

ANZ Records Rise in Loans and Deposits Amid Stable Economic Conditions in Australia

August 15, 2025

— Categories: Finance



Australia's ANZ Group has reported a notable rise in net loans and customer deposits for the third quarter of 2025, with increases observed across home and business lending segments. The results report continued growth in the bank's balance sheet and financial metrics.

During the quarter, ANZ saw customer deposits increase by A\$19 billion, largely driven by an 8% rise in institutional deposits. Net loans and advances grew by 2%, supported by demand in retail and institutional lending segments. The bank's common equity tier 1 ratio, a key indicator of financial strength and stability, improved by 16 basis points since March, reaching 11.9%. Mortgage delinquencies over 90 days edged up slightly by four basis points to 88 basis points compared with the previous year, indicating a largely stable credit environment.

ANZ's stock price rose by more than 1% to A\$32.88 in mid-morning trading, outperforming the broader S&P/ASX index, which increased by 0.2%. Analysts attribute this performance to the reported growth in lending and deposits.

Chief Executive Nuno Matos, who took the helm in May 2025, has been leading a strategic review focused on integrating Suncorp's banking business, acquired in 2024. The integration expanded the bank's lending and deposit base and added to total risk-weighted assets, which reached A\$34.1 billion. Matos is expected to provide a full strategic outlook for the bank ahead of its full-year results announcement on November 10, 2025.

The results at ANZ align with recent reports of growth in lending and deposits at other major Australian banks, including Commonwealth Bank and Westpac. Analysts note these developments reflect activity within the banking sector, without attributing specific causation to consumer confidence.

Industry experts highlight that while growth is measurable, banks must continue to navigate challenges such as fluctuating interest rates,

compliance with financial regulations, and monitoring consumer borrowing behaviour. For ANZ, maintaining credit quality and managing risk-weighted assets prudently remains important for continued financial performance.

The third-quarter update reinforces the bank's position as a significant participant in Australia's financial system, demonstrating growth in loans, deposits, and equity ratios. As ANZ continues to integrate Suncorp and implement its strategic direction under new leadership, stakeholders will monitor performance indicators for profitability and operational efficiency.

Overall, ANZ's Q3 performance provides data on the bank's lending, deposit growth, and capital ratios. With continued monitoring of financial metrics and strategic initiatives, ANZ remains positioned to track its operational and financial performance into the final months of 2025.