

## Series breaks to tables

### Breaks in series due to establishment of new banks and other changes in reporting arrangements\*

<b>(a) Breaks in series due to establishment of new banks**</b>			
<i>Date</i>	<i>New bank</i>	<i>Former name(s)</i>	<i>Previous classification</i>
Sep 83	Bank of Queensland Savings Bank	..	..
Mar 85	Macquarie Bank Limited	Hill Samuel Australia Limited	MMC
Jun 85	Advance Bank Limited	N.S.W. Building Society	PBS
Oct 85	CHASE AMP Bank Limited	CHASE AMP Acceptances Ltd	MMC
	Lloyds Bank NZA Limited	Lloyds International Limited	MMC
Dec 85	Barclays Bank Australia Limited	Barclays Australia Limited	MMC
	Bank of China	..	..
	Bank of Tokyo Australia Limited	BOT Australia Ltd	MMC
	Citibank Limited	Citicorp Australia/ CitiSecurities Limited	FC/MMC
	Citibank Savings Limited	Citicorp Australia/ CitiSecurities Limited	FC/MMC
	IBJ Australia Bank Limited	..	..
Jan 86	Mitsubishi Bank of Australia Limited	..	..
Feb 86	Bankers Trust Australia Limited	BT Australia Limited	MMC
	Deutsche Bank Australia Limited	European Asian of Australia Limited	MMC
	HongkongBank of Australia Limited	Wardley Australia Limited	MMC
	NatWest Australia Bank Limited	NatWest Finance Limited	FC
	National Mutual Royal Bank Limited	Capel Court Corporation Group/Mercantile Credits Group/National Mutual RBC	MMC
	National Mutual Royal Savings Bank Limited	National Mutual Permanent Building Society	PBS
Apr 86	Standard Chartered Bank Australia Limited	Standard Chartered Finance Ltd	FC
May 86	Bank of America Australia Limited	BA Australia Limited/ BA Australia Leasing Limited	MMC
Jun 86	Bank of Singapore (Australia) Limited	..	..
	Civic Advance Bank Limited	Civic Co-operative Permanent Building Society Ltd	PBS
Mar 87	National Mutual Royal Savings Bank (NSW) Limited	United Permanent Building Society Ltd	PBS
Apr 87	Challenge Bank Limited	Perth Building Society/ Hotham Permanent Building Society	PBS
Sep 87	Tasmania Bank	The Tasmanian Permanent Building Society/ Launceston Bank for Savings	PBS/SB
Jul 88	Metway Bank Limited	Metropolitan Permanent Building Society	PBS
Jul 89	Bank of Melbourne Limited	RESI-Statewide Building Society	PBS

<b>(a) Breaks in series due to establishment of new banks**</b> <i>continued</i>			
<i>Date</i>	<i>New bank</i>	<i>Former name(s)</i>	<i>Previous classification</i>
Aug 90	Canberra Advance Bank Limited	Civic Advance Bank Limited/ Canberra Permanent Co- operative Building Society Limited	B/PBS
Oct 91	Town & Country Bank Limited	Town & Country W.A. Building Society	PBS
Jul 92	St. George Bank Limited	St. George Building Society Ltd	PBS
May 93	Overseas Union Bank Limited	OUB Australia Limited	MMC
Sep 93	United Overseas Bank Limited	UOB Australia Limited	MMC
Jan 94	Adelaide Bank Limited	The Co-operative Building Society of South Australia	PBS
	State Street Bank and Trust Company	State Street Finance Limited	MMC
Mar 94	Barclays Bank PLC	..	..
Apr 94	St. George Partnership Banking Limited	Barclays Bank Australia Limited	B
May 94	Credit Suisse	Credit Suisse Bullion Pacific Limited	MMC
Jul 94	Bank of South Australia Limited	State Bank of South Australia	B
	Bank of America NT & SA	Bank of America Australia Limited	B
	NBD Bank, N.A.	Michell NBD Limited	MMC
	Deutsche Bank AG	Deutsche Bank Australia Limited	B
Sep 94	Arab Bank Australia Limited	Arab Australia Limited	MMC
Oct 94	The First National Bank of Chicago	First Chicago Australia Limited	MMC
Nov 94	Morgan Guaranty Trust Company of New York	J.P. Morgan Australia Limited	MMC
Dec 94	ING Mercantile Mutual Bank Limited	Mercantile Mutual Finance Corporation Limited	GF
Jan 95	The Dai-Ichi Kangyo Bank, Limited	Dai-Ichi Kangyo Australia Limited	MMC
Mar 95	Midland Bank PLC	..	..
Jul 95	Bendigo Bank Limited	Bendigo Sandhurst Mutual Permanent Land and Building Society	PBS
Sep 95	Queensland Industry Development Corporation	..	..
Oct 95	The Chase Manhattan Bank (NA)	The Chase Manhattan Bank Australia Limited	B
Feb 96	The Citibank N.A.	..	..
Apr 96	The Asahi Bank, Ltd	Asahi Finance (Australia) Ltd	MMC
Jul 96	ANZ Grindlays Bank Limited	ANZ Grindlays Bank PLC (UK)	..
	Oversea-Chinese Banking Corporation Limited	..	..
Aug 96	Co-operative Central Raiffeisen- Boerenkenbank B.A.	..	..
Nov 96	Westdeutsch Landesbank Girozentrale	..	..

<b>(a) Breaks in series due to establishment of new banks**</b> <i>continued</i>			
<i>Date</i>	<i>New bank</i>	<i>Former name(s)</i>	<i>Previous classification</i>
Feb 97	Royal Bank of Canada	..	..
Oct 97	The International Commercial Bank of China	..	..
Nov 97	ING Bank NV	..	..
Jan 98	Dresdner Bank AG	Dresdner Australia Limited	MMC
Apr 98	NM Rothschild & Sons (Australia) Limited	Rothschild Australia Limited	MMC
May 98	ABN AMRO Bank N.V.	..	..
Jun 98	AMP Bank Limited	..	..
Aug 98	The Toronto-Dominion Bank	Toronto Dominion Australia Limited	MMC
Jun 00	Elders Rural Bank	Elders Rural Services Limited	PFC
Aug 02	Investec Bank	Investec Australia Limited	MMC
Dec 02	Fortis Bank SA/NV	..	..
Jan 04	Societe Generale	SG Australia Ltd	MMC
	UBS AG	..	..
Aug 05	Bank of China (Australia) Limited	..	..
Sep 05	HBOS Treasury Services Plc	..	..
Aug 06	Sumitomo Mitsui Banking Corporation	..	..

<b>(b) Breaks in series due to other changes in bank reporting</b>		
<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Jan 84	Change in report forms (introduction of supplement to forms I and J for savings banks)	New form provided detail on savings banks fixed deposits, statement accounts etc.
Jul 84	Change in accounting procedures by a bank (or banks)	Reclassification of some current deposits and fixed deposits.
Jan 85	Change in report forms (introduction of supplement to form D for trading banks)	New form provided more detail on lending.
Oct 85	Change in collection coverage	Foreign currency assets and liabilities included.
Jun 86	Change in collection coverage	Minor break in financial aggregates as identified foreign currency deposits with savings banks excluded.
Jul 87	Change in collection coverage	PIBA included. This added \$795 million to total assets of banks and smaller amounts to the financial aggregates.
	Reporting error	Data on amounts financed for credit cards revised due to the correction of a reporting error by one bank.
Sep 87	Reporting change	Estimate of banks' term deposit rates (\$10 000) from September 1987 to August 1988. The estimate is based on data on banks' rates for balances between \$5 000 and \$100 000.

**(b) Breaks in series due to other changes in bank reporting***continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Jan 89	Major change in report forms and coverage (new form D for trading banks and form I for savings banks)	Change in classification of assets and liabilities. Savings banks commence reporting weekly. Non-residents A\$ assets/liabilities included.
		New classification provides separate data on bank bills (previously included in 'all other'), borrowing from and lending to governments, and from (to) other financial institutions (previously only Reserve Bank, authorised money market dealers and banks), loans for owner occupied housing (previously only available for savings banks).
	Change in collection coverage	ARDB included. This added \$382 million to total assets of banks and smaller amounts to the financial aggregates. CDB included. This added \$2,034 million to total assets of banks and smaller amounts to the financial aggregates.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.1 billion of 'deposits – other' to 'other borrowings'.
Jan to May 89	Change in collection coverage	Defence Services Home Loan portfolio acquired by a bank.
May to Jul 89	Change in collection coverage	Transfer of loans from Tricontinental Holdings Ltd to State Bank of Victoria.
Jul 89	Change in collection coverage	Transfer of housing loans to the public sector by one bank.
Jan 90	Major change in report forms and coverage	Change in basis from 'in Australia' to 'on Australian books'.
		Distinction between savings and trading banks abolished.
		Non-resident foreign currency assets included.
Jan 91	State Bank of Victoria no longer included separately	Included in Commonwealth Bank of Australia.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2.0 billion of 'current deposits' to 'all other A\$ liabilities' and 'other borrowings'.
		Reclassification of approximately \$1.0 billion of 'all other A\$ assets' to loans to financial intermediaries.
	Reporting change	Reporting change by a bank reduced 'other borrowings – other' and 'total liabilities' by approximately \$1.3 billion.
Apr 91	Change in collection coverage	Transfer of commercial loans from NBFIs to a bank.
Jul 91	Reporting change	Reporting change by a bank reduced 'foreign currency liabilities' and 'total liabilities' by around \$1.0 billion.
		'Foreign currency assets' and 'total assets' fell by approximately \$1.7 billion.
Aug 91	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2.1 billion of fixed deposits to interest bearing current deposits and 'other' deposits.
Sep 91	Reclassification of items by a bank (or banks)	Reclassification of some non-resident deposits to resident deposits.
		Reclassification of current deposits to investment savings account deposits.
		Reclassification of some investment housing loans to owner-occupied housing.

**(b) Breaks in series due to other changes in bank reporting***continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Dec 91	National Mutual Royal Bank Limited no longer included separately	Included in Australia and New Zealand Banking Group Limited.
May 92	Reclassification of items by a bank (or banks)	Reclassification of 'other' deposits to 'investment savings account' deposits.
Jul 92	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2.5 billion of 'other' deposits to 'current deposits'.
		Reclassification of approximately \$2.5 billion of loans from private sector to government sector associated with the transfer of non-performing loans to government.
	ANZ Savings Bank Limited no longer included separately	Included in Australia and New Zealand Banking Group Limited; interbank accounts reduced by approximately \$4.0 billion. Financial aggregates not affected.
Aug to Sep 92	Transfer of assets and liabilities	Transfer of approximately \$1.3 billion of assets and liabilities from a non-bank subsidiary to parent bank.
Oct 92	National Australia Savings Bank Limited no longer included separately	Included in National Australia Bank Limited; interbank accounts reduced by approximately \$2.9 billion. Financial aggregates not affected.
Jan 93	Commonwealth Savings Bank of Australia no longer included separately	Included in Commonwealth Bank of Australia; interbank accounts reduced by approximately \$1.3 billion. Financial aggregates not affected.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.5 billion of government securities to fixed loans.
		Reclassification of some investment housing loans to owner-occupied housing.
Mar 93	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.0 billion of 'other' commercial loans to fixed loans.
Apr 93	Reporting change	Reporting change by a bank increased 'foreign currency assets' and 'total assets' by approximately \$0.9 billion.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.8 billion of 'investment savings account' deposits to 'current deposits bearing interest'.
Jun 93	Transfer of assets and liabilities	Transfer of approximately \$1.0 billion of assets and liabilities from MMC to parent bank.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.5 billion of 'all other (resident) liabilities' to 'other (non-resident) borrowings'.
Jul 93	Change in accounting procedures by a bank (or banks)	Reporting change by a bank reduced both 'current deposits' and 'overdrafts' by approximately \$1.0 billion.
Oct 93	Westpac Savings Bank Limited no longer included separately	Included in Westpac Banking Corporation; interbank accounts reduced by approximately \$2.2 billion. Financial aggregates not affected.
Apr 94	Barclays Bank Australia Limited no longer included	Transfer of some assets and liabilities to MMC.

**(b) Breaks in series due to other changes in bank reporting***continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Jul 94	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.2 billion of fixed personal loans to commercial loans.
	Transfer of assets and liabilities	Transfer of approximately \$3.4 billion of assets and liabilities from a bank to the government sector.
	Deutsche Bank Australia Limited no longer included	Transfer of some assets and liabilities to MMC.
Sep 94	Bank of Queensland Savings Bank Limited no longer included separately	Included in Bank of Queensland Limited; interbank accounts reduced by approximately \$0.3 billion. Financial aggregates not affected.
Oct 94	Reclassification of items by a bank (or banks)	Reclassification of \$0.8 billion of 'current non-interest bearing deposits' from the government sector to 'Other'.
		Reclassification of approximately \$0.6 billion of fixed commercial loans as personal loans.
		Reclassification of some government overdraft loans to commercial overdrafts.
Jan 95	Citibank Savings Limited no longer included separately	Included in Citibank Limited; interbank accounts reduced by approximately \$1.8 billion. Financial aggregates not affected.
Apr 95	Reporting change	Reporting change by a bank reclassified some resident foreign currency liabilities to non-resident liabilities and reduced both total foreign currency liabilities and assets by approximately \$0.6 billion.
Jun 95	Reporting change	Reporting change by a bank reduced 'all other A\$ liabilities', 'total liabilities' and 'total assets' by approximately \$1.2 billion.
Jul 95	Town & Country Bank Limited no longer included separately	Included in Australia and New Zealand Banking Group Limited; interbank accounts reduced by approximately \$1.0 billion. Financial aggregates not affected.
Dec 95	Bank of America Australia Limited no longer included	Transfer of some assets and liabilities to MMC.
	Reclassification of items by a bank (or banks)	Reclassification of \$0.2 billion from commercial loans to owner-occupied and investment housing in the December quarter 1995 and revision to the levels of business credit outstanding from December 1995 to the September quarter 1998 inclusive.
		Table B.17 (now Table D.7) has been revised for this period and the weighted average interest rates on credit outstanding, as published in Tables B.18 (now Table D8) and F.4 (now Table F.5), have also been revised.
Feb to Mar 96	Reclassification of items by a bank (or banks)	Reclassification of 'statement savings account' to interest bearing current deposits.
Mar 96	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.4 billion of owner-occupied housing loans as investment housing.
		Reclassification of approximately \$0.6 billion of fixed personal loans as commercial loans.
Apr 96	Reporting change	Reporting change by a bank reduced 'all other A\$ assets' and 'total assets' by approximately \$0.8 billion.

<b>(b) Breaks in series due to other changes in bank reporting</b> <i>continued</i>		
<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Dec 96	Transfer of assets and liabilities	Transfer of approximately \$3.2 billion of assets and liabilities from NBFIs to a bank.
Jan 97	Advance Leasing Limited no longer included	Transfer of assets to the non-bank sector.
Feb 97	Bank of Singapore (Australia) Limited no longer included	Transfer of assets to the non-bank sector.
Apr 97	St. George Partnership Banking Limited no longer included separately	Included in St. George Bank Limited.
	Challenge Limited no longer included separately	Transfer of some assets and liabilities to the non-bank sector.
May 97	Bank of New Zealand no longer included separately	Included in National Australia Bank Limited.
Mar 98	Reporting change	Reporting change by a bank increased the number of debit card accounts, and the number and value of debit cards purchases.
		The introduction of a market risk capital charge for banks has changed the level of risk-weighted assets reported by banks in respect of both on- and off-balance sheet business.
Apr 98	Advance Bank Australia Limited no longer included separately	Included in St. George Bank Limited.
	Change in collection coverage	A bank ceased to write new business for variable rate, secured personal instalment loans; this has affected the calculation of the midpoint rate.
May 98	Bank of Melbourne Limited no longer included separately	Included in Westpac Banking Corporation.
	Reporting change	Changes in the pricing policies of banks altered the basis for determining the indicator rate applying to small business term loans and overdrafts.
Jun 98	NatWest Markets Australia Limited	Transfer of some assets and liabilities to the non-bank sector.
	Transfer of assets and liabilities	Transfer of approximately \$2.4 billion of assets and liabilities from MMC to parent bank.
		Merger and acquisition activity in the Australian banking sector broadened the coverage of the bank fees survey from 1998. However, the greater coverage is estimated to have increased total bank fees in 1998 by less than 5 per cent.
Jul 98	Reporting change	Introduction of a new off-balance sheet business reporting regime for AFIs.
Aug 98	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.7 billion of 'other' personal loans to owner-occupied housing and investment housing.
	Reporting change	Introduction of a new off-balance sheet business reporting regime for AFIs.
Sep 98	Reporting change	Introduction of a new off-balance sheet business reporting regime for AFIs.
Jan 99	Change in collection coverage	Change in the cash management account and term deposit products used to calculate indicator rates.
May 99	Reporting change	Reporting change by a bank increased the number of debit card accounts.
Sep 99	Transfer of assets and liabilities	Transfer of approximately \$2.2 billion of assets and liabilities from MMC to parent bank.

**(b) Breaks in series due to other changes in bank reporting***continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Mar 00	Reporting change	Reporting change by a bank increased the number of credit card accounts.
Jun 00	Reporting change	Change in off-balance sheet business reporting requirements for banks.
Jul 00	Reporting change	Bank data reported as end-month, rather than monthly average.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2.5 billion of 'fixed' personal loans and \$2.6 billion of 'overdraft' personal loans to owner-occupied housing.
Nov 00	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.4 billion of deposits by a bank.
Dec 00	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2 billion of assets by a bank.
Jan 01	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2 billion of 'fixed' personal loans to 'fixed' business loans by a bank.
		Reclassification of approximately \$0.7 billion of owner-occupied housing loans to investment housing loans by a bank.
		Reclassification of approximately \$1.8 billion of assets by a bank.
Apr 01	Transfer of assets and liabilities	Transfer of approximately \$4.5 billion of assets and liabilities due to sale of a subsidiary by a bank.
	Reporting change	Reporting change by a bank decreased the number of debit card accounts.
	Change in collection coverage	Addition of a bank to the sample used to calculate the rates on banks' transaction accounts, cash management accounts and term deposits.
May 01	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.7 billion of assets by a bank.
Jun 01	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.4 billion of assets and liabilities by a bank.
	Reporting change	Acquisition of one bank by another resulted in a decrease in the number of debit card accounts.
Jul 01	Reclassification of items by a bank (or banks)	Reclassification of approximately \$2.1 billion of assets and liabilities by banks.
Aug 01	Change in collection coverage	Removal of a bank from the sample used to calculate the rates on banks' 3-year term deposits.
Sep 01	Transfer of assets	Transfer of approximately \$1.6 billion of assets between a bank and a subsidiary.
	Transfer of assets and liabilities	Transfer of approximately \$1.3 billion of assets and liabilities from NBFIs to a bank.
Dec 01	Reclassification of items by a bank (or banks)	Reclassification of approximately \$3 billion of assets by banks.



**(b) Breaks in series due to other changes in bank reporting***continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Jan 02	Transfer of assets and liabilities	Transfer of approximately \$0.8 billion between a bank and a related corporation.
	Reporting change and change in collection coverage	Breaks in series due to addition of reporting banks. Breaks also due to revised definitions and changes in reporting by incumbent reporting banks. Credit and charge card accounts, transactions, balances and limits are affected, particularly by the inclusion of charge cards from January 2002 onwards. Debit card accounts, purchases and ATM cash withdrawals are also affected. Financial aggregates are not affected.
Feb 02	Reclassification of items by a bank	Reclassification of approximately \$0.5 billion deposits from a related entity to a third party by a bank.
Mar 02	Transfer of assets	Transfer of approximately \$0.7 billion of assets between a bank and a related entity.
	Transfer of assets and liabilities	Transfer of approximately \$1.3 billion of deposits between banks and related entities.
	Reporting change	Introduction of a new off-balance sheet business reporting regime for banks.
Apr 02	Reporting change	Introduction of a new data reporting regime for banks.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.8 billion deposits by a bank.
May 02	Transfer of assets and liabilities	Transfer of assets and liabilities between NBFIs and banks.
Jun 02	Transfer of assets and liabilities	Transfer of approximately \$0.6 billion of assets and liabilities between NBFIs and banks.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$4 billion of deposits by banks.
Jul 02	Transfer of assets and liabilities	Transfer of approximately \$0.6 billion of liabilities between NBFIs and banks.
		Transfer of approximately \$0.9 billion of assets between banks and related entities.
Aug 02	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.5 billion deposits by a bank.
Sep 02	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.5 billion deposits by banks.
	Transfer of assets and liabilities	Transfer of approximately \$0.6 billion of deposits between banks and related entities.
Oct 02	Transfer of assets and liabilities	Transfer of approximately \$0.5 billion of deposits between banks and related entities.
		Transfer of approximately \$1.1 billion of assets between a bank and its subsidiary.
Nov 02	Transfer of assets and liabilities	Transfer of approximately \$1.1 billion of deposits between banks and related entities.
		Transfer of approximately \$1.1 billion of assets between a bank and its subsidiary.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.9 billion of deposits by a bank.

**(b) Breaks in series due to other changes in bank reporting***continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Dec 02	Transfer of assets	Transfer of approximately \$0.5 billion of loans between banks and related entities.
	Transfer of assets and liabilities	Transfer of approximately \$1.3 billion of assets and liabilities from NBFIs to a bank.
Feb 03	Transfer of assets	Transfer of approximately \$1.2 billion between a bank and its subsidiary.
Mar 03	Transfer of assets	Transfer of approximately \$2.7 billion between a bank and its subsidiary.
	Reporting change	Some series for international banking statistics for this quarter were derived using averages over several subsequent quarters.
Apr 03	Change in collection coverage	Addition of a bank to the sample used to calculate the rate on banks' bonus savings accounts.
May 03	Reporting change	Addition of a bank to the sample used to calculate personal lending and housing loan indicator rates. The methodology used to calculate the unsecured fixed term personal rate changed from the midpoint of all products offered by the major banks to the arithmetic average of standardised loan products.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.7 billion of assets by a bank.
Jun 03	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1 billion of deposits by a bank.
Jul 03	Reporting change	Introduction of revised reporting form for banks.
Aug 03	Reclassification of liabilities	Reclassification of approximately \$0.4 billion of liabilities by a bank.
Dec 03	Reporting change	Change in reporting of lending by a bank.
	Transfer of assets	Transfer of \$2.2 billion between NBFIs and banks.
Jan 04	Transfer of assets	Transfer of \$3.1 billion between MMCs and banks.
	Transfer of liabilities	Transfer of \$2.4 billion between MMCs and banks.
	Change in collection coverage	Change in the products used to calculate the rate on banks' cash management accounts.
	Reporting change	Change in reporting of lending by a bank.
Mar 04	Acquisition of foreign claims and liabilities	The acquisition of The National Bank of New Zealand Limited by Australia and New Zealand Banking Group Limited resulted in an increase in claims and liabilities in New Zealand of \$34.4 billion and \$30.1 billion, respectively.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.0 billion of loans by a bank.
Apr 04	Transfer of assets	Transfer of approximately \$1.5 billion of assets from an FCGF to a bank.
Jun 04	Transfer of assets	Transfer of approximately \$1.0 billion of assets from FCGFs to banks.
	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.3 billion of owner-occupied housing loans to investor housing loans by a bank.
Jul 04	Transfer of assets	Transfer of approximately \$0.6 billion of assets from FCGFs to banks.
Aug 04	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.4 billion of loans by a bank.

<b>(b) Breaks in series due to other changes in bank reporting</b> <i>continued</i>		
<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Sep 04	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.8 billion of deposits by banks.
Oct 04	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.5 billion of loans by banks.
Dec 04	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.0 billion of loans by a bank.
Jan 05	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.0 billion of loans by a bank.
	Change in collection coverage	Change in the products used to calculate the rate on banks' cash management accounts.
Mar 05	Sale of foreign claims and liabilities	The sale of Northern Bank Limited by National Australia Bank Limited resulted in a decrease in claims and liabilities in the United Kingdom of \$9.3 billion and \$8.4 billion, respectively.
		The sale of National Irish Bank Limited by National Australia Bank Limited resulted in a decrease in claims and liabilities in Ireland of \$6.8 billion and \$4.2 billion, respectively.
Apr 05	Change in collection coverage	Addition of a bank to the sample used to calculate the rate on banks' bonus savings accounts.
Feb 06	Transfer of assets	Transfer of approximately \$2.3 billion of assets from an MMC to a bank.
Mar 06	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.7 billion of loans by a bank.
Jul 06	Reclassification of items by a bank (or banks)	Reclassification of approximately \$1.8 billion of loans by a bank.
	Reporting change	Changes to reporting forms due to incorporation of International Financial Reporting Standards (IFRS)
Aug 06	Reclassification of items by a bank (or banks)	Reclassification of approximately \$0.4 billion of loans by a bank.
	Transfer of assets	Transfer of approximately \$0.6 billion of assets from an FCGF to a bank.
Sep 06	Reclassification of items by a bank (or banks)	A bank changed its reporting system which resulted in some loans being reclassified.
Oct 06	Transfer of assets	Transfer of approximately \$3.8 billion of loans from a bank to a related entity.
	Reporting change	Break in financial institution cheque series due to change in reporting by a bank.
Nov 06	Transfer of assets	Transfer of approximately \$0.6 billion of assets from an FCGF to a bank.
Dec 06	Transfer of assets	Transfer of approximately \$2 billion of loans from a bank to another entity.

<b>(c) Breaks in series due to changes in coverage and reporting of non-banks***</b>		
<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Aug 76	Change in collection coverage	Addition of CUBS data to M3 coverage resulting in approximately \$4.5 billion increase in M3 level.
Feb 83	Change in collection coverage	Cash management trusts included in financial aggregates. This added \$1 493 million to loans and advances by all financial intermediaries and credit in February 1983.

**(c) Breaks in series due to changes in coverage and reporting of non-banks\*\*\****continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Jun 84	Change in collection coverage	Identifiable transactions between other corporations in the same category excluded.
Dec 92	Change in collection coverage	Exclusion of a group of permanent building societies in liquidation.
Mar 93	Change in collection coverage	Several intra-group financiers removed from FCA Register of Corporations or exempted from application of the FCA.
Aug 96	Change in collection coverage	Authorised money market dealers no longer included; their accreditation was revoked on 9 August 1996.
Sep 97	Change in collection coverage	Transfer of approximately \$5.2 billion of assets to the MMC category from another FCA category.
Jul 98	Reporting change	Change in accounting system of an MMC following a recent merger with another MMC.
		Introduction of a new off-balance sheet business reporting regime for AFIs.
Aug 98	Reporting change	Change in accounting system of an MMC following a merger.
		Introduction of a new off-balance sheet business reporting regime for AFIs.
Sep 98	Reporting change	Introduction of a new off-balance sheet business reporting regime for AFIs.
Sep 99	Change in collection coverage	Special Service Providers no longer registrable under the FCA.
Dec 99	Change in collection coverage	The threshold for inclusion was increased from assets of \$5 million to assets of \$50 million. This change reduced the total reported assets by the following approximate amounts: credit unions: \$3 050 million building societies: \$140 million money market corporations: \$2 930 million finance companies: \$490 million general financiers: \$330 million pastoral finance companies: \$160 million.
	Reporting change	Credit unions and building societies use new forms to report data to APRA. Reclassification of housing lending formerly classified as personal and business lending.
Mar 00	Reporting change	Change in accounting system of an MMC.
Jun 00	Reporting change	Change in accounting system of an MMC.
Jul 00	Reporting change	Non-bank data reported as end-month, rather than average of last two end-month figures.
Aug 00	Change in collection coverage	Transfer of approximately \$4.7 billion of assets and liabilities to the MMC category from another FCA category.
Jan 01	Change in collection coverage	Entry of four credit unions.
Feb 01	Change in collection coverage	Entry of new general financier.
May 01	Change in collection coverage	Entry of new FCA institutions.
Jun 01	Change in collection coverage	Transfer of approximately \$1.8 billion of assets and liabilities between an MMC and a subsidiary.
		Entry of new general financiers.

**(c) Breaks in series due to changes in coverage and reporting of non-banks\*\*\****continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Jul 01	Change in collection coverage	Entry of new general financiers.
		Transfer of approximately \$1.8 billion of assets and liabilities between an MMC and a subsidiary.
Sep 01	Change in collection coverage	Entry of new FCA institutions.
Oct 01	Reporting change	Introduction of a new data reporting regime for credit unions and building societies.
Dec 01	Change in collection coverage	Entry of new FCA institutions.
Jan 02	Change in collection coverage	Breaks in series due to addition of reporting institutions, including building societies, credit unions and other non-bank reporting organisations. These breaks affect credit and charge card accounts, transactions, balances and limits, and debit card accounts, purchases and ATM cash withdrawals. Financial aggregates are not affected.
Apr 02	Reclassification of assets and liabilities	Reclassification of approximately \$0.9 billion by an institution.
Sep 02	Change in collection coverage	Entry of new FCGFs.
	Reclassification of liabilities	Reclassification of approximately \$5 billion deposits by an MMC.
Nov 02	Reclassification of assets	Reclassification of approximately \$6 billion of assets by institutions.
Jan 03	Change in collection coverage	Entry of new FCGFs.
	Transfer of assets	Transfer of approximately \$1 billion of loans between an MMC and a related entity.
Feb 03	Change in collection coverage	Entry of new FCGFs.
Mar 03	Reclassification of assets	Reclassification of \$1.1 billion of assets by an FCGF.
Mar 03	Change in collection coverage	Entry of new FCGFs.
Apr 03	Reporting change	Introduction of a new data reporting regime for RFCs.
	Transfer of assets	Transfer of approximately \$0.7 billion between MMCs and related entities.
	Change in reporting	Change in reporting of assets by non-bank reporting organisations of approximately \$2.1 billion.
	Change in reporting	Change in reporting of liabilities by non-bank reporting organisations of approximately \$1.3 billion.
May 03	Transfer of assets	Transfer of approximately \$0.4 billion between an FCGF and related entity.
Jun 03	Transfer of assets	Transfer of approximately \$1.0 billion between MMCs and related entities.
Aug 03	Transfer of assets	Transfer of approximately \$0.5 billion between MMCs and related entities.
Aug 03	Change in collection coverage	Entry of new FCGFs.
Oct 03	Change in collection coverage	Exit of a number of FCGFs.
	Transfer of assets	Transfer of approximately \$0.5 billion between FCGFs and related entities.
		Transfer of approximately \$0.7 billion between MMCs and related entities.
Nov 03	Reclassification of assets	Reclassification of \$0.4 billion by an MMC.

**(c) Breaks in series due to changes in coverage and reporting of non-banks\*\*\***

*continued*

<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
	Transfer of assets	Transfer of approximately \$1.5 billion between MMCs and related entities.
Mar 04	Change in collection coverage	Entry of a new FCGF.
		Exit of an MMC.
Aug 04	Transfer of assets and liabilities	Conversion of a number of RFCs to SCCIs. Financial aggregates are not affected.
Oct 04	Transfer of assets	Transfer of approximately \$0.6 billion between an FCGF and a related entity.

<b>(c) Breaks in series due to changes in coverage and reporting of non-banks***</b>		
<i>continued</i>		
<i>Date</i>	<i>Nature of change</i>	<i>Details</i>
Nov 04	Reclassification of assets	Reclassification of \$1.0 billion by an MMC.
Dec 04	Change in collection coverage	Entry of a new FCGF.
Jan 05	Change of items by an MMC	Reporting change of approximately \$1.8 billion of loans by an MMC.
Feb 05	Reclassification of assets	Reclassification of approximately \$0.9 billion of deposits by an MMC.
Mar 05	Transfer of assets	Transfer of approximately \$0.5 billion of loans between MMCs and related entities.
Apr 05	Transfer of assets	Transfer of approximately \$0.4 billion of loans between MMCs and related entities.
May 05	Transfer of assets	Transfer of approximately \$0.4 billion of loans between MMCs and related entities.
Jul 05	Change in collection coverage	Entry of new FCGFs.
Aug 05	Change in collection coverage	Entry of new FCGFs.
Dec 05	Change in collection coverage	Entry of a new FCGF.
Feb 06	Change in collection coverage	Entry of new FCGFs.
Apr 06	Transfer of assets	Transfer of approximately \$0.4 billion of assets between an MMC and a related entity.
Jun 06	Reclassification of liabilities	Reclassification of approximately \$1.0 billion of deposits by an MMC.
	Transfer of assets	Transfer of approximately \$0.8 billion of loans between an MMC and a related entity.
Jul 06	Reporting change	Changes to reporting forms due to incorporation of International Financial Reporting Standards (IFRS)
Aug 06	Reclassification of assets	Reclassification of approximately \$2.7 billion of assets by an FCGF.
	Reclassification of liabilities	Reclassification of approximately \$2.3 billion of liabilities by an FCGF.
Sep 06	Reclassification of assets	Reclassification of approximately \$0.5 billion of assets by an MMC.
Oct 06	Change in collection coverage	Entry of new FCGFs.
Nov 06	Transfer of assets	Reclassification of approximately \$3.2 billion of assets by an MMC.
	Transfer of liabilities	Transfer of approximately \$1.7 billion of liabilities to an FCGF from a related entity.
Dec 06	Change in collection coverage	Entry of new FCGFs.
	Transfer of assets	Transfer of approximately \$0.5 billion of loans from an FCGF to another entity.

\* More detailed explanation of the impact of breaks is contained in the 'Technical Note: Series Breaks in Bank, NBF1 and Financial Aggregates Tables' in the *Bulletin*, December 1992. While all new banks are shown in Table (a), some smaller breaks are not listed in Tables (b) and (c).

\*\* Date refers to the first month in which the institution reported as a bank.

\*\*\* Other than the counterpart breaks associated with the conversion of NBFIs to banks and transfer of assets and liabilities from NBFIs to banks.