

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF AUSTRALIA'S FOUR MAJOR BANKS

ANZ

ED-ANZ03QW: Please provide data on the following key returns metrics, as a time series for the past 20 years:

- net interest margin (NIM)
- return on equity (ROE).

Answer:

ANZ Net Interest Marginⁱ

Full Year – Statutory basis

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
2.67%	2.49%	2.35%	2.31%	2.19%	2.01%	2.29%	2.47%	2.46%	2.31%

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	1H2023
2.22%	2.13%	2.04%	2.00%	1.99%	1.87%	1.75%	1.63%	1.64%	1.63%	1.75%

Full Year – Cash basis (or other adjusted basisⁱⁱ)

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
2.67%	2.48%	2.35%	2.31%	2.19%	2.01%	2.29%	2.47%	2.46%	2.31%

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	1H2023
2.22%	2.13%	2.04%	2.00%	1.99%	1.87%	1.75%	1.63%	1.64%	1.63%	1.75%

ANZ Return on Equityⁱ

Full Year – Statutory basis

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
20.1%	18.1%	17.3%	20.7%	20.9%	14.5%	10.3%	13.9%	15.3%	14.6%

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	1H2023
14.9%	15.8%	14.5%	10%	11%	10.9%	10%	5.9%	9.9%	11.4%	10.6%

Full Year – Cash basis (or other adjusted basisⁱⁱ)

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
20.1%	17.8%	17.5%	20.1%	20.1%	13.2%	13.3%	15.5%	16.2%	15.6%

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	1H2023
15.3%	15.4%	14%	10.3%	11.9%	9.8%	10.4%	6.0%	9.9%	10.4%	11.4%

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[2003 Full Year Results ended 30 September 2003 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2004 Full Year Results ended 30 September 2004 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2005 Full Year Results ended 30 September 2005 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2006 Full Year Results ended 30 September 2006 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2007 Full Year Results ended 30 September 2007 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2008 Full Year Results ended 30 September 2008 \(Consolidated Financial Report & Dividend Announcement\)](#)
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[2016 Full Year Results ended 30 September 2016 \(Consolidated Financial Report & Dividend Announcement\)](#)
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[2019 Full Year Results ended 30 September 2019 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2020 Full Year Results ended 30 September 2020 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2021 Full Year Results ended 30 September 2021 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2022 Full Year Results ended 30 September 2022 \(Consolidated Financial Report & Dividend Announcement\)](#)
[2023 Half Year Results ended 31 March 2023 \(Consolidated Financial Report & Dividend Announcement\)](#)

ⁱⁱ Underlying profit basis for 2009, 2010, 2011 & 2012.