



THE UNIVERSITY OF
SYDNEY

Eliza Wu

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3 March 2020

Manager, Regulatory Reporting, Data Analytics
Australian Prudential Regulation Authority
GPO Box 9836
Sydney NSW 2001

RE: Public consultation on the confidentiality of APRA data

Dear Sir/Madam,

I would like to express my delight in hearing of APRA's plans to increase data access on regulated entities here in Australia. I am a banking and finance academic working at the University of Sydney Business School and I think it will be invaluable for researchers to have access to more data for research and educational purposes. This can only help to increase the research conducted on the Australian financial sector and to enhance transparency and improve competition and conduct. Australia has historically been very behind in terms of access to credit data at the entity level and making more banking data available would put us on par with the financial regulators in the United States, United Kingdom and the European Union to enable a better understanding of the risks and performance of the financial sector at a more granular level.

Please do not hesitate to contact me via email at [REDACTED] should you need any additional information. I look forward to hearing of APRA's final decisions.

Sincerely,

[REDACTED]

Eliza Wu

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