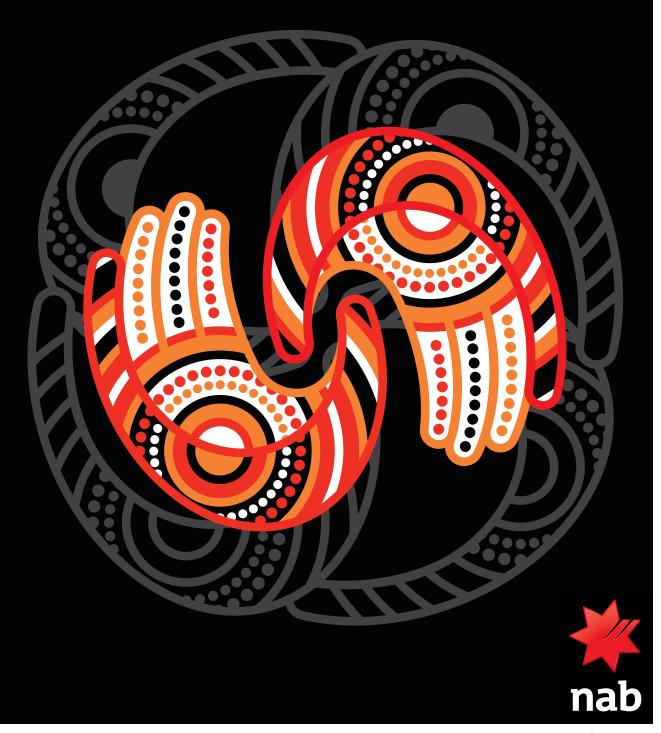
NAB Reconciliation Action Plan 2012

Building strong, inclusive and sustainable communities



Group CEO Message

Our long-term commitment to address disadvantage and deepen our relationship with Indigenous Australia remains as strong today, as when we launched our first Reconciliation Action Plan in 2008.

We have remained steadfast in our strategic direction to deliver positive outcomes in key Indigenous program areas – financial inclusion, employment, cultural understanding and building business partnerships.

We are beginning to see progress as our workforce reflects greater numbers of Indigenous employees. More Aboriginal and Torres Strait Islander communities are building their financial literacy as they receive assistance from our network of Indigenous Money Mentors and access our not-for-profit microfinance products.

Importantly, we are working "business to business" with Indigenous Australia. In Northern Australia, we are working with traditional owners to create commercial opportunities from native title rights and we continue to support Indigenous business.

NAB is founded on a belief in the potential of our customers and community – a belief that motivates our people to do the right thing. Our people are directly engaged in our journey and I'm pleased to report it is becoming part of the way we do things at NAB.

While this work has been challenging at times, maintaining a clear focus and delivering outcomes consistently is required for long-term sustainable change.

I'm pleased to present this our fourth Reconciliation Action Plan, an important step forward in our journey.

Cameron Clyne
Group Chief Executive Officer



Our strategy

Our aim is to support economic and social development by working in partnership with Indigenous organisations and communities. This fourth Reconciliation Action Plan (RAP) continues to build on the following areas:

- · Providing greater access to financial products and services to promote financial inclusion.
- Building access to real jobs that are long lasting and are delivered in a sustainable way.
- Supporting greater organisational understanding of and respect for Indigenous Australians, their culture and aspirations.
- Building business partnerships, our new area announced in 2011, to work together with Indigenous organisations and traditional owners to take advantage of emerging native title opportunities.

Our vision is to help build strong, inclusive and sustainable communities. Through creating shared value, our ambition is to become the bank of choice for Indigenous Australia.

Summary of results for 2011

Our 2011 Reconciliation Action Plan contained 22 commitments. We have continued to deliver consistent results and achieved 18 of our 22 commitments. Program highlights for 2011 are:

- Significant growth in employment with an increase from 72 employees in 2010 to 97 employees in 2011. This year has seen a further increase in successful trainee graduates transitioning to real jobs with 14 accepting permanent positions in NAB business and personal banking.
- Our commitment to supporting traditional owners' aspirations to commercialise native title opportunities was formalised with two agreements signed in the Northern Territory and Western Australia.
- NAB's network of Indigenous Money Mentors delivered practical assistance to more than 2.000 clients in its second year of operation. The mentors help build financial literacy and create access to NAB's microfinance products.

- More than double the number of Indigenous customers accessed NAB's microfinance products due to continued NAB and Government investment. Delivery of the Good Shepherd No Interest Loan Scheme (NILS®) increased to more than 4,150 Indigenous customers; StepUP loans increased to more than 175 Indigenous customers and AddsUP Matched Savings accounts were opened by 100 Indigenous customers.
- Access to NAB's not-for-profit Microenterprise Loan continues with five new Indigenous businesses supported. New partnerships with state-based Indigenous chambers of commerce assisted with increasing awareness of the loan.
- Employee engagement continues to deepen and grow. In house cross-cultural training has been delivered to more than 120 managers and buddies of Indigenous employees. 36 senior executives participated in leadership development and attended the Garma festival. 13 employees went on five week secondments to Indigenous organisations and more than 120 employees volunteered on shorter term projects. Our employees were involved in more than 10 events locally to celebrate Indigenous culture.
- Robust governance processes continue with NAB's Indigenous Advisory Group overseeing and guiding our progress on our commitments to Indigenous Australia.

Governance



Dr Chris Sarra, Co-chair, NAB Indigenous Advisory Group

NAB's Indigenous Advisory Group (IAG) has continued to oversee and guide our engagement with Indigenous Australia. The IAG sets high expectations and closely monitors our performance:

- Dr Chris Sarra (Co-Chair) Executive Director, Stronger Smarter Institute.
- Danny Gilbert, (Co-Chair) Managing Partner Gilbert + Tobin Lawyers, NAB Director.
- Fred Chaney, Chair Desert
 Knowledge Australia, Board
 Member Reconciliation Australia.
- Terri Janke, Solicitor Director, Terri Janke and Company.
- Paula Benson, General Manager, Corporate Responsibility NAB.

Regular reporting on activities occurs to the IAG at meetings and to other key partners and stakeholders through specific program communications.

Reporting and refreshing our Reconciliation Action Plan is conducted annually with formal accountability for implementation of the plan residing with the CEO. The reporting period for our RAP is consistent with our financial year. All references are as at 30 September 2011 except where stated otherwise.

Copies of our Reconciliation Action Plan are available on the NAB website Indigenous page (www.nab.com. au/indigenous) and Reconciliation Australia's website (www.reconciliation.org.au). "High expectations whether in business or in education, encourages people to do their very best. It's pleasing to see that NAB continues to stretch itself and make public its commitments to meet the challenges of addressing Indigenous disadvantage without lowering the bar for our people."

Dr Chris Sarra, Executive Director

Stronger Smarter Institute and Co-Chair NAB's Indigenous Advisory Group

"NAB's objective is to assist Indigenous Australians to participate fully in the life of Australia. Our approach is to provide opportunities for Indigenous people to pursue their personal and professional goals and to obtain financial independence, meeting their needs and aspirations as they see them."

Danny Gilbert, Non Executive Director

NAB Group Board and Co-Chair NAB's Indigenous Advisory Group

Business to business partnerships

NAB works with many Indigenous partners across Australia. Working together to deliver mutually beneficial outcomes is at the heart of our partnerships. A few highlights of 2011 are outlined below:

Building a strong economic future

In August 2011, the Northern Land Council and NAB signed a Memorandum of Understanding, taking a major step towards building sustainable economic development for the Northern Territory's coastal Aboriginal communities. CEO of the Northern Land Council (NLC), Kim Hill and NAB's Chief Financial Officer, Mark Joiner spearheaded the agreement. It will see NAB provide financial expertise to assist the Council in developing long-term financial enterprises to capitalise on the anticipated settlement of the Blue Mud Bay High Court native title decision.

Kim Hill said "we are committed to assisting Aboriginal people who reside near the inter-tidal zone to capitalise on any settlement and develop the rights recognised by the High Court. Having NAB on board will assist the NLC to create maximum benefits for Aboriginal traditional owners".



(L-R) Northern Land Council Cultural Advisor Gordon Nawundulpi, CEO Kim Hill and NAB Executive Director Finance, Mark Joiner at the signing of a Memorandum of Understanding in Darwin.

"NAB is proud to support traditional owners achieve commercial and economic benefits which create sustainable communities. With this agreement, the foundations of a strong relationship have been laid and we look forward to working together to help realise their aspirations"

Mark Joiner, Executive Director Finance NAB Group

Supporting Indigenous business

NAB and the South East Queensland Indigenous Chamber of Commerce (SEQICC) launched a new partnership to support Queensland's growing Indigenous business sector during NAIDOC week.

Dwayne Good, Chair of SEQICC said "our relationship with NAB will support our Indigenous business members and their networks access NAB's Microenterprise Loans to start or grow an existing business. NAIDOC Week is a time to celebrate the success of Indigenous business in south east Queensland. By having NAB on board it will really help us to promote, support and guide Indigenous business success".

Richard Kennerley, State General Manager NAB Business said the partnership provides financial and networking opportunities for the SE QLD Indigenous community and gives NAB a chance to work first hand with Indigenous business. "By partnering with organisations such as SEQICC who work to support their members, NAB hopes to assist Indigenous business grow and help Indigenous entrepreneurs get new ideas off the ground."

Financial inclusion

"Creating a sustainable financial future"

NAB's financial inclusion program:

- Provides greater access to financial products and services.
- Develops banking products and services for high Indigenous population areas.
- Supports organisations that deliver banking services to Aboriginal and Torres Strait Islander communities.
- Improves access to NAB's range of not-for-profit micro-lending programs to support Indigenous businesses and individuals to buy essential household goods.
- Delivers improved financial literacy via NAB's not-for-profit microfinance programs and specific on the ground support.

NAB's third RAP contained eight commitments to continue to create greater access to financial products and services and promote financial inclusion.

We have met our targets to:

✓ Provide greater access to microfinance loans for Indigenous customers. Over 4,150 Indigenous clients accessed a NILS® Loan (30% of all NILS customers) and over 175 StepUP loans were for Indigenous customers (11% of all StepUP customers). While the Indigenous customer target for NILS was significantly exceeded (by 1,650 clients) the target for StepUP customers was only short by 25 customers. Federal governments investment combined with NAB's capital investment has propelled this growth. (Action 1, 2011 RAP)

✓ Increase Indigenous customers with AddsUP Savings accounts. This matched savings program is currently operating in 20 high Indigenous population locations. The target of 100 new customers opening accounts was reached (16.7% of AddsUP customers are Indigenous). (Action 2, 2011 RAP)

✓ Work together to explore new ways NAB can support the Traditional Credit Union open new branches in remote locations in southern NT. Strategic planning for the branch expansion program has progressed. NAB continues to provide governance support to the TCU with Board Member, David Knights. NAB has undertaken skilled volunteering projects for the TCU. (Action 3, 2011 RAP)

→ Improve access to Microenterprise Loans with new partnerships to promote and support Indigenous enterprise. Indigenous entrepreneurs were supported with 5 new loans approved for businesses in QLD, NSW & Vic. This target requires further work this year to reach 10 loans. NAB has established partnerships with the South East Queensland Indigenous Chamber of Commerce, Murdi Paaki Regional Enterprise Corporation in NSW and Kinaway Victorian Aboriginal Chamber of Commerce to help Indigenous entrepreneurs connect with the program. (Action 4, 2011 RAP)

✓ Support Indigenous enterprise with greater access to banking products and services, as well as microfinance. NAB Business and Small Business engaged with Indigenous business at conferences and events in NSW, QLD, NT and Vic. In April 2011, NAB Business Bankers worked one-onone with 13 Indigenous businesses (Kinaway members) on issues of importance to their business. (Action 5, 2011 RAP)

✓ Build greater access to NAB's **Indigenous Money Mentors.** NAB's network of seven Indigenous Money Mentors provided assistance to more than 2,000 clients and more than 800 of these accessed a microfinance product during its second year of operation. A new online reporting system has been implemented and is operational. (Action 6, 2011 RAP)

✓ Access Indigenous suppliers where relevant through the Australian Indigenous Minority Supplier Council (AIMSC).

An internal pilot social procurement panel was launched in April 2011, to promote Indigenous and Social Enterprises to employees. NAB procured goods and services from AIMSC certified suppliers. (Action 7, 2011 RAP)

✓ Support Indigenous organisations and traditional owners commercialise native title opportunities with appropriate financial services.

A Memorandum of Understanding (MOU) was signed with the Kimberley Land Council to explore commercial opportunities. An MOU is in place with the Northern Land Council to identify opportunities for enterprise development. An internal steering committee has been established. (Action 8, 2011 RAP)

Completed

Target exceeded

Progress ongoing

Helping with Money Mentors



Bevan Doyle mentoring a client in Mackay

Having Money Mentors in Indigenous communities is not only helping to inform the community about money matters, but also helps create access to NAB's safe and affordable not-for-profit microfinance. Bevan Doyle is an Indigenous Money Mentor based at the YIRS One Stop Youth Shop in Mackay and he's helped more than 100 Aboriginal and Torres Strait Islander clients with financial issues, ranging from basic budgeting to applying for safe and affordable microfinance via the local NILS provider. "A lot of people weren't aware there were services available in Mackay for people who need help with their finances"

"I've been able to help clients get back on track and now they're in a better position to make more informed decisions. It's great to see them feel more confident."

Bevan Doyle, Indigenous Money Mentor, Mackay

Building business capacity

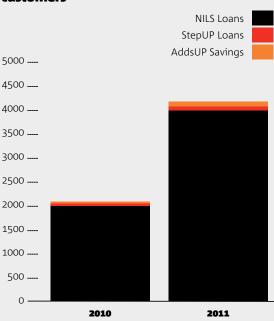
During 2011, NAB and Kinaway the Victorian Aboriginal Chamber of Commerce connected Indigenous business people with NAB Business Bankers to receive a boost to their enterprises and support the growth of the Victorian Indigenous business sector. Simon Tengende, General Manager of Kinaway, said "NAB has so much to offer entrepreneurs with their business knowledge and expertise in Microenterprise Loans. In turn Kinaway provides a connection point for NAB to work with Indigenous businesses". Since partnering with NAB, Kinaway members have been in touch with some of NAB's top bankers to share learnings about business and their experiences.

Cindy Batchelor, Executive General Manager, NAB Small Business said "while Kinaway has the networks and cultural connections with local Indigenous communities, NAB provides financial backing for Indigenous entrepreneurs. At NAB we are in the business of supporting business, generating business and fuelling economic growth."



Marita Atkinson discusses her business 'Hair by Marita' with a NAB **Business Bank Associate**

Microfinance accessed by Indigenous customers



Employment

"Building the next generation of bankers"

NAB's Indigenous Employment Program:

- Provides tailored traineeships and other purpose-built employment opportunities across NAB.
- Provides appropriate support and mentoring within NAB for Indigenous employees.
- Supports trainees and employees to develop a career pathway through development and planning.
- Supports programs that build literacy and numeracy with Indigenous students.

NAB's third RAP contained five commitments to build access to valuable, long lasting and meaningful employment opportunities that are delivered in a sustainable way.

We have met our targets to:

Continue to support school based traineeships. 72 school based trainees (SBTs) were working at NAB in 2011. We retained 75% of second year SBTs and 75% of first year SBTs. Career planning was undertaken, with 4 trainees accepting positions at NAB as at 30 September 2011. Our aim to support 70 trainees in the program during 2011 was exceeded. (Action 9, 2011 RAP)

✓✓ Continue to support full time traineeships in personal and business banking. 21 full time trainees were placed and supported during 2011 (71% retained) at new locations including NT, SA and Vic. 10 who successfully completed their traineeship in NSW and QLD accepted permanent positions at NAB. Our aim to support 10 full time traineeships was exceeded. (Action 10, 2011 RAP)

As school based and full time traineeships are successfully completed, permanent positions to be offered. In 2011, 14 SBTs and full time trainees accepted permanent positions - real jobs. Our reporting was improved to highlight trainees who successfully graduate and secure permanent employment. Our target of 10 real jobs was exceeded. (Action 11, 2011 RAP)

→ Support general recruitment of Indigenous candidates.

6 positions were filled in Vic. SA and Qld, including recruitment of 2 customer advisors and placement of 4 successful graduates of a pilot pre-employment program in SA. Further work is required to meet the target of recruiting 10 Indigenous employees. (Action 12, 2011 RAP)

→ Support Indigenous university students seeking a corporate position. This continues to be a challenging area. NAB's Graduate program sought Indigenous candidates via a direct marketing and communications campaign, however no suitable applications were received. We will refocus to offer internships that build relationships with potential candidates prior to graduation. (Action 13, 2011 RAP)



Building careers in Personal Bank: L-R: Tanya Parker, Amber Stroud, Cameron Finn and Natina Skinner.

Completed

Target exceeded

Progress ongoing

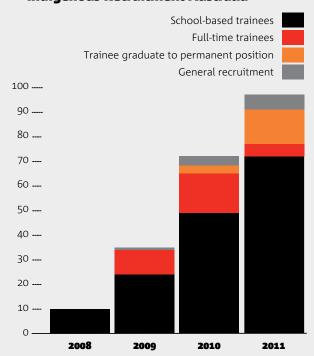


Queensland's new **Business Bankers: L-R** Fiona Smallwood, Melanie Cochrane, Krystal Stacpoole and Tegan Cummins.

successful trainee in the banking industry and hope other Indigenous people consider a similar pathway to meaningful employment."

Melanie Cochrane, NAB Business Associate, Brisbane.

Indigenous Recruitment Australia



Footnote: Our reporting was improved this year to highlight trainees who secure permanent positions upon graduating from their traineeship.

Cultural awareness & understanding

"Appreciating Indigenous cultures and supporting aspirations"

NAB's cultural awareness and engagement program:

- Implements appropriate cross-cultural awareness activities within NAB, in particular with senior leaders.
- Sources volunteering and secondment opportunities for NAB employees within Indigenous organisations.
- Sources appropriate external governance and advice to guide NAB's activities with Indigenous Australia.
- Builds alliances with key Indigenous organisations to establish strong links between management teams, personnel and constituents.
- Works with similarly engaged people and organisations.

NAB's third RAP contained nine commitments to support greater organisational understanding of and respect for Indigenous Australians, their culture and aspirations.

We have met our targets to:

✓ Continue longitudinal research study to follow the progress of Indigenous employees at NAB. The second year report on the longitudinal study was published by the University of Canberra in early 2011. Results were shared in seminars co-hosted with industry partners in Melbourne, Sydney and Brisbane. A third report on results is due in 2012. (Action 14, 2011 RAP)

✓ Continue RAP governance with the Indigenous Advisory Group (IAG) to oversee delivery of programs. The IAG continues to provide guidance and oversight of NAB's commitments. A meeting in April was postponed, a progress briefing was provided in July, and a meeting was held in September. (Action 15, 2011 RAP)

✓ ✓ Continue offering NAB employees opportunities for volunteering and secondments with Indigenous organisations.

NAB partnered with Jawun Indigenous corporate partnerships to place 13 senior employees on 5 week secondments working for Indigenous organisations in the East Kimberley WA (by end Nov 2011). This is an in-kind investment of over \$128,000. In addition, more than 120 employees volunteered on short-term projects, including literacy and mentoring projects in Redfern, Western Sydney and Brisbane. Our volunteering target was exceeded by 70 employees. (Action 16, 2011 RAP)

✓ Continue senior executive leadership development with first hand experience in remote communities. 24 senior leaders participated in the Alice Springs based Accelerate leadership development program and 12 senior executives attended the Garma Festival. Many of these senior executives are now involved and providing ongoing support to NAB's Indigenous programs. (Action 17, 2011 RAP)

✓ V Continue providing in-house cross cultural training for employees involved in Indigenous employment program. 120 senior managers and employees participated in training. Positive feedback was received from attendees. This target was exceeded by 20 employees. (Action 18, 2011 RAP)

→ Continue building broad scale awareness program.

New Indigenous affairs master class interviews did not occur. A review of communication resources was undertaken, limiting further development. New ideas are to be explored for 2012. (Action 19, 2011 RAP)

✓ Continue monitoring attitudes of employees to gauge awareness of Indigenous programs. NAB employees were surveyed in March, as part of our enterprise-wide employee survey. (Action 20, 2011 RAP)

✓ Continue to encourage and guide NAB employees in acknowledging traditional owners and custodians of the land, as set out in NAB's protocol. 15 Welcome to Country ceremonies were given by Aboriginal Elders at NAB events around the country. Over 100 acknowledgments were given including NAB's Annual General Meeting of Shareholders. (Action 21, 2011 RAP)

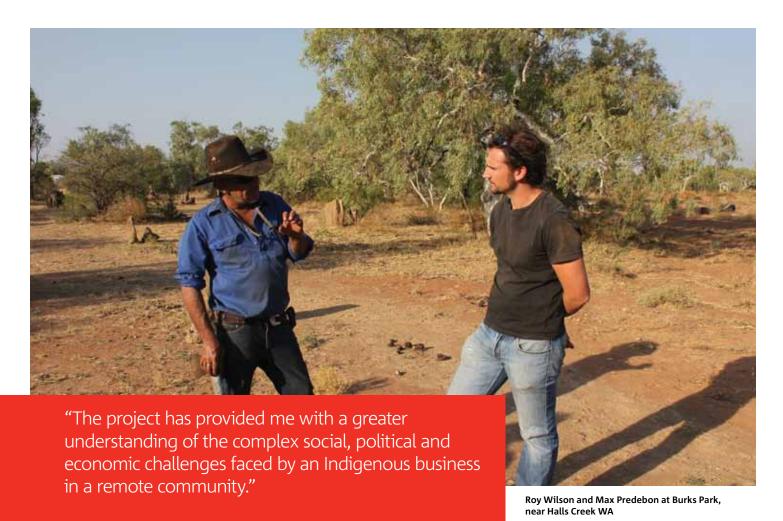
Encourage employees to participate in events on the Indigenous calendar. More than ten activities and events were held in retail stores and business banking centres around the country including; Aboriginal artwork displays in branch, hosting visiting remote community members at Docklands, supporting Indigenous sporting events, reconciliation carnival and Indigenous festival. (Action 22, 2011 RAP)

Key:

Completed

Target exceeded

Progress ongoing



Max Predebon, Associate Director, NAB Property NSW

Learning while lending a hand

Max Predebon, Associate Director, NAB Property NSW took 5 weeks away from his regular job to work for Aboriginal corporation Bina-waji Nyurra-nga in the East Kimberley WA. Max worked on a project helping to assess the feasibility of a tourism business at Burks Park - a small 30,000 acre station, just outside of Halls Creek. "It was an amazing opportunity to work with Helen and Roy Wilson, who manage the not-forprofit business with the core objective of building the capacity, confidence and engagement of young people from Halls Creek and surrounding communities by providing agricultural and pastoral training through a range of practical programs" Max said.

"The project has provided me with a greater understanding of the complex social, political and economic challenges faced by an Indigenous business in a remote community. It has also been an opportunity to challenge myself in a different environment and apply and share the broader commercial and business skills I have gained at NAB with Bina-waji with the aim of driving a real business outcome". Max and two other NAB employees have been on secondment at Bina-waji, helping build long-term relationships in the region.

NAB Reconciliation Action Plan 2012

Our commitments

In 2012 we aim to continue building on our programs and delivering outcomes to:

- promote financial inclusion,
- create real jobs,
- build our cultural understanding,
- develop business partnerships.

Our 22 commitments remain aligned to Reconciliation Australia's three action themes – opportunities, relationships and respect.



Opportunities

NAB aims to deliver outcomes that bring real change for Aboriginal and Torres Strait Islander people and NAB alike. NAB recognises these opportunities become possible through partnerships based on the principles of relationships and respect.



Relationships

NAB aims for outcomes which are founded on Indigenous-led solutions, not just what NAB believes should be done. Such relationships are built on principles of dialogue, respect, understanding and reciprocity in outcomes. We believe that this leads to learning and trust.



Respect

NAB aims to deliver outcomes which are grounded fundamentally in respect, understanding and celebrating Indigenous cultures and aspirations.

Opportunities		CF&D: Community Finance & Development IF&D: Indigenous Finance & Development			
	Action	Responsibility	Timeline	Performance Indicator	NAB program area
1	Increase access to microfinance loans for Indigenous customers.	CF&D	September 2012	5,400 NILS loans and 200 StepUP loans for Indigenous customers. 4 microfinance coordinators recruited for high Indigenous population locations.	Financial inclusion
2	Increase Indigenous customers with AddsUP Savings accounts.	CF&D	September 2012	170 Indigenous customers open accounts.	Financial inclusion
3	Provide ongoing support for the Traditional Credit Union operations and strategic expansion.	IF&D	September 2012	Board member provided. 6 NAB secondees provided. Support "Bikes for the Bush" campaign.	Financial inclusion
4	Build greater access to NAB's Indigenous Money Mentors.	IF&D	October 2012	Provide assistance to 3,000 Indigenous clients. Standardise operating systems.	Financial inclusion
5	Improve access to Microenterprise Loans via partnerships to promote and support Indigenous business.	CF&D IF&D	September 2012	Support 10 Indigenous businesses around Australia. Partners to actively promote availability of the loan.	Financial inclusion
6	Support Indigenous business with greater access to banking products and services, as well as microfinance.	IF&D CF&D	July 2012	Bankers in the regions seek to engage Indigenous entrepreneurs. Create access to microfinance in the regions.	Financial inclusion Business partnerships
7	Support traditional owners commercialise native title opportunities with appropriate financial services.	Group Strategy & Finance National Australia Trustees (NAT) IF&D	September 2012	Support the establishment of 2 Joint Ventures. NAT appointed as Trustee to 3 Native Title Trusts.	Business partnerships

Opportunities (continued)

	Action	Responsibility	Timeline	Performance Indicator	NAB program area
8	Access Indigenous suppliers, where relevant through the Australian Indigenous Minority Supplier Council (AIMSC).	Procurement and IF&D	July 2012	Develop a supplier diversity policy, including Indigenous business.	Business partnerships
				AIMSC certified suppliers incorporated into procurement processes.	
9	Continue to support school based traineeships.	IF&D and P&C	October 2012	100 trainees in the program, including 3 trainees in the Kimberley and Pilbara.	Sustainable employment
10	Continue to support full time traineeships in personal and business banking.	IF&D and P&C	October 2012	20 trainees in the program.	Sustainable employment
				Plus 3 trainees in the Kimberley and Pilbara.	
11	As school based and full time traineeships are successfully completed, permanent positions to be offered.	IF&D P&C	March 2012	33 trainees offered 'real jobs'.	Sustainable employment
12	Support general recruitment of Indigenous candidates.	P&C	September 2012	10 Indigenous employees recruited.	Sustainable employment
13	Support Indigenous internships.	P&C and IF&D	March 2012	10 interns placed.	Sustainable employment
14	Support Indigenous employee's professional development.	P&C and IF&D	July 2012	Ensure employees have Individual Development Plans.	Sustainable employment
				Investigate mentoring opportunities.	

	Relationships				
	Action	Responsibility	Timeline	Performance Indicator	NAB program area
15	Continue longitudinal research study to follow the progress of Indigenous employees at NAB.	IF&D	December 2012	Third year results report completed. Investigate interest in expanding to industry wide participation.	Understanding and awareness
16	Continue RAP governance with Indigenous Advisory Group (IAG) to oversee delivery of programs.	IF&D	September 2012	Two IAG meetings held in 2012.	Understanding and awareness
17	Continue offering NAB employees opportunities for volunteering and secondments with Indigenous organisations.	Community Engagement & Giving	November 2012	20 secondees and 100 employees on volunteering projects across a range of Indigenous organisations.	Understanding and awareness

	Respect						
	Action	Responsibility	Timeline	Performance Indicator	NAB program area		
18	Continue senior executive leadership development with first hand experience in remote communities.	Leadership & Talent	October 2012	20 senior leaders on Accelerate and 15 senior executives attend Garma Festival.	Understanding and awareness		
19	Continue providing in-house cross cultural training for employees involved in Indigenous employment program.	IF&D	October 2012	200 managers and buddies completed training.	Understanding and awareness		
20	Continue monitoring attitudes of employees to gauge awareness of Indigenous programs.	IF&D	March 2012	Survey completed.	Understanding and awareness		
21	Continue to encourage and guide NAB employees in acknowledging traditional owners and custodians of the land, as set out in NAB's protocol.	IF&D	December 2012	Acknowledgements and Welcome to Country ceremonies given at appropriate events.	Understanding and awareness		
22	Encourage employees to participate in events on the Indigenous calendar including NAIDOC Week & Reconciliation Week.	Personal and business banking	December 2012	10 events held to celebrate Indigenous activities in stores and banking centres.	Understanding and awareness		

Becoming Business as Usual



(L-R) Richard Kennerley NAB Business Queensland State General Manager, Hon Curtis Pitt Minister for Aboriginal and Torres Strait Islander Partnerships, Dwayne Goode, Chair SEQICC and Colin Coverdale, CEO, Opportune Business Network at the NAIDOC Business Breakfast. Photo: Mark Wassell.



Our kids at Little Stars childcare NAB 500 Bourke St enjoyed a cultural education session with Annette Sax of Yarn Strong Sista.



NAB Commercial Network Services staff hosted artists from Titjikala in Melbourne. Artists visit the Melbourne Cricket Ground (MCG) to watch an AFL game of football.



NAB Commercial Network Services staff hosted artists from Titjikala at Docklands and had a go creating art.



NAB Business staff in Brisbane celebrated NAIDOC week at an Indigenous Business Breakfast. Photo: Mark Wassell.



School based trainee Latrell Hampton on the job at Tamworth.



NAB Nuriootpa Branch Manager Karen Patty and Pananka Gallery owner Doreen Franey awarded SA primary school students prizes for their artwork.



NAB Tamworth got behind Indigenous trainee and song bird Loren Ryan to record their version of the song "From little things big things grow".



NAB Docklands supported Desert Knowledge Australia by hosting Mbantua Gallery artworks.



For more information:

Email: Indigenous@nab.com.au Visit: nab.com.au/indigenous

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