

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 | | Business lending | | Agriculture lending | Consumer lending | Financial Institutions | Other loans |
|------------|-----------------|----------------------|----------------------|----------------|---------------------|------------------|------------------------|-------------|
| | Owner Occupier | Residential investor | Commercial property* | Other business | | | | |
| Jul-17 | -494 | +59 | +135 | +285 | +8 | | +7 | |
| Sep-17 | | | | | | +58 | | |
| Aug-18 | | | +616 | -616 | | | | |
| Dec-18 | | | | -19 | | +19 | | |
| Nov-19 | | | | +417 | +208 | | -625 | |
| Dec-19 | | | | | -140 | | | |
| Sep-20 | | | | -2235 | -138 | -940 | -6 | -32 |

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

| Break date | Commercial property | | |
|------------|---------------------|-----------------------------------|------------------------------------|
| | Investment property | Property development – commercial | Property development – residential |
| Aug-18 | +927 | -276 | -35 |