

Series breaks Loans by purpose S31

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 the table Loans by purpose S31 are displayed in the table below.

Table 1: Loans by purpose S31 series breaks (\$m)

Break date	Housing lending		Consumer lending	Business lending		Agriculture lending*	Financial Institutions	Other loans
	Owner Occupier	Residential investor		Commercial property*	Other business			
Jul-17	-494	+59		+135	+285	+8	+7	
Sep-17			+58					
Jul-18							+194	-194
Aug-18				+616	-616			
Nov-18								-676
Dec-18			+19		-19			
Nov-19					+417	+208	-625	
Dec-19						-140		
Sep-20			-940		-2235	-138	-6	-32
Jan-21								-46
Mar-21			-34					
Oct-21					+230			-230
Nov-21	-1603	+1603						

*Table 2: Loans by purpose S31 series breaks (\$m) – Commercial property breakdown

Break date	Commercial property		
	Investment property	Property development – commercial	Property development – residential
Jul-17	+135		
Aug-18	+927	-276	-35
Sep-21	+114	-114	

Table 3: Loans by purpose S31 series breaks (\$m) – Agriculture breakdown

Break date	Agriculture			
	Dairy	Sheep & beef	Horticulture	Other agriculture
Nov-19	+96	+65	+15	+32
Dec-19	-140			
Sep-20	-64	-31	-23	-21
Dec-21	-100		+100	