

Series breaks - Sector lending C5

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		
Sep-17				+58	
Dec-18		-19		+19	
Nov-19	+208	+417			
Dec-19	-140				
Sep-20	-138	-2235		-940	
Mar-21				-34	
Oct-21		+230			
Apr-22				-186	-183
Jul-23		-63	+63		
Dec-23			-1055		
Mar-25	351	-351			

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	
Oct-08	-400	-328	-1,631	-104	-301	-2,323	-1,859

Jun-09		718			1,158		
Nov-09		-175	-144		-144	-175	
Oct-10	-6		-117			-143	-123
Oct-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	
Sep-17				-58		-58	
Sep-19		+58		-58			
Sep-20	+320	+2,053		+1075		+3,573	
Jun-21		+113					
Sep-22		+83		-83			
Nov-23				+82			
Dec-23			+1300				
Jul-24		-62	+19	+43			
Nov-24		+135		-135			
Dec-24				-113			
Jun-25				-274			