

## Series breaks: Business loans by product - S36

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 Business loans by product are displayed in the table below.

Table 1: Business loans by product S36 series breaks (\$m)

Break date	Business lending	Commercial property lending	Other business lending	
	Total	Total	Small & Medium	Large
Jul-17	+420	+135	+285	
Aug-18		+616	-616	
Aug-19			-300	+300
Nov-19	+417		+417	
Sep-20	-2235		-2235	
Nov-20			+1800	-1800
Feb-21			-470	+470
Sep-21	-114	-114	-36	+36
Oct-21	+230			+230
Jun-23			+104	-104
Jul-23	-63	-30	-33	
Oct-24	-208	-208		
Mar-25	-351	-351		
Nov-25			-398	+398
May-26			-450	+450