

Commercial Risk Barometer

Australia | October 2026

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Overview

The average failure risk of businesses improved in the six-months to September, however the percentage of businesses with the highest risk of failure grew. A divergence in business conditions may therefore be appearing in 2026.

Risk is lower but the tail is growing

The Commercial Risk Barometer for September 2026 shows that business failure risk was 2.4% higher than its January 2023 baseline, down from 3.7% higher in March and well below the 7% peak reached in December 2023.That improvement, however, conceals a less comfortable insight. After adjusting for growth in the number of active businesses, the share of firms in the severe-risk category rose 4.9% between March and September, and the combined severe and very-high-risk share rose 6.7%. The forecast failure probability across all businesses also edged up again, by 0.6%, in September, the sharpest one-month rise for 18 months. The business sector appears to be splitting into a larger, more resilient majority and a growing vulnerable minority.

Serious arrears eased overall but some sectors showed greater financial strain

The trade-payment performance of businesses tells a broadly similar story. The share of businesses with at least one invoice 60+ days overdue fell from 10.2% in March to 9.6% in August, yet a cluster of consumer-facing segments, led by cafes and restaurants, fitness centres, grocery stores, liquor retailers and bars remained well above the national rate. In addition, travel agencies, some building and landscaping trades and motor vehicle parts retailers all deteriorated in the 3 months to August. Therefore, serious arrears appear to have eased in aggregate for now, while staying entrenched where margins are thinnest, as consumers reassess their spending priorities. Road freight is possibly showing the harshest strain, having a high 60+ day rate in August as well as deterioration over the preceding 3 months. This indicates that high fuel prices are weighing heavily on the sector.

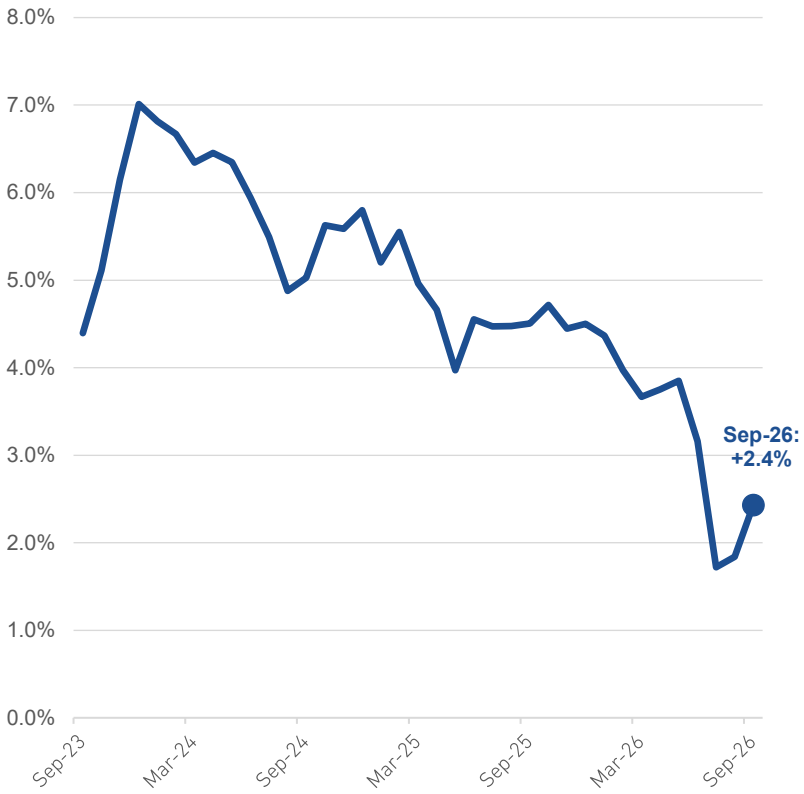
Households are cutting back

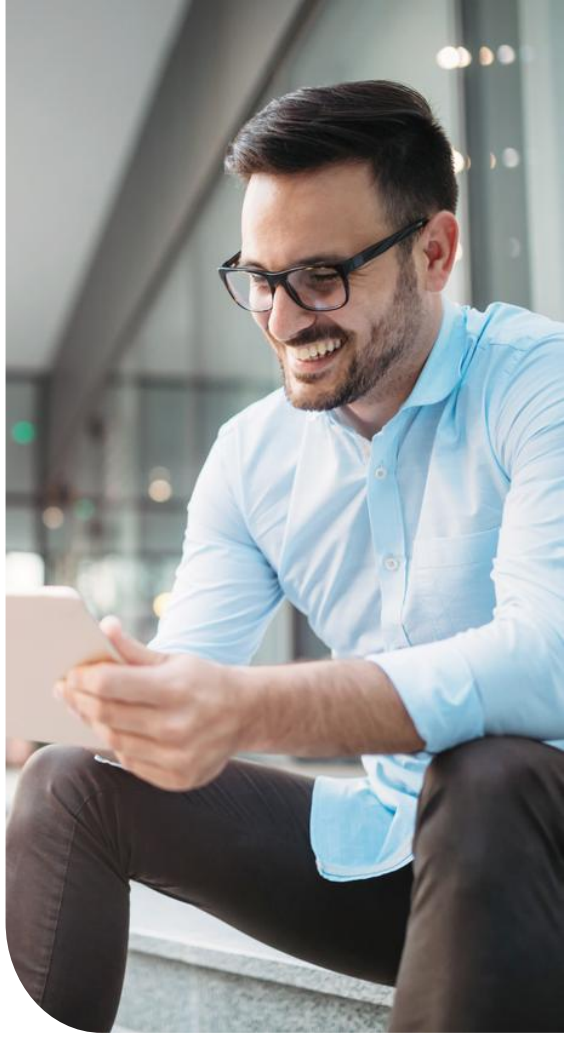
Household spending appears to have played some role in driving business stress over 2026, with the 3 months to August showing that dining-out spend fell 6.1%, holiday/travel spend, 7.9%, and spend in clothing stores, 3.1%. Even broad categories, including retail and supermarkets, which had nominal spending gains showed a reduction in consumption once CPI was factored in.

The RBA seems to agree

The RBA's October *Financial Stability Review* draws a similar line to Experian's observations, noting that most businesses remain resilient, with smaller firms in transport, hospitality and construction the most exposed to cost pressures. The picture is resilience with pronounced pockets of stress, not broad recovery or broad decline.

The Commercial Risk Barometer to September 2026 - Percentage change in the likelihood of business failure (Baseline: January 2023)





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Summary Observations

Key observations in this iteration of the barometer



Average failure risk is lower than in March, but the severe-risk tail is growing

Business failure risk closed September at 2.4% above its January 2023 baseline, down from 3.7% in March. Yet the share of businesses at severe risk rose 4.9% from March and 8.9% from June, while the forecast business failure risk edged up 0.6% again in September. As such, business risks are becoming more concentrated rather than broadly lower, as business conditions diverge across sectors and the vulnerable edge closer to closure.



Fewer businesses are seriously late with invoices, but invoice timing is still pressured

The share of businesses with an invoice at 60+ days overdue fell from 10.2% in March to 9.6% in August (the 30-day measure falling from 16.7% to 15.4%). However, the average number of days that invoices were overdue was 1.9% later in August than in March. Fewer firms are therefore in serious arrears (possibly as the most vulnerable may have stopped trading between March and September). But those trading are, on average, taking longer to pay invoices today. This may point to a new wave of businesses trading risk in the Australian economy, which is consistent with the larger percentage of severe-risk businesses observed in September.



Hospitality, food retail and some recreation business segments carry structurally high overdue-payment exposure

The hospitality sector's 60+ day rate (14.0%) sits 46% above the national benchmark and its 18.6 average days overdue is the slowest of any major sector. Cafes and restaurants (15.0%), gyms (13.5%), supermarkets (13.4%) and liquor retail (12.5%) remain well above the 9.6% national rate, implying that discretionary food, alcohol and recreation sectors are feeling an economic strain.



The travel sector has been hit by recent adverse events while road freight appears to have more systemic issues.

Travel agencies recorded the fastest deterioration in 60+ days overdue invoices, up 15.6% since May, yet their 8.6% overdue rate in August is still comfortably below the national average, suggesting that the deterioration is event driven (e.g. higher fuel costs, lower travel due to Gulf conflict) rather than broadly systemic. Road freight rose by only 4.9%, but from an already elevated 11.8%, widening its gap to the national overdue rate. Therefore, the freight sector may have already been experiencing more systemic issues prior to the Gulf conflict and rising fuel prices – e.g. perhaps due to lower consumer demand for goods or from tougher farming conditions.



Households are reallocating spending away from higher priced luxuries, as savings appear to be falling again

Over the 3-month period to August, spending on fuel rose 11.6%, on rent, 9.0%, and on take-away, 6.1%, while restaurant spend fell 6.1%, holidays 7.9% and clothing 3.7% This may suggest that Australians were weighed down by the growing cost of essentials, while also reducing their consumption of luxuries or trading down on quality. Household savings balances were 9.2% lower in June (YOY), while consumers increased their spending on repayment terms (BNPL) by 37% YOY in the 3 months to August (in preference to 'paying in full').

Business failure risk is lower on average but more concentrated

Failure risk has eased since March with the forecast average over all trading businesses falling. However, the share of businesses in the most severe risk categories has risen since March and sharply since June.

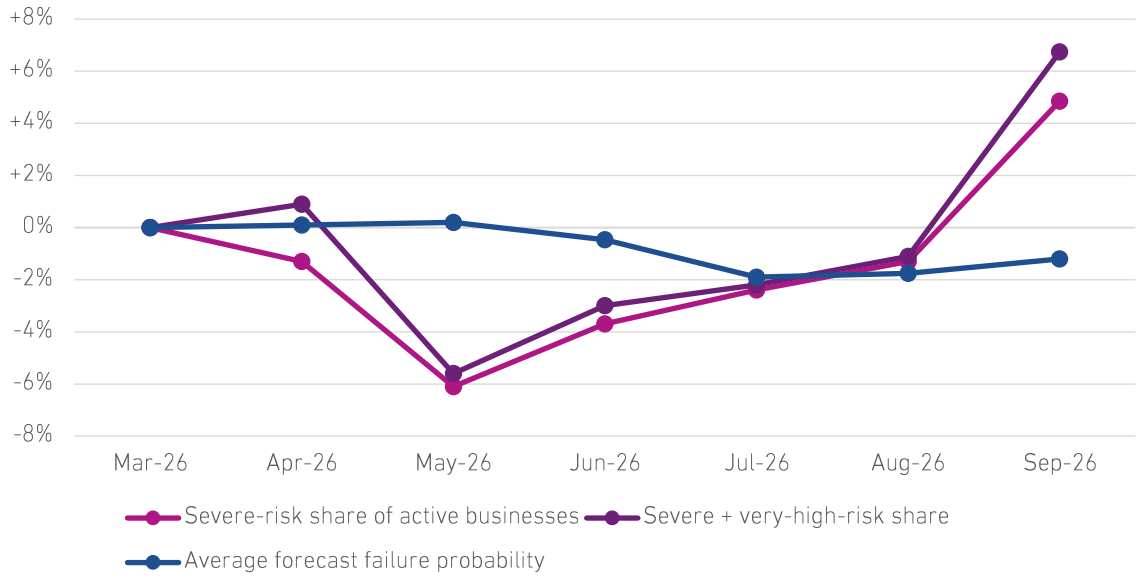
What happened. The Commercial Barometer closed in September 2.4% above its January 2023 baseline, down from 3.7% higher in March and 3.2% in June. Spread over the 2.8 million businesses trading in Australia, this suggests generally positive trading activity over 2026, which is aligned with the rise in company profits noted in slide 10. On the aggregate measure, failure risk improved 1.2% in the six-months to September and 0.7% in the September quarter. However, measured as a share of all active businesses, the severe-risk cohort rose 4.9% between March and September and 8.9% between June and September, while the combined severe and very-high-risk share rose 6.7% since March. The August-to-September increase in severe-risk businesses alone was 6.4%, suggesting that a rise in vulnerable businesses occurred as lower-risk businesses tended to improve.

Why it matters. This overall improvement is made up of a divergence in the fortunes of Australian businesses, with failure risk rising again in September and the percentage of businesses at very high risk of failure rising appreciably since June. As such, while most businesses remain resilient to headwinds the headline news on business activity may be masking the plight of the 1.8% of businesses under the most stress.

What it means for businesses. Trade-credit providers and lenders cannot rely solely on headline numbers when assessing their risk exposure to counterparties. With a return to higher overall risk in September and a rising trend in the number of vulnerable businesses (from circa 45,000 to near 50,000 in 4-months), creditors exposed to this risk may be impacted by factors that are not clearly highlighted in the overall economy. Understanding the unique attributes of their debtors will be essential for managing risks, especially as this rise arrives alongside four cash-rate increases in 2026 and low business confidence, per NAB's September survey. The RBA's October Financial Stability Review likewise notes that company insolvencies remain elevated in hospitality, construction and transport, with smaller firms the most exposed to cost pressures.

What to watch. Whether the very high-risk share of businesses keeps rising through the December quarter, as this may be a bellwether for insolvencies through 2027. This may occur even as overall risk improves, simply because there is a divergence in business fortunes, with the best getting better and the worst deteriorating further.

Percentage change in business trading risk since March 2026



Change in Average Failure Risk and in the Percentage of Businesses at Significant Risk of Failing

Month	Barometer vs Jan 2023	Severe + very-high share
Jun 2026	+3.16%	1.607%
Sep 2026	+2.43%	1.768%

Source: Experian Failure Risk, September Barometer.

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Serious arrears eased but invoices were being paid later

Businesses with serious overdue invoices fell 6% between March and August, yet average days overdue rose by 1.9%, implying that actively trading businesses may have continued to be weighed down by tight cash flows.

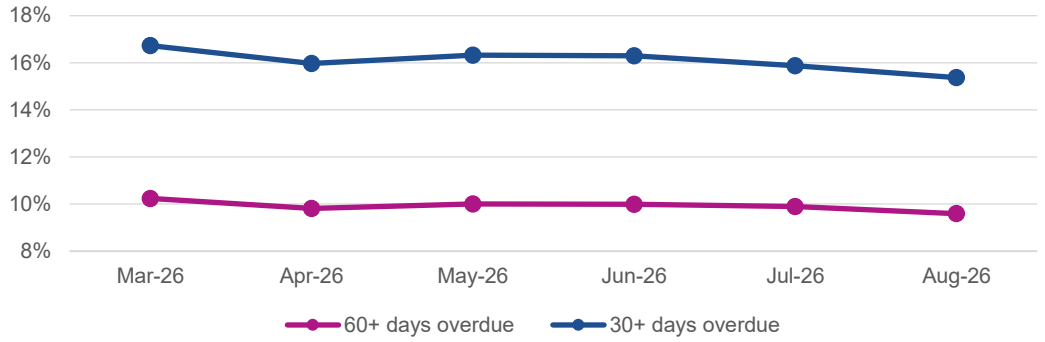
What happened. The national share of businesses with at least one invoice 60 or more days overdue fell from 10.2% in March to 9.6% in August. The broader 30-day measure fell from 16.7% to 15.4%. From both measures, we observe that businesses either prioritised the payment of seriously overdue invoices (possibly over other trading obligations) or may have ceased trading once serious cash flow problems caused a wind-up event. In contrast, average days overdue (DSO) across all trading businesses deteriorated by 1.9% in the 5-months to August, suggesting that tighter cash flows continued to place a strain on businesses.

Why it matters. The two measures answer different questions – one deals with possible near-term insolvency risk, the other, shows early signs of cash flow stress that may, over a longer time horizon, lead to an insolvency event. The 60+ day finding tells us that fewer firms appear to be at imminent risk of failure (indeed, some may have already ceased trading due to their serious financial position in March), while the higher average DSO may suggest that a newer group of businesses are beginning to face tougher trading conditions. As such, while today's businesses may be less likely to fail in the foreseeable future, it does not necessarily mean that they are in strong financial shape. The RBA's October Financial Stability Review adds to this observation, by mentioning that smaller businesses are under more cash-flow pressure than larger ones at present.

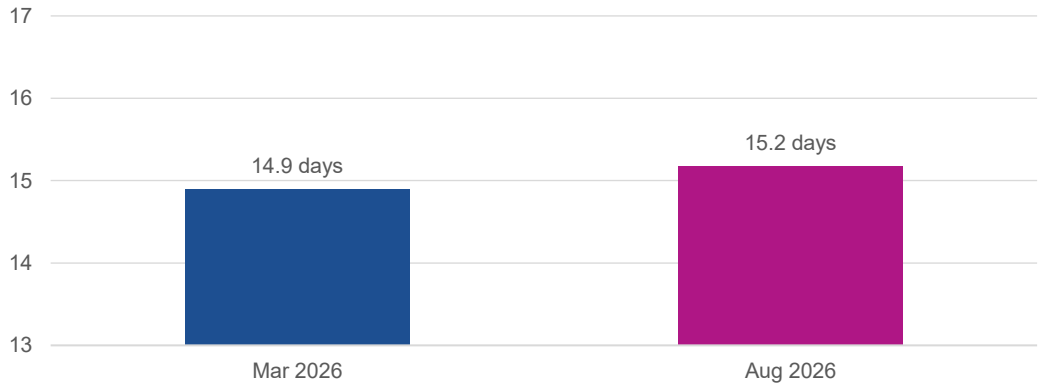
What it means for businesses. For suppliers, these results may imply that businesses are focused on meeting their immediate payment obligations, even though cash-flow stress is increasing. Therefore, operating metrics such as cash collected may be relatively sound in the short-term, when compared to earlier this year. For lenders, the result may be more concerning, since it could point to longer-term structural problems in some businesses. Having a longer-term financial exposure to this risk may mean that close monitoring needs to start sooner than anticipated so that further deterioration can be assessed and acted upon quickly.

What to watch. With an increase in the DSO, monitoring of business risk is important, especially as this pre-dates the additional rises in the cash rate in September and November. In addition, stubbornly high inflation may also continue to weigh on businesses, as may high fuel prices, especially as the restored fuel excise works through business cash flows. While the potential effects of these costs on business trading should show up in the next barometer report, monitoring of chronically high-risk sectors and those showing weaker performance recently should be a priority for lenders. Examples of these sectors are highlighted later in this document.

Share of businesses with an invoice 30+ and 60+ days overdue - March to August 2026



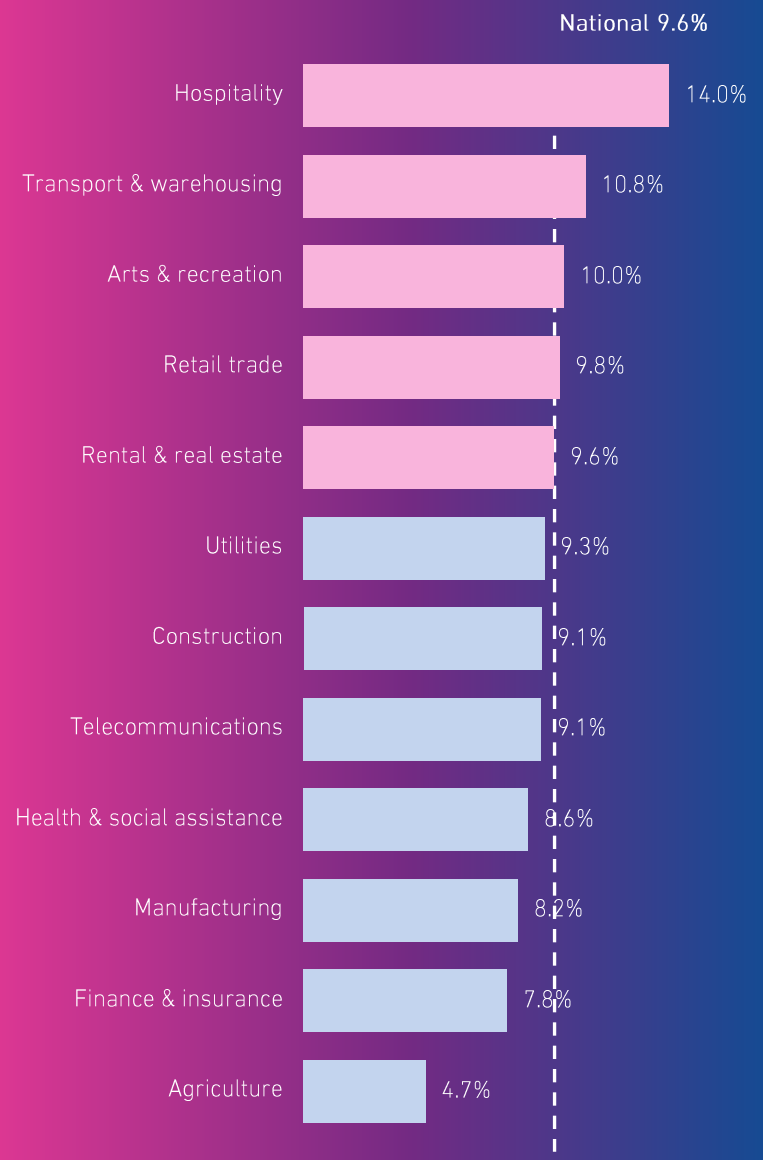
Average days that trade payments are overdue (DSO) – comparing March and August 2026



Source: Experian Late Payments (60+/30+ rates) and overall Days Overdue

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Businesses with an invoice 60+ days overdue by industry - August 2026 (national rate 9.59%)



Source: Experian Late Payments / Industry Delinquencies, August 2026.; 'Other' and government categories not charted.

Serious arrears are more concentrated in hospitality, freight, retail and entertainment

What happened. Experian's late trade payment data from August 2026 shows that 14.0% of hospitality businesses carried an invoice at least 60 days overdue, 4.4 percentage points above the national rate. Similarly, the average overdue days on invoices was 18.6 days, meaning that the hospitality sector continues to show the highest cash flow strain in Australia. Transport (10.8%) and arts and recreation (10.0%) also sat moderately above the national average, while retail (9.8%) and real estate (9.6%) were marginally above it. This suggests that industries, whose livelihood is more closely aligned to consumer spending activity, have the most stressed businesses. In contrast, agriculture (4.7%), finance and insurance (7.8%) and manufacturing (8.2%) had the lowest incidence of financial strain.

Why it matters. The findings demonstrate a possible alignment between consumer finances and business trading prospects. In particular, the combination of higher interest rates on consumer borrowings, higher interest rates on business investment, broadly higher cost-driven inflation on raw materials, demand-inflation from higher consumption by wealthier Australians and fuel price shocks appear to be having a disproportionate impact on industries. But it's not all bad news. While the hospitality sector is exposed to large trading risks, it has seen a gradual improvement in trading conditions: its 60-day rate improving 2.3% and its DSO improving 1.5%, between May and August. This may mean that the most vulnerable businesses have stopped trading, while better performing businesses are benefitting from lower competition.

The transport sector is another worth highlighting. Its share of businesses with 60+ day invoices edged up 0.3%, as average days overdue improved 4.8%. This may point to a widening split between operators that are financially stable and others that are struggling but, unlike hospitality, we may see a rise in the number of businesses at imminent risk of failure. One notable example of this risk could be occurring in the road freight segment, where the number of businesses with a 60+ day invoice rose from 11.2% in May to 11.8% in August, 23% above the national level, while 5.2% fewer businesses appeared to be trading. The segment therefore saw both a sizeable percentage of businesses closing and a higher solvency risk among those still trading, as it dealt with lower consumer demand for some retail goods as well as higher diesel fuel prices.

At the other extreme, while the agriculture sector saw a rise in invoice payment strain it remained the gold-standard across all sectors. To illustrate, the average overdue-days on invoices was 29% higher in August than a year earlier (possibly from harsher weather events, a fall in the availability of farm workers, higher freight costs and lower consumer demand for more expensive commodities) however, the rise occurred on the back of the lowest DSO and 60+ day rates seen in Australia, when compared to other sectors – 12-day DSO rate as compared to 15 days nationally, and 4.7% 60-day+ invoice rate; less than half the national rate of 9.6%. As such, agriculture remains a keystone of the Australian economy, with the strongest trading performance, but with some warning signs that require monitoring.

What it means for businesses. Suppliers to food-service, freight and consumer discretionary retail may need to price services against the payment risk apparent in these sectors, instead of pricing against the average national improvement. The RBA's October *Financial Stability Review* reaches a comparable conclusion, citing that company insolvencies remain elevated in the hospitality and transport sectors, and smaller firms in energy-intensive or cyclical industries that are the most vulnerable to cost pressures, particularly where weak demand limits their ability to pass on costs.

What to watch. Whether hospitality's slow repair continues as rising costs continue to bite, whether transport's 60+ day rate continues to edge up as fuel costs and the restored fuel excise flow through, and whether agriculture's elevated lateness unwinds back to historically low levels or whether the factors leading to these tougher conditions exacerbate its payment performance.

Food businesses are most stretched while businesses reliant on fuel costs deteriorated most

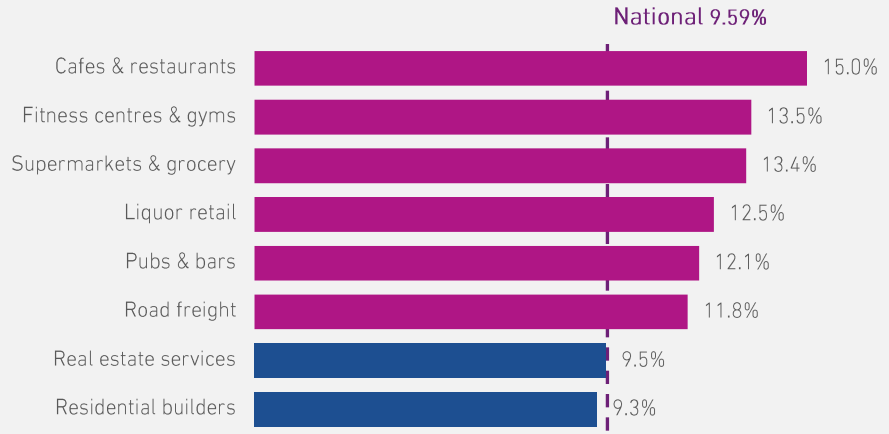
What happened. Looking more closely into business trading risk, we found that relatively expensive dining-out businesses showed the highest strain (i.e. restaurants and cafes) had the highest incidence of serious arrears in August at 15.0%, 1.6x greater than the national rate). Other dining-out and drinking related businesses (Pubs and Bars), where the level of spending may be moderately lower and/or where the consumer demand may be higher amongst younger people, also showed a higher-than-average risk (12.1%), but significantly lower than restaurants. Liquor consumption may also be out of favour, as both retail outlets and drinking establishments showed some heightened arrears.

Fitness centres and gyms, which are generally driven by demand from younger people, also showed higher-than-average arrears (13.5%) suggesting that possibly lower discretionary spending by younger Australians may be affecting businesses. More generally, current grocery consumption also appears to be weighing on food retail (13.4%), while freighting of goods (11.8%) is likely to be affected by higher fuel prices and thereby, contributing to trading strain in the food retail and food services sectors.

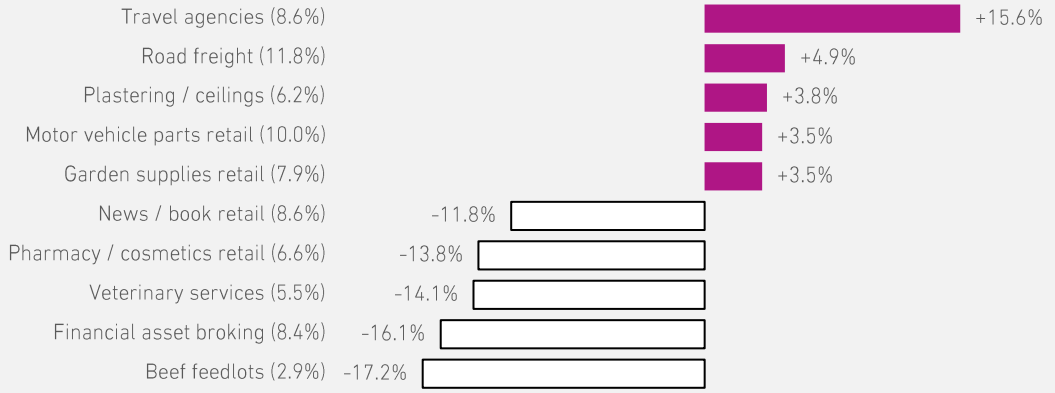
Fuel prices have changed the complexion of business cash flows since April, with business that are dependent on transport showing greater signs of strain. While the health of travel agencies is still relatively strong, the 3-months to August saw a 16% rise in travel businesses that were paying bills 60+ days late, while close to 5% more road freight businesses were also falling behind with bill payments. Separately, while the payment performance of residential builders was broadly in-line with the Australian business average, a moderate deterioration was seen in the payment performance of some construction trades and service providers – i.e. finishing trades such as plastering and gardening. In addition, while the vehicle retail sector was performing quite soundly, we note that the retail car parts sector showed moderately more stress – this may be due consumers prioritising fuel spend over car servicing and from a recent trend by insurers to write-off damaged vehicles instead of funding repairs (as reported in the media).

On the positive side, businesses supporting smaller-scale discretionary consumption (i.e. books, periodicals, cosmetics) and businesses in consumer staples sectors (i.e. meat production, pharmaceuticals and veterinary services) saw substantially better invoice payment performance in the three months to August. In addition, finance brokers, whose businesses may have benefitted from a higher turnover of home loans as interest rates started to rise, also performed better in the three months to August.

Highest current exposure - share of businesses with a 60+ day invoice, August 2026



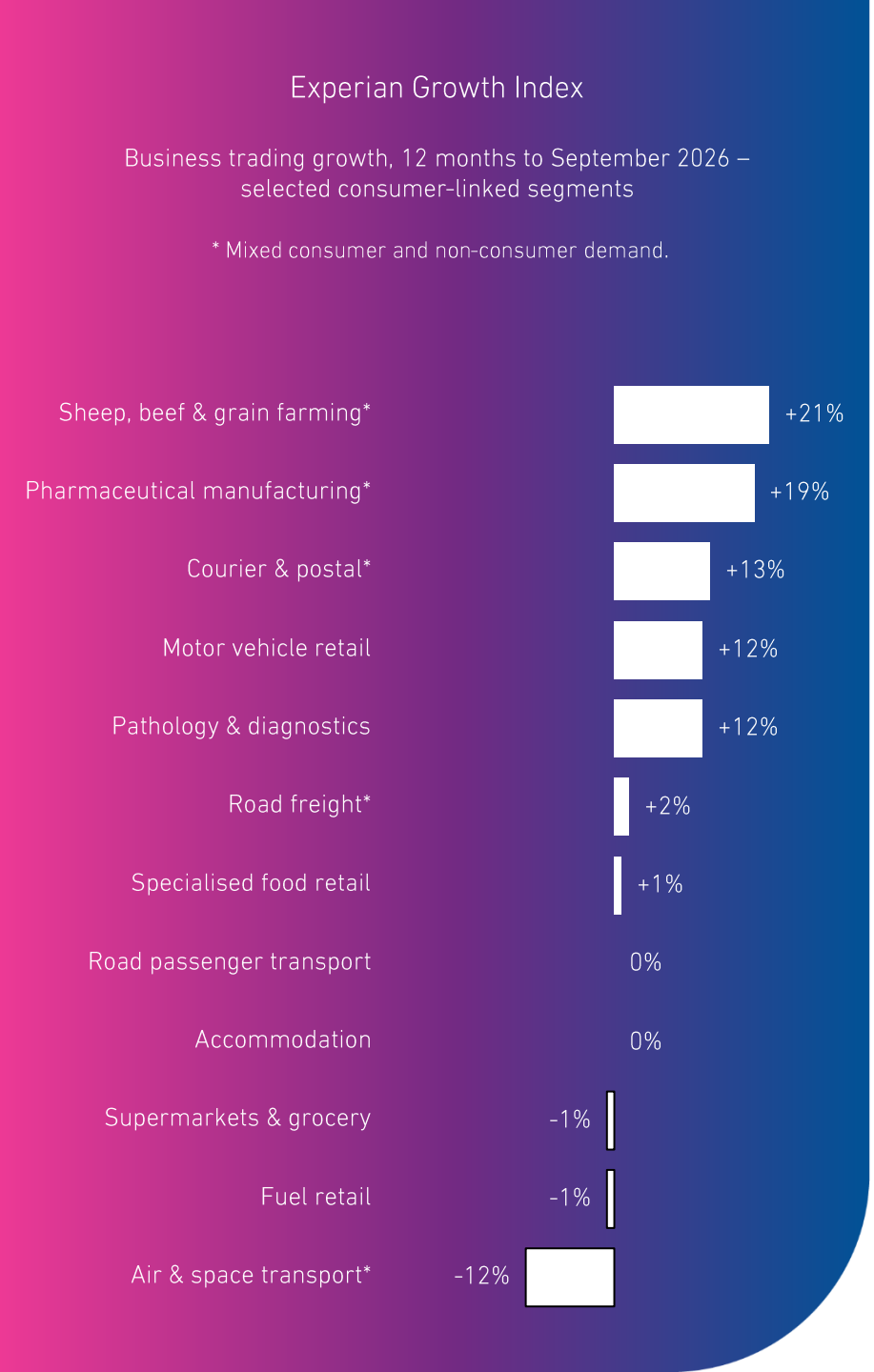
Fastest movers - relative change in the 60+ day share, May to August 2026



Source: Experian Late Payments, 4-digit ANZSIC 60+ day rate; segments with at least 1,000 observed businesses. August 60+ rate shown in brackets for each mover.

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Bill payments aligned with trading growth



What happened. Several key sectors that are dependent on consumer demand saw a strong relationship between business activity and invoice payments in the year to September. For example, trading growth stagnated or declined in businesses associated with travel and/or fuel expense – namely, air travel (12% lower business trade activity), accommodation (0% rise), fuel retail (1% lower), road travel (0% rise) and road freight (2% higher). Similarly, businesses in food retail, such as supermarkets and grocery stores (-1% to 1%) also stagnated at the same time as invoice payments became more problematic.

Conversely, staple/essential services such as meat producing agriculture (21% trade growth), medical services and pharmaceuticals (19% growth), saw higher trading growth coinciding with lower late-payment rates (beef feedlots – 17.2% lower late invoice payments, pharmacies, 13.8% lower late trade).

One industry that saw a divergence between business segments was the automotive sector, where the spare parts sector saw higher payment stress while new car retail saw solid trading growth (12%). These figures may suggest that demand for new cars (especially electric cars) was strong, with consumer preferences moving away from petrol/diesel driven options, while maintenance of existing cars was a lower priority (especially as insurance write-offs appeared to be on the increase). Similarly, couriers also saw growth (13%), which may have been due to stronger on-line retail spend (in contrast to on-premises retail/shopping spend).

Why it matters. At present, lower consumer-driven demand may be playing a significant role in the financial wellbeing of travel, freight and food related businesses, leading to lower growth initially and then, to bill payment stress as cash flows tighten.

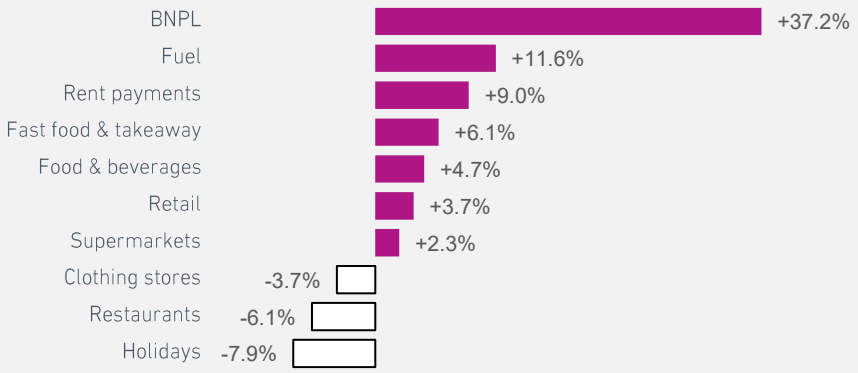
What it means for businesses. Monitoring the business trading stress that affects the above industries will be important for suppliers and lenders. This monitoring may need to be carried out on fine segments, as businesses operating in the same broad industry appear to be behaving quite differently. Understanding whether these stresses are caused by lower growth (through lower consumer demand) or by higher input cost events (e.g. fuel prices) will help suppliers and creditors assess whether the risks are 'one-offs' or chronic.



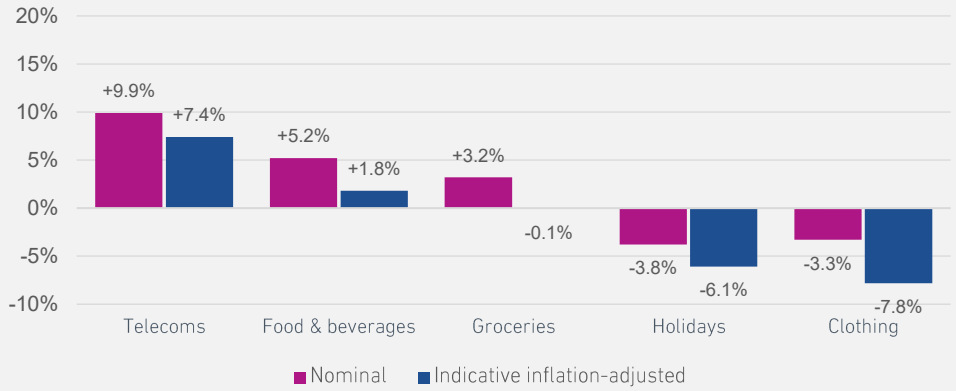
Source: Experian Growth / ANZSIC 3-digit AU, September 2026.

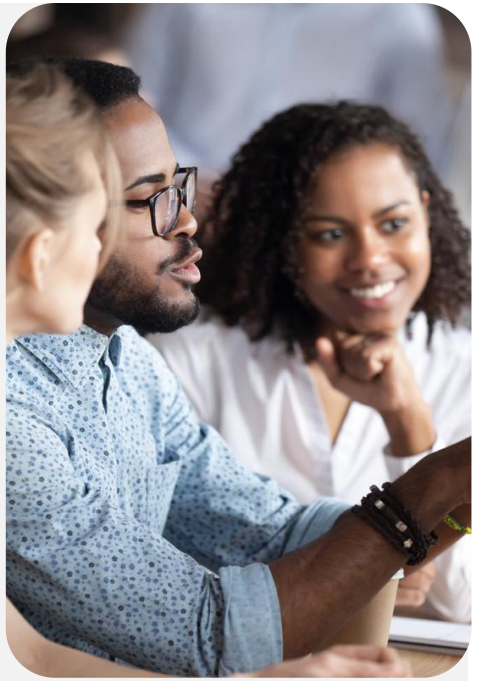
Household spending shifted away from food, specialist clothing and travel, impacting trading in discretionary sectors

Consumer spending – 3 months to August 2026, compared to same time previous year



Nominal vs indicative inflation-adjusted spending - May to July 2026 vs 2025 (3-months spend)





Source: Experian Spend Index; CPI adjustment uses ABS industry CPI matched month by month. Categories overlap and are not additive; BNPL measures transactions through a payment channel, not debt.

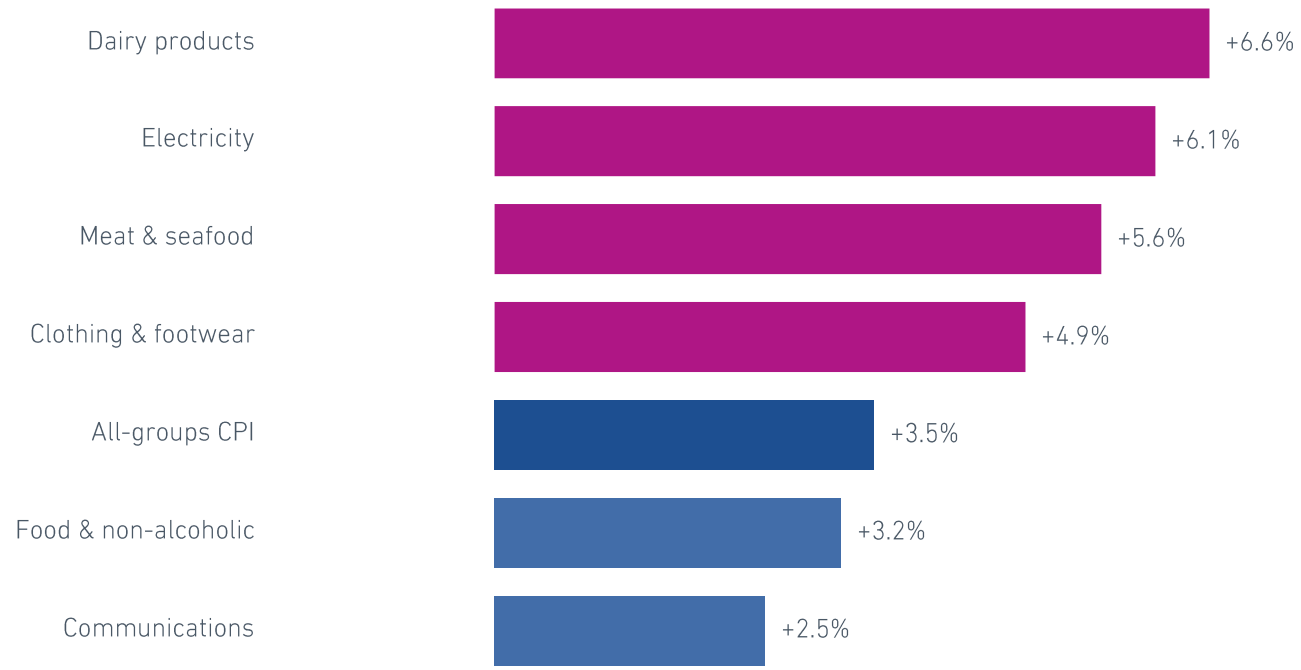
What happened. Over the 3-months to mid-August, household expenditure rose in several non-negotiable spending categories (e.g. essential items such as fuel (up 11.6% YOY) and rent (up 9%)). Similarly, telecommunication spend was also up nominally and in real terms when adjusting for CPI (7.4% up in the 3 months to July). At the same time, spending on discretionary items, such as clothing from specialist stores (down 3.7% YOY), restaurants (down 6.1%) and holidays (down 7.9%) fell appreciably while spending in stores that stock a mix of staple and discretionary goods increased only modestly (supermarket spend up only 2.3% and below inflation). Cheaper dining options (fast food and take-away) saw a rise in consumption, but this was at the expense of restaurant dining, which may point to consumers trading down to cheaper, lower quality, options (i.e. having a lower living standard when compared to 12 months ago). The alignment between category expenditure and business trading stress also indicates that businesses were directly affected by this fall in spending (as observed earlier in this report). The latest four weeks were weaker again: restaurant spend down 10.5% and holidays down 13.2%.

Taking inflation into account and comparing household spending over a consistent reporting period, the situation looks even worse. Real grocery consumption was stagnant in the three months to July (YOY) while real travel and clothing spend fell substantially. At the same time, household savings balances were 9.2% lower by June 2026 (YOY), indicating that household budgets were already stretched by the middle of this year. As a result, businesses operating in discretionary spending segments may have suffered directly from lower consumer demand, although the significant rise in BNPL spend (37% higher in the three months to August, YOY) suggests that consumers may have used term-payment options as a way of maintaining their lifestyle into Q3-2026 (at least over the short-term).

Why it matters. While higher input prices may have played a role in causing business stress, it is possible that consumer demand has also played a substantial role. In fact, the findings illustrate the potential relationship between economic events, consumer spending priorities and business trading. It is therefore feasible that consumer spending is a leading indicator of business stress, making it an effective tool for suppliers and lenders that need to forecast their exposure risk to certain business segments (and especially to smaller to medium businesses).

Economic backdrop: modest growth, higher rates

Annual CPI by household expense category - July 2026





+0.4%

Real GDP, June quarter 2026
Quarter on quarter; 2.1% through the year (ABS)

+7.4%

Company gross operating profits
Year to June 2026; +1.8% in the quarter (ABS)

4.60%

RBA cash rate, 29 September 2026
Fourth rise of 2026; highest since 2011

Sources: Experian; ABS National Accounts, Business Indicators, CPI and Household Spending Indicator (Jun-Aug 2026); RBA decision 29 Sep 2026 and FSR Oct 2026; NAB Business Survey Sep 2026; ASIC FY2025-26.

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Economic backdrop: what to watch in 2027

What to watch

- Road freight: whether the sector keeps deteriorating as fuel and commodity prices stay high.
- Travel (booking agencies, transport, accommodation): whether the sector's near-term fate rests on fuel prices, and rising overdue invoices persist or a summer recovery occurs
- Cafes, pubs, bars and restaurants: whether business fortunes continue to improve modestly over summer holiday period or whether high inflation on dairy, meat, seafood, beverages and electricity add to their trading risks.
- Supermarkets and groceries: whether arrears move back towards national levels or whether spending stays soft and consumers trade-down to cheaper goods, while inflation on food and beverages continues to grow,
- Severe-risk share: whether September's rise in failure risk and the higher number of vulnerable businesses extends into the December quarter.

Implications for three audiences

- **Business owners and suppliers:** track cash collected and the number of invoices crossing 60 days; review customer terms in foodservice, entertainment, travel and transport sectors.
- **Banks, finance and trade-credit providers:** use each segment's current 60+ overdue incidence, its trend and its gap to the national rate. For example, road freight (heightened level) and travel agencies (fast deterioration) may need different treatments.
- **Media and policy readers:** understand economic landscape and business impacts – i.e., improving aggregate risk alongside more concentrated business stress from selective household demand, not economy-wide collapse or universal recovery.

Context from other recent indicators

- **RBA, October 2026 FSR:** most businesses remain resilient with low bank arrears, but insolvencies elevated in hospitality, construction and transport; smaller, energy-intensive and cyclical firms most exposed.
- **ABS:** CPI rose to 4.0% in the year to August (housing +5.7%, transport +5.6%); household spending was flat in August.
- **NAB, September survey:** business confidence fell to -13, in the bottom 5% of readings.

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Definition of the Commercial Risk Barometer

Background notes: Basis of the Commercial Risk Barometer

Tracking

The Commercial Risk Barometer tracks the risk of Australian businesses being unable to trade within the next 12 months with money owing and forced into closure – this includes businesses entering liquidation and/or being involuntarily deregistered. The barometer is:

- A metric, showing the percentage change in the probability of businesses failing with monies owing
- A 12-month forward looking prediction of this failure risk
- A trend-line, showing the changing nature of this risk, both directionally and in percentage magnitude
- Aggregated over all active businesses operating at the time of risk assessment

Leading indicators

The barometer is created by modelling leading indicators against subsequent business performance. These indicators include:

- Current and historical legal actions taken out on businesses and their directors
- Current and historical debt collection activity on businesses
- Changes in trading activity including the aggregate value of business invoice payments
- Changes in financial stress through the late payment of trading obligations
- The underlying risk of the business's profile – e.g. industry and geographic business profile
- Credit risk of business directors on their business and consumer credit holdings – including their credit exposure and payment delinquency

Trends

The barometer is shown as the percentage change in failure risk, with the percentage calculated relative to the risk observed at the baseline point in time - as at January 2023. This baseline has been chosen to a) remove the early biases/effects from COVID and to b) focus on current economic impacts from broad-based inflationary pressures and higher interest rates on consumers and businesses.

To smooth monthly fluctuations, these trends are calculated as moving averages over a rolling 3-month period to the month shown in the trend diagram (page 2). Severe-risk shares are measured as a proportion of all active businesses, so that changes are not distorted by growth in the business population.

The 60+ day rate is the proportion of observed businesses with at least one invoice 60 or more days overdue (a count of businesses, not overdue dollars). DSO is average days overdue, measured on a separately observed population. Finer segments are reported only where at least 1,000 businesses are observed.

The data used to create the risk index is derived from Experian's proprietary commercial databases, comprising the largest commercial information bureau and trade credit payment program available on Australia's 2.5mill+ active businesses.

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