

Monthly Credit Risk Insights by Alares

Hi Colleague,

Insolvencies continue to hold at historically high levels post the insolvency catch-up. March numbers remained near the record high from last year, as the big four banks saw a resurgence in Court recoveries.

Key highlights in March

- The ATO continues full steam, pulling all available levers in collecting outstanding tax debts.
- The big four banks saw a sharp increase in Court activity in March after a prolonged slowdown.
- Winding up applications continue to rise.

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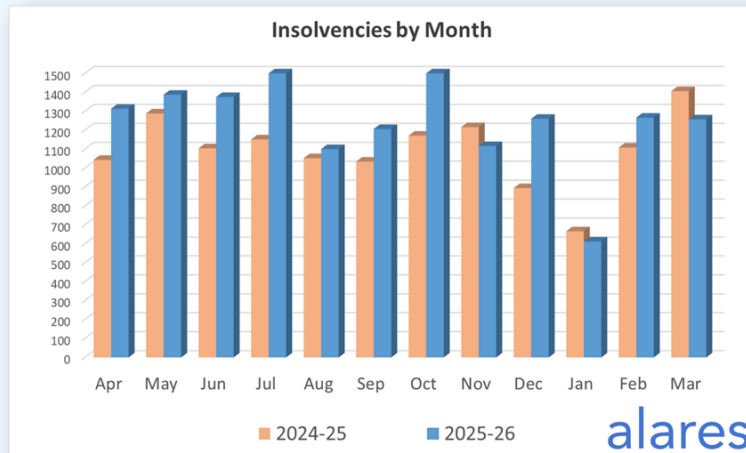
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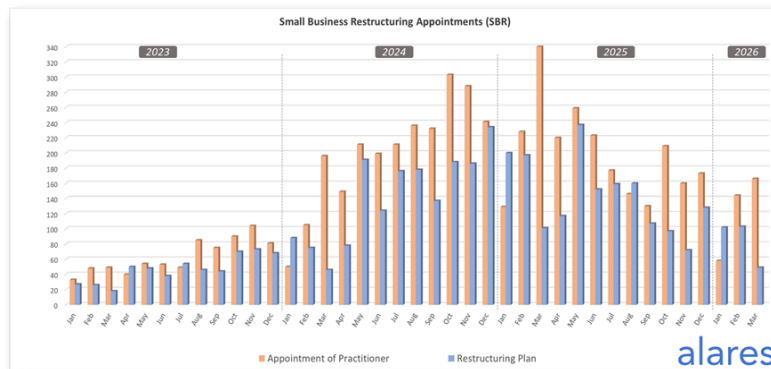
Insolvencies in March remained near record highs

With the COVID catch-up complete, it remains to be seen whether insolvencies will remain at these records highs, or if they will eventually trend back down to prior levels.



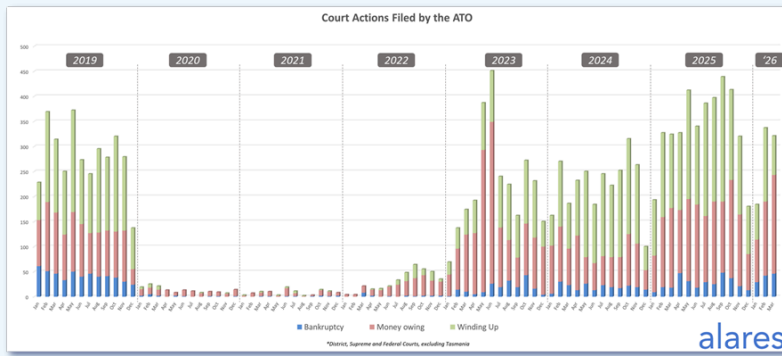
Small business restructuring appointments (SBR) appear to have plateaued

This follows a prolonged decline throughout 2025.



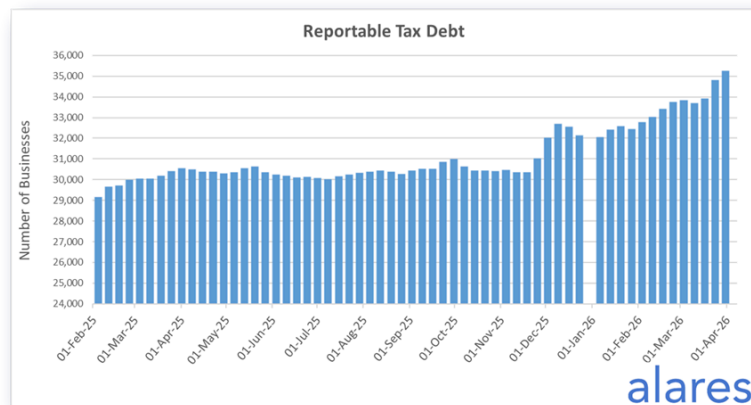
The ATO's Court recoveries continue at pace

We are still yet to see any slowdown in the ATO's Court activity as they continue to collect historically high levels of outstanding tax debts.



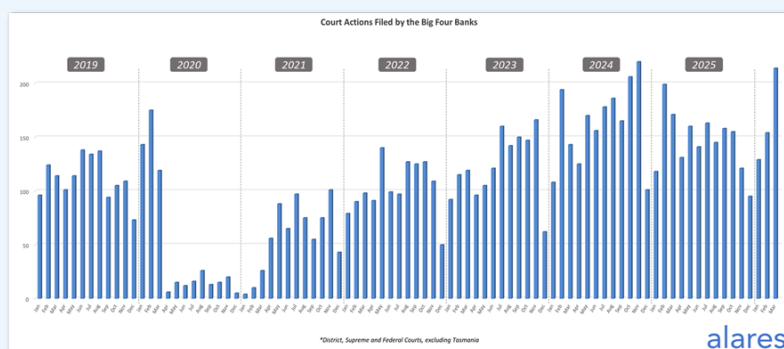
The ATO's disclosure of business tax debt also continue to increase unabated

March saw further increases in the ATO's business tax debt disclosures, with more than 35,000 businesses now subject to ATO reporting.



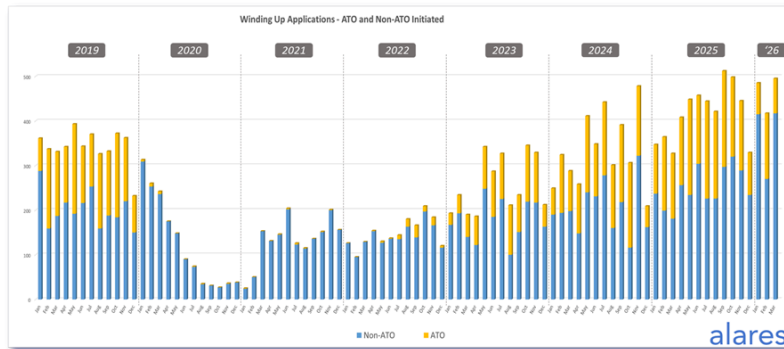
Court recoveries from the big four banks saw a resurgence in March

This follows a prolonged decline during the previous 12 months.



Meanwhile, winding up applications continue to trend higher

The non-ATO initiated applications, in particular, continue to trend higher as credit providers increasingly seek to enforce on outstanding debts.



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