

## **APPENDIX 2**

### **Public hearings and witnesses**

#### **CANBERRA, 8 AUGUST 2012**

BECKETT, Mr Ian, Acting General Manager, Financial System Division, Markets Group, The Treasury

BRAILEY, Ms Denise, President, Banking and Finance Consumers Support Association Inc.

BURKE, Mr Anthony John, Policy Director, Australian Bankers' Association

BUTLER, Mr Sean Maurice, Private capacity

DAVIS, Professor Kevin Thomas, Research Director, Australian Centre for Financial Studies

KELL, Mr Peter, Commissioner, Australian Securities and Investments Commission

MIKULA, Mr Christian, Manager, Consumer Credit Unit, Retail Investor Division, Markets Group, The Treasury

MÜNCHENBERG, Mr Steven, Chief Executive Officer, Australian Bankers' Association

MURPHY, Mr Jim, Executive Director, Markets Group, The Treasury

NAYLOR, Mr Phil, Chief Executive Officer, Mortgage and Finance Association of Australia

SAADAT, Mr Michael, Senior Manager, Deposit Takers and Issuers, Australian Securities and Investments Commission

SIM, Ms Irene, General Manager, Retail Investor Division, Markets Group, The Treasury

STAMOLIS, Mr John, Director, Statistics, Australian Bankers' Association

#### **SYDNEY, 9 AUGUST 2012**

AYLMER, Mr Christopher Patrick, Head, Domestic Markets, Reserve Bank of Australia

BAYER ROSMARIN, Mrs Kelly, Executive General Manager, Corporate Banking Solutions, Commonwealth Bank of Australia

CANT, Mr Michael Andrew, Executive General Manager, Retail Products and Customers, Commonwealth Bank of Australia

CHAPMAN, Mr Keith, Executive General Manager, Diversified Institutions Division, Australian Prudential Regulation Authority

COBLEY, Mrs Lynette Elizabeth, Group Treasurer, Commonwealth Bank of Australia

COHEN, Mr David, Group General Counsel and Group Executive, Corporate Affairs, Commonwealth Bank of Australia

DEBELLE, Dr Guy, Assistant Governor, Financial Markets, Reserve Bank of Australia

DEGOTARDI, Mr Mark, Head of Public Affairs, Abacus-Australian Mutuals

GRAY, Mr Richard, Executive Director of Regulatory Reform, Group Finance, Westpac Group

HODGES, Mr Graham, Deputy Chief Executive Officer, Australia and New Zealand Banking Group

LAWLER, Mr Luke, Senior Manager, Public Affairs, Abacus-Australian Mutuals

LITTRELL, Mr Charles, Executive General Manager, Policy, Research and Statistics Division, Australian Prudential Regulation Authority

NASH, Ms Jane, Head, Financial Inclusion and Capability, Corporate Affairs, Australia and New Zealand Banking Group

TATE, Mr Jim, Acting Chief Operating Officer, Australian Financial Services, Westpac Group

**SYDNEY, 10 AUGUST 2012**

BAKER, Mr Glenn, Chief Financial Officer, ING Bank (Australia) Ltd

CORFIELD, Mr Ian, Chief Executive, Bankwest Business, Bankwest

DE LUCA, Mr Robert, Managing Director, Bankwest

GOLDRICK, Mr Guy, Founder, Bankwest Class Action; Private capacity

HELLEMANS, Mr Bart, Chief Risk Officer, ING Bank (Australia) Ltd

JOINER, Mr Mark, Executive Director, Finance, National Australia Bank Ltd

MUNRO, Mr Bruce, Group Chief Risk Officer, National Australia Bank Ltd

NEALE, Mr James, Private capacity

REIHER, Mr Geoffrey, Private capacity

RICHTOR, Mr Vaughn, Chief Executive Officer, ING Bank (Australia) Ltd

SHANNON, Mr Geoffrey, Private capacity

TINDAL, Ms Suzanne Maree, Chief Executive, Strategy and Reputation, Bankwest

**CANBERRA, 21 SEPTEMBER 2012**

BATH, Mr Michael Paul, Director, Financial Risk, Australian Office of Financial Management

NICHOLL, Mr Robert Bruce, Chief Executive Officer, Australian Office of Financial Management

**CANBERRA, 10 OCTOBER 2012**

ENGLEBERT, Mr Mark, Partner, Taylor Woodings

