

## Series breaks: Loans by business size - S35

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. For the purposes of the bank balance sheet survey, respondents are asked to use a level of reasonableness and judgement when trying to manage their business lending by business size splits in practice.

Series breaks for the table Loans by business size S35 are displayed in the table below.

Table 1: Loans by business size S35 series breaks (\$m)

Break date	Business lending			Commercial property lending			Other business lending		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Jul-17		+420			+135			+285	
Aug-18					+616			-616	
Aug-19		-300	+300					-300	+300
Sep-19	+60	-60					+60	-60	
Nov-19		+417						+417	
Dec-19									
Sep-20		-2235						-2235	
Oct-20	+1750	-1750		+650	-650		+1100	-1100	
Nov-20	-4200	+6000	-1800	-900	+900		-3300	+5100	-1800
Feb-21		-470	+470					-470	+470
Jun-21	-209	+209		-209	+209				
Aug-21	-1300	+1300					-1300	+1300	
Sep-21	-36		-78			-114	-36		+36
Oct-21			+230						+230
Sep-22	-395	+395					-395	+395	
May-23	-211	+211		-116	+116		-95	+95	
Jun-23		+104	-104					+104	-104
Jul-23	-63			-30			-33		
Aug-23		-50	+50					-50	+50
Dec-23							-47	+47	
Jul-24	-330	+330		-50	+50		-280	+280	
Oct-24		-254.5	+46.5		-208			-46.5	+46.5
Nov-24	+96	-96		+43	-43		+53	-53	
Dec-24	+60	+10	44-70	+24	-24		+36	+34	-70

Break date	Business lending			Commercial property lending			Other business lending		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Mar-25	-10	-397	+56	-23	-309	-19	+13	-88	+75
Apr-25	+73	-73		+27	-27		+46	-46	
May-25	+173	-173		+75	-75		+99	-99	
Jun-25	+127	-147	+20	+43	-43		+85	-105	+20
Jul-25	+14	-14		+5	-5		+9	-9	
Oct-25	-358	+358		-131	+131		-227	+227	
Nov-25		-426	+426		-28	+28		-398	+398