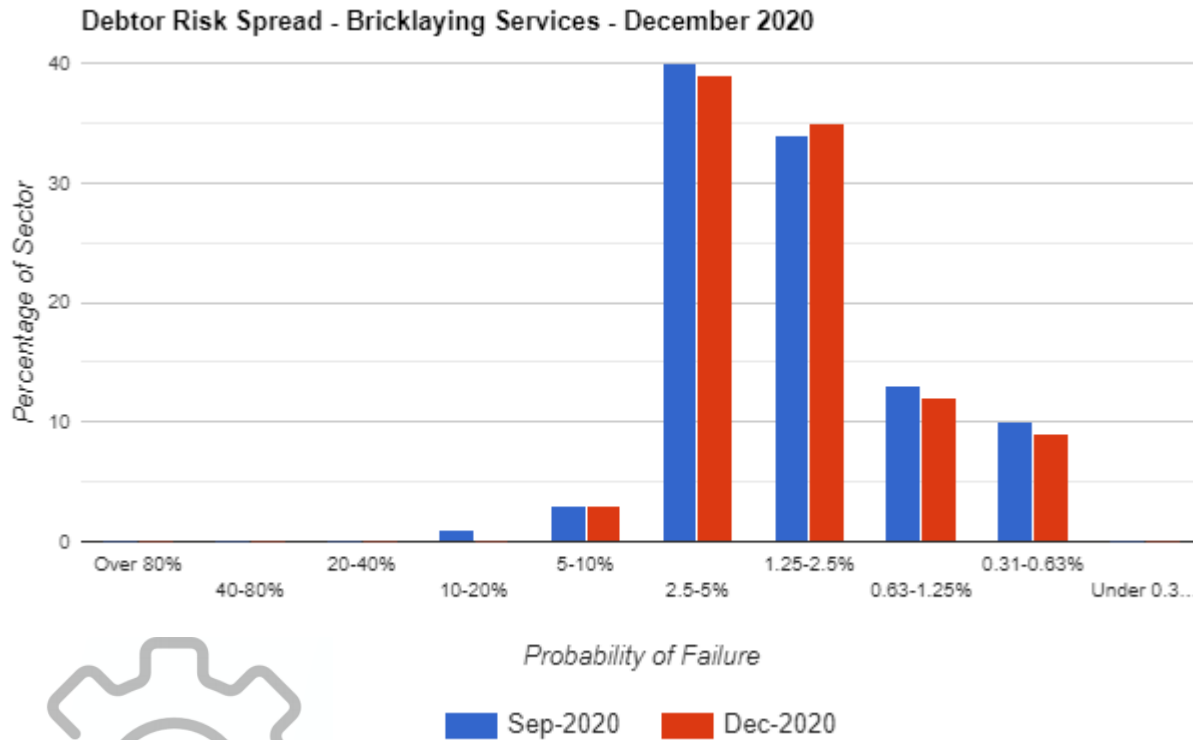


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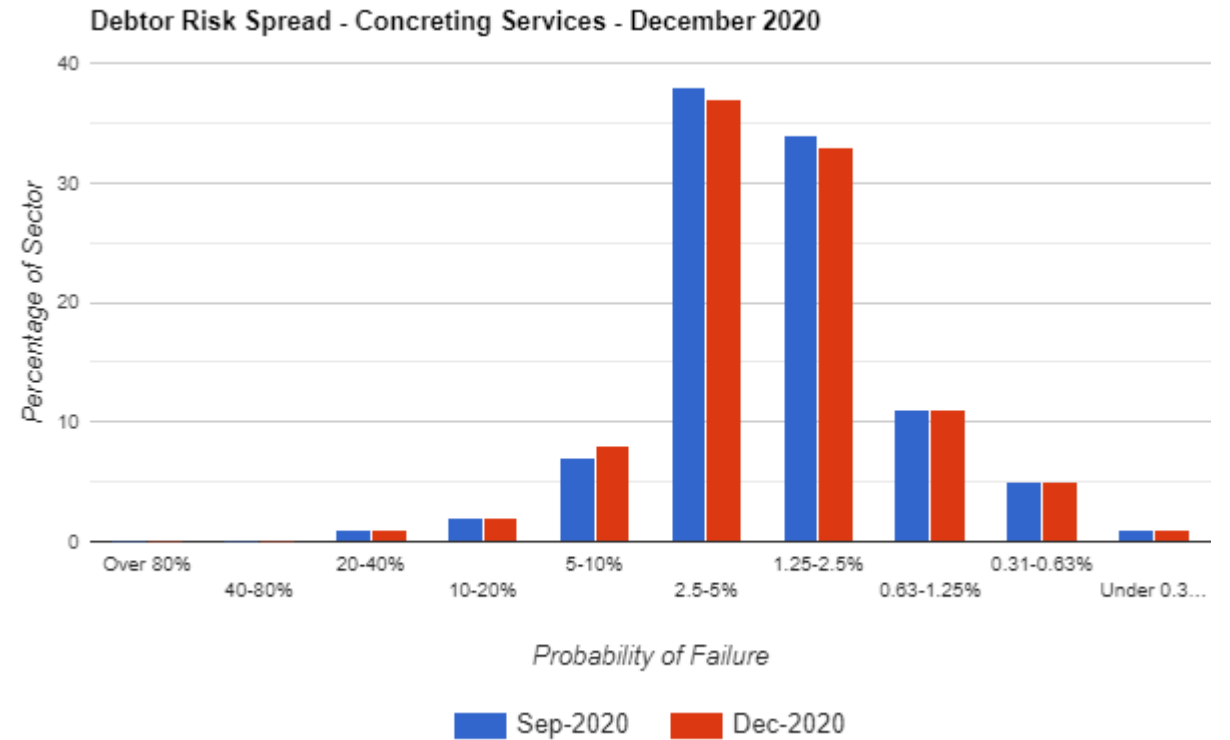
by Sector



Bricklaying Services



Concreting Services

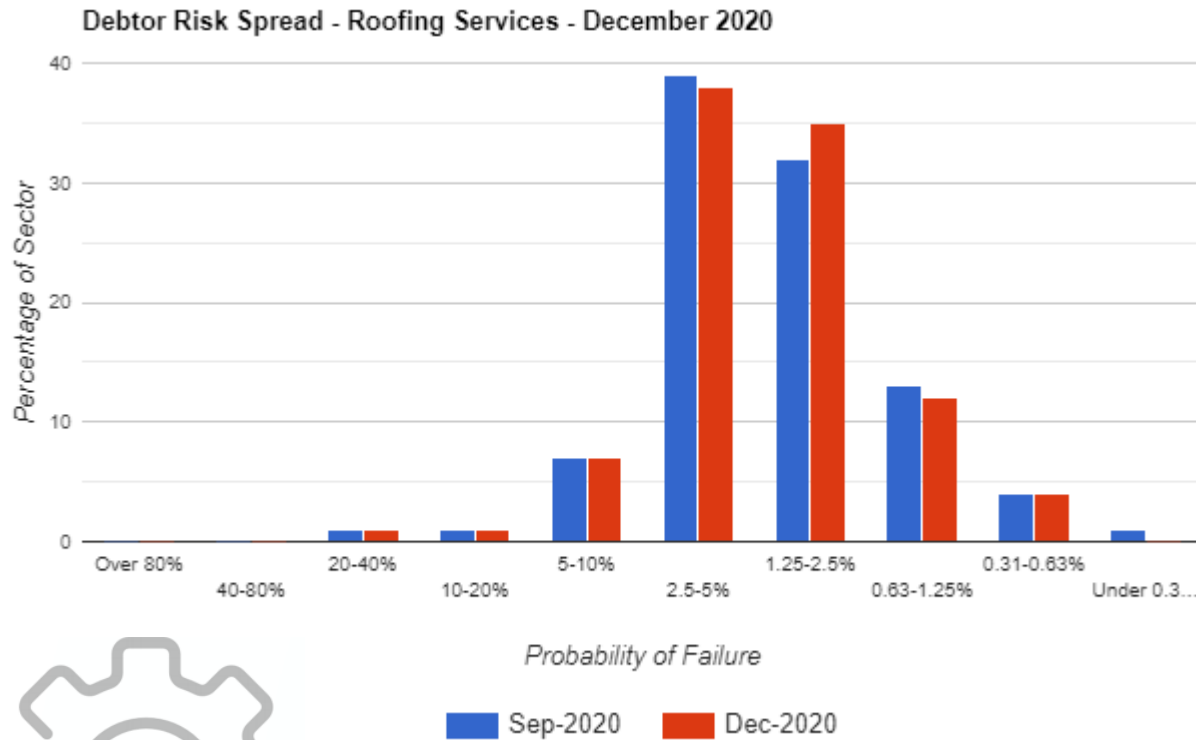


DEBTOR RISK SPREAD

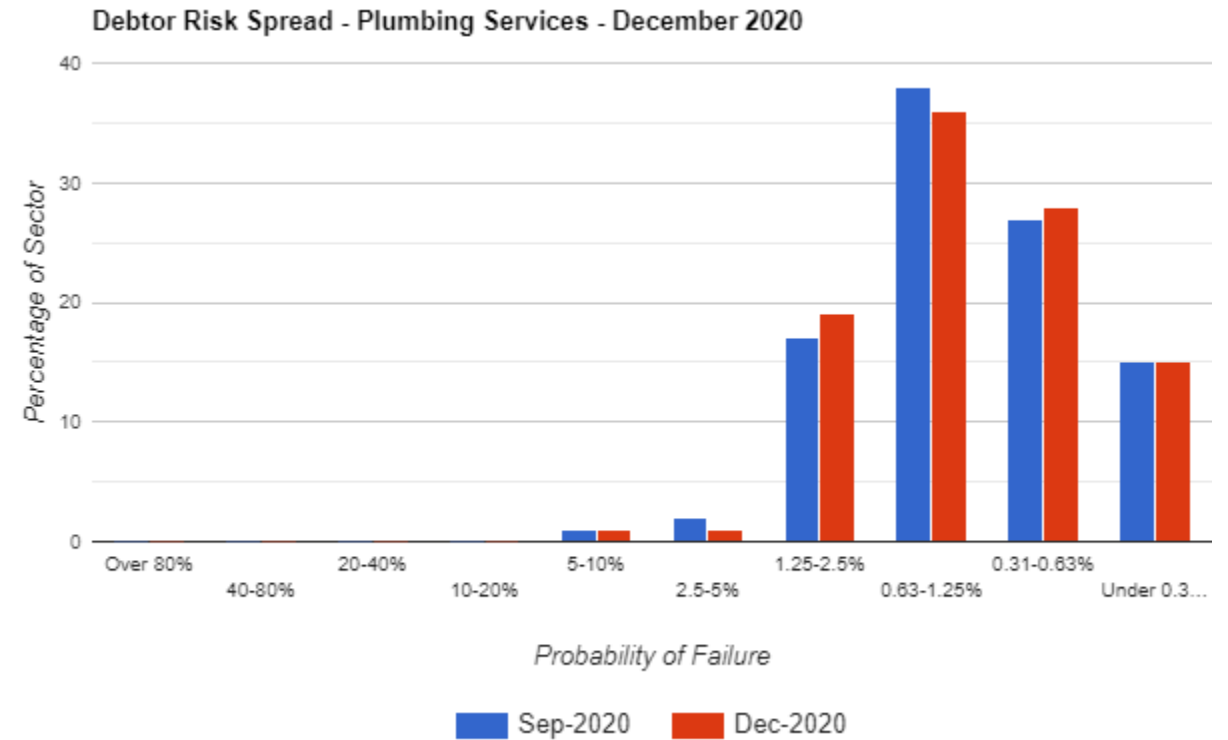
by Sector



Roofing Services



Plumbing Services



CreditWorks
the CreditWorks Group

**THANK
YOU**

