APPENDIX 1

Submissions Received

Submission Number	Submitter		
1	Professor Milind Sathye		
2	Ms Irene Schardijn		
3	Australian Bankers' Association		
4	ANZ		
5	National Australia Bank		
6	Abacus – Australian Mutuals		
7	Mr Michael Peters		

Additional Information Received

- Received 7 October, 2009 from the National Australia Bank. Additional information:
 - o Australian banks cost of funds
 - NAB overview
 - As at 7 April 2009
 - o Global Credit Crisis
 - Impact on Australian banks cost of funds
 - As at Tuesday, 3 February 2009
 - o Global Credit Crisis
 - Impact on Australian banks cost of funds
 - Wednesday, 5 November 2008
 - o Global Credit Crisis
 - Impact on Australian banks cost of funds
 - Tuesday, 7 October 2008
 - o Media Update
 - Thursday 21 August 2008
- Received 15th October, 2009 and 16th October 2009 from the National Australia Bank. Answers to Questions on Notice taken on notice on Monday 5th October 2009.