

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						
Apr-22			-186				+186	
Jul-23		+63		-30	-33			
Dec-23	-681	-374						

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	
Oct-22	-49	+49	
Jul-23	-30		
Feb-24		+69	-69
Jun-24	-70	+70	

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	