

Series breaks

Series breaks occur when data are affected by survey changes that are not 'organic' but arise from one period to another because of factors such as the introduction of a new bank to the survey; a bank relinquishing its registration; the sale of assets; merger with another institution, reclassifications of survey data or a change in substance in business practice that interrupts a 'like for like' time series.

Series breaks for key balance sheet components for registered banks and non-bank lending institutions (NBLIs) are displayed in the tables below.

Table 1: Registered banks series breaks (\$m)

| Break date | Agriculture lending | Business lending | Housing lending | Consumer lending | Household deposits |
|------------|---------------------|------------------|-----------------|------------------|--------------------|
| Feb-06 | | | -291 | | |
| Aug-06 | | | -484 | | |
| Oct-08 | +400 | +264 | +1632 | +88 | +1,859 |
| Nov-09 | | | +144 | | |
| Oct-11 | | | +1,082 | +114 | +1,177 |
| Dec-12 | +519 | +891 | +279 | +375 | +1,482 |
| Sep-15 | | | | -57 | |
| Jul-17 | +8 | +420 | -435 | | |
| Sept-17 | | | | +58 | |

Table 2: Non-bank lending institutions series breaks (\$m)

| Break date | Agriculture lending | Business lending | Housing lending | Consumer lending | Less: Counter-part funding | Total assets | Memo: Household deposits |
|------------|---------------------|------------------|-----------------|------------------|----------------------------|--------------|--------------------------|
| Sep-06 | | | | | | -555 | |
| Dec-08 | -400 | -328 | -1,631 | -104 | -301 | -2,323 | -1,859 |
| Jun-09 | | 718 | | | 1,158 | | |
| Dec-09 | | -175 | -144 | | -144 | -175 | |
| Dec-10 | -6 | | -117 | | | -143 | -123 |
| Dec-11 | | | -1,082 | -114 | -170 | -1,290 | -1,117 |
| Dec-12 | -519 | -891 | -279 | -375 | | -2,342 | -1,482 |
| Sep-15 | | | | +57 | | +62 | |
| May-16 | | -39 | | | | -39 | |
| Sept-17 | | | | -58 | | -58 | |