

COMMONWEALTH OF AUSTRALIA

Royal Commissions Act 1902

COMMISSION OF INQUIRY INTO
MISCONDUCT IN THE BANKING, SUPERANNUATION AND
FINANCIAL SERVICES INDUSTRY

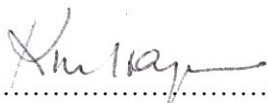
**NON-PUBLICATION DIRECTION
PURSUANT TO SECTION 6D(3)**

Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the signed statement of evidence of Mr Wayne Byres in response to Rubric 7-10, and the documents exhibited to that statement, as discloses:

- (a) direct contact information and signatures of employees of APRA;
- (b) direct contact information and signatures of employees of any third parties;
- (c) PAIRS and SOARS ratings information;
- (d) the information in documents exhibited to the statement as set out in the Schedule; and
- (e) direct contact and identifying information of any individuals against whom allegations of misconduct have been made, or, in respect of whom, in the context of the particular document, it is suggested have been involved in misconduct,

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to the Australian Prudential Regulation Authority (APRA) and its counsel and solicitors.

Dated this 29 day of November 2018



.....
The Honourable Kenneth Madison Hayne AC QC
Commissioner of the Royal Commission

SCHEDULE

1. In relation to Exhibit WB-1-4 (APRA.0075.0001.0028), the information in “Attachment A” on page .0032 to 0033.
2. In relation to Exhibit WB-1-18 (APRA.0023.0001.7965, APRA.0023.0001.7967), the information identified in APRA’s application for non-publication directions dated 25 November 2018.
3. In relation to Exhibit WB-1-20 (APRA.0022.0001.3049), the information on page .3050 identified in APRA’s application for non-publication directions dated 25 November 2018, being:
 - a. the first whole paragraph, under the first bullet point; and
 - b. the first two bullet points under Item 3.
4. In relation to Exhibit WB-1-25 (APRA.0022.0001.3057), all of the information in the second, third and fourth paragraphs under Item 4 on page .3059.
5. In relation to Exhibit WB-1-31 (APRA.0032.0002.0116), all of the information in Item 4.03 (on page .0118) and Item 4.06 (on page .0119).
6. In relation to Exhibit WB-1-48 (APRA.0051.0001.0022), the whole of the document, excluding all headers and footers and the headings at the top of pages .0022 and .0025.

