

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: [REDACTED]

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: No

Your submission:

I am personally concerned, and have concern for the companies for which I am a Director, as to **the exposure of the banking infrastructure engaging in derivatives and other high risk related investments, effecting personal and business deposits.** In the eyes of the average Australian, the definition of what a bank should be in layman terms is a deposit safe keeping institution, providing lending to the Australian market.

The commissioner have referred to banking reform, and I have the following questions:

1). Is the current banking system deemed too big to fail?

1.1). If so, does this place tax payers at risk to bail-out?

1.2). Or, does it place my personal deposit and the companies for which I am a Director at risk of loosing banking deposit.

2). Is risk management effective and efficient or too complex under current regulation?

3). Is regulation enforcement effective?

Look forward to hear from you.

[REDACTED]