

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS

ANZ

ANZ74QW: For each year over the last fifty years, what has been the share of lending the bank has provided to finance real estate?

Answer: The table below provides the proportion of ANZ Net Loans and Advances (**NLA**) on an annual basis allocated to mortgage / housing lending for ANZ's Australian business only. These figures do not include the NLA associated with Commercial Real Estate / Commercial Construction finance.

This information is drawn from ANZ's public reporting for each financial year from 2000 to 2020. Before 2000, ANZ did not report exposures to mortgages separately.

ANZ Financial Year	Term loans – Housing / mortgages (millions)	Net Loans and Advances (NLA) (millions)	Mortgages % of NLA
2000	\$46,751	\$89,020	53%
2001	\$49,127	\$92,455	53%
2002	\$57,049	\$102,538	56%
2003	\$69,660	\$121,320	57%
2004	\$81,771	\$140,480	58%
2005	\$93,275	\$161,751	58%
2006	\$100,362	\$170,118	59%
2007	\$112,279	\$204,848	55%
2008	\$128,809	\$236,897	54%
2009	\$141,652	\$238,381	59%
2010	\$159,046	\$256,127	62%
2011	\$169,970	\$289,099	59%
2012	\$181,971	\$309,742	59%
2013	\$194,755	\$323,310	60%
2014	\$209,122	\$350,727	60%
2015	\$230,879	\$383,155	60%
2016	\$246,351	\$396,405	62%
2017	\$264,105	\$413,256	64%
2018	\$271,554	\$428,638	63%
2019	\$264,786	\$431,595	61%
2020	\$274,967	\$443,150	62%