

**Answer to Question:** BA01QON

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**INQUIRY INTO PROMOTING ECONOMIC DYNAMISM, COMPETITION AND  
BUSINESS FORMATION**

**QUESTION:**

**CHAIR:** I am trying to get a sense of those regional communities. Talking to some of the smaller customer owned banks, a number of those banks had branches in areas where they were the only branch or where other banks had been exiting. It would be good to get some data on communities where, for example, you're the only remaining bank presence or where you might be one of a number but it's declining.

**Ms Baker:** I should have had that with me today. We do have that information. I will be able to provide that to you.

**ANSWER:** Of our 433 branches across Australia, there are approximately 111 branches where our Bank is the only remaining bank presence within the immediate surrounding area.

**Answer to Question:** BA02QON

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**INQUIRY INTO PROMOTING ECONOMIC DYNAMISM, COMPETITION AND BUSINESS FORMATION**

**QUESTION:**

**CHAIR:** Again, just as a point of empirical comparison across all the banks, it would be great to get figures on things like the net interest margin [and return on equity] over time [over 10 years]. We are interested in those kinds of metrics within the banking sector in Australia. We are also trying to compare the Australian banking sector as a whole with like-for-like economies. That, in itself, is a question that's disputable. Nonetheless, it's part of trying to get a sense of the broader regulatory and competitive landscape.

**Ms Baker:** I am more than happy to provide that information to the committee.

**Bendigo and Adelaide Bank Response:**

	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23
Gross NIM <sup>1</sup>	2.19	2.24	2.20	2.16	2.22	2.36	2.36	2.33	2.27	2.03	2.44
RoE	8.58%	8.42%	8.47%	8.17%	8.10%	8.23%	7.55%	5.36%	7.67%	7.72%	8.62%

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<sup>1</sup> Bendigo and Adelaide Bank shares its Net Interest Margin with its Community Bank partners. Community Bank partners operate more than 300 outlets across the country in partnership with Bendigo and Adelaide Bank. The NIM figures provided above show the total NIM inclusive of Community Bank revenue share.

## Appendix A: Reference

#	Member	Question	Hansard Reference
BA01QON	Dr Mulino	<p><b>CHAIR:</b> I am trying to get a sense of those regional communities. Talking to some of the smaller customer owned banks, a number of those banks had branches in areas where they were the only branch or where other banks had been exiting. It would be good to get some data on communities where, for example, you're the only remaining bank presence or where you might be one of a number but it's declining.</p> <p><b>Ms Baker:</b> I should have had that with me today. We do have that information. I will be able to provide that to you.</p>	Proof Transcript, 4 July 2023, p. 25
BA02QON	Dr Mulino	<p><b>CHAIR:</b> Again, just as a point of empirical comparison across all the banks, it would be great to get figures on things like the net interest margin [and return on equity] over time [over 10 years]. We are interested in those kinds of metrics within the banking sector in Australia. We are also trying to compare the Australian banking sector as a whole with like-for-like economies. That, in itself, is a question that's disputable. Nonetheless, it's part of trying to get a sense of the broader regulatory and competitive landscape.</p> <p><b>Ms Baker:</b> I am more than happy to provide that information to the committee.</p>	Proof Transcript, 4 July 2023, p. 25