

Evaluating ANZ's Financial Performance (2019–2023): A Secondary Data-Based Analysis Using Key Financial Ratios and Trend Analysis

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Abstract: *This paper presents an extended analysis of the Australia and New Zealand Banking Group (ANZ), one of the largest financial institutions in the Asia-Pacific region. Covering a five-year span from 2019 to 2023, the study investigates the financial dynamics of ANZ using a robust framework that includes financial ratio analysis and trend analysis. This work builds upon secondary data drawn from publicly available financial statements, annual reports, and regulatory submissions to assess various financial dimensions: profitability, liquidity, solvency, operational efficiency, and shareholder value. Emphasis is placed on identifying how macroeconomic factors, digital transformations, and internal strategic policies have influenced ANZ's financial performance. The paper also incorporates extended interpretation and comparison to industry benchmarks, outlining the bank's trajectory amidst significant economic disruptions. The findings offer critical insights for stakeholders such as investors, financial analysts, regulatory authorities, and academia.*

Keywords: ANZ Banking Group, Financial Ratio Analysis, Trend Analysis, Profitability, Liquidity, Solvency, Capital Adequacy, Banking Sector Performance

