

Appendix 1

Submissions Received

| Submission Number | Submitter |
|--------------------------|--|
| 1 | Confidential |
| 2 | Reserve Bank of Australia |
| 3 | Mr Suryan Chandrasegaran |
| 4 | Mr Jim McCormack |
| 5 | A, R and D Melbin |
| 6 | Professor Milind Sathye |
| 7 | Housing Industry Association Ltd |
| 8 | Mr Peter White |
| 9 | Business Switch |
| 10 | Mr Ross Wood |
| 11 | Dr Kevin Cox |
| 12 | Confidential |
| 13 | Philip and Gail Osmak <ul style="list-style-type: none">• Supplementary Submission |
| 14 | Australian Industry Group |
| 15 | Attache Software |
| 16 | Mr Peter Phillips |
| 17 | Australian Securities and Investments Commission (ASIC) |
| 18 | WA Small Enterprise Network |
| 19 | The Pharmacy Guild of Australia |
| 20 | Motor Trades Association of Queensland |
| 21 | Confidential |
| 22 | Commercial Asset Finance Brokers Association of Australia Ltd (CAFBA) |
| 23 | Australian Bankers' Association Inc |
| 24 | Confidential |
| 25 | Sensis Pty Ltd |
| 26 | The Western Australian Farmers Federation (Inc) (WAFarmers) |
| 27 | Council of Small Business Organisations of Australia (COSBOA) |
| 28 | Mortgage and Finance Association of Australia (MFAA) |

- 29 National Association of Retail Grocers of Australia (NARGA)
 - Supplementary Submission
- 30 Queensland Tourism Industry Council
- 31 Westpac
- 32 Australian Chamber of Commerce and Industry
- 33 NSW Business Chamber
- 34 Shire of Yilgarn
- 35 Commonwealth Bank of Australia
- 36 Victorian Employers' Chamber of Commerce and Industry
- 37 Real Estate Institute of Australia
- 38 Light of Day Inc
- 39 Confidential
- 40 ANZ
- 41 Chamber of Commerce and Industry Queensland
- 42 Abacus - Australian Mutuals
- 43 NSW Farmers' Association
- 44 National Australia Bank
- 45 Australian Retailers Association
- 46 CPA Australia
- 47 The Australia Institute
- 48 Dr Pi-Shen Seet and Dr Chris Graves, Business School, The University of Adelaide
- 49 National Farmers' Federation
- 50 Treasury
- 51 National Civic Council
- 52 Mr Patrick Ariens

Additional Information Received

- Received from the Australian Industry Group; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the Commonwealth Bank of Australia; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the APRA; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the Reserve Bank of Australia; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the Reserve Bank of Australia; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the New South Wales Business Chamber; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the New South Wales Business Chamber; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010, 'NSW Business Chamber and Commonwealth Bank Business Conditions Survey'.
- Received from the Australian Bankers' Association; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from NARGA; answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010.
- Received from the NARGA; attachment 1 to answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010: 'The Typology of Partial Credit Guarantee Funds around the World'.
- Received from the NARGA; attachment 2 to answers to Questions on Notice taken at a public hearing in Sydney on 12 April 2010: 'The Role of Loan Guarantee Schemes in Alleviating Credit Rationing in the UK'.
- Received from the Queensland Tourism Industry Council; answers to Questions on Notice taken at a public hearing in Sydney on 10 May 2010.
- Received from Professor Milind Sathye; document provided in response to a Question on Notice taken at a public hearing in Sydney on 10 May 2010.

