



Reconciliation Action Plan 2015 – 2017



Reconciliation
ACTION PLAN
ELEVATE RAP

all in

Indigenous success together

Supporting Indigenous success
Empowering customers, people and communities
Creating a better future



Group CEO message

Wominjeka, welcome to NAB's seventh Elevate Reconciliation Action Plan. I'm pleased to welcome you in Woivurrung language of the Wurundjeri people on whose traditional lands our

Docklands offices lie. I was honoured to be part of a welcome ceremony onto Wurundjeri country where Elders shared their culture and language with me, when I first began as NAB Group CEO last year.

Earlier this year I met with six of our Indigenous emerging leaders, all passionate young employees with bright futures ahead. They shared with me that the three most important things to Indigenous Australians are connection to land, family and culture. They then told me that they feel comfortable to bring all of these values with them to work. I am proud of how we are becoming more culturally aware, making NAB a place where Aboriginal and Torres Strait Islander people, customers and communities feel respected. I am proud of the positive change this has had on NAB as an organisation.

All Australians should have the opportunity for a better future. As an Elevate RAP partner NAB has an important role to play in creating Indigenous success. This new RAP gives greater effect to our long term commitment, with targets set for the next three years.

Our first RAP was launched in 2008 and since then NAB has worked hard to improve our engagement with Indigenous Australia. We are proud of the progress we have made and our results speak for themselves. We have more than 200 Indigenous employees, we have supported more than 15,000 Indigenous Australians with access to \$12.75 million in microfinance products and services, and we have supported 26 land councils, native title bodies and Indigenous organisations to fulfil their aspirations by exploring commercial opportunities on Aboriginal land and sea.

NAB has maintained annual RAP reporting to create greater transparency and more recently introduced a third party assurance process ensuring greater accountability of results. We strongly advocate this approach, as it helps drive real outcomes for sustainable social and economic change. Importantly, it shows our respect for Indigenous Australia as they want to know how we are tracking, and we believe it is the right thing to do.

We look forward to working with Reconciliation Australia and our partners to create the Australia we all want to live in, one where all Australians have the opportunity for a better future.

Andrew Thorburn
NAB Group CEO



Message from Reconciliation Australia

Reconciliation Australia congratulates NAB for its sustained and innovative efforts in building reconciliation as part of our Reconciliation Action Plan (RAP) program. In launching this, NAB's seventh

RAP and its third Elevate RAP, NAB cements its place at the forefront of the social change our community of 600 RAP organisations is making.

In 2013, NAB became the first ever organisation to receive Elevate RAP status and led the way among a select group of organisations to have taken their reconciliation obligations to the highest level. Two years on, we are very pleased to see NAB setting impressive targets for another three years in this latest RAP.

This RAP builds on the positive outcomes already achieved by NAB in areas such as financial inclusion, business partnerships, employment and cultural understanding. It enshrines Reconciliation Australia's proven principles of respect, relationships and opportunities; and demonstrates a genuine commitment to supporting and empowering Aboriginal and Torres Strait Islander peoples.

Everyone at NAB should be very proud of the way the organisation has taken a leadership approach to building trusted relationships with Aboriginal and Torres Strait Islander partners and stakeholders, as well as the increased transparency and accountability NAB has taken with RAP reporting. Raising the bar in this way sets a fine example for others in NAB's sector.

On behalf of Reconciliation Australia, I wholeheartedly commend NAB on its third Elevate RAP and look forward to working together to achieve our vision for a reconciled, just and equitable Australia.

Justin Mohamed
Chief Executive Officer
Reconciliation Australia

inspire

Our vision

Australia must close the gap and address the issues and questions that confront the relationship between Aboriginal and Torres Strait Islander people and non Indigenous Australians.

In this new seventh Reconciliation Action Plan we are proud to support and celebrate Indigenous success together. For NAB this means having respect for and understanding of Aboriginal and Torres Strait Islander people and culture, and creating an inclusive society and a better future together.

And we're all in... success is being committed for the long term to create real outcomes and positive change and so we have made these commitments for three years.

Importantly, success for our Indigenous employee emerging leaders is having a strong connection to culture, country and community. Success is empowerment in action to achieve business and career aspirations. Success is building meaningful and mutually beneficial partnerships with Indigenous Australia to help build strong, inclusive and sustainable communities. Through creating shared value, we aim to become the bank of choice for Indigenous Australia.

Reconciliation at NAB is...

- **Addressing inequality and creating positive social and economic change**
- **Leading innovation and creating collective impact which supports Indigenous success**
- **Working in partnership and growing together while learning along the way**
- **Showing our respect and earning respect of others**
- **Feeling proud of our nations' unique cultural history and the role we're playing today**
- **Setting high standards, delivering to them and being accountable**



Our Indigenous engagement story

Over the past seven years, we've reflected on our learning and experience in working together with Indigenous Australia. We've gained experience and insights and shared these regularly with the RAP community, our stakeholders and customers to support the broader reconciliation movement across the country. The journey has changed us as an organisation and we are richer for it.

Key learnings include:

- **Genuine engagement** – directly engaging with Indigenous organisations brings real relationships and benefits, creating change both within NAB and in the community, rather than developing a heavy reliance on intermediaries.
- **Sustained growth** – building genuine and respectful relationships takes time and our ability to make commitments and honour them is key to building trust. Change within our organisation creates challenges in maintaining momentum, however it also presents opportunities to engage new people and build their cultural experience and knowledge.
- **Sticking to what we're good at** – as a large financial institution our Indigenous strategy is closely aligned to our core business. We have leveraged our strengths as a bank to build financial capability, provide employment opportunities, create business partnerships and lift our awareness of Aboriginal and Torres Strait Islander people and culture.
- **Outcome focussed** – our capacity to reach targets in often complex and challenging areas of addressing Indigenous disadvantage requires perseverance, patience and the ability to maintain focus. When piloted initiatives did not achieve the desired outcomes, we have been bold and taken tough decisions or discontinued work.
- **Quality assurance and reporting** – the ongoing measurement, quality assurance and return on investment evaluation of our programs are critical in ensuring continued organisational support and funding while also demonstrating NAB's ongoing commitment and accountability to Indigenous Australia.

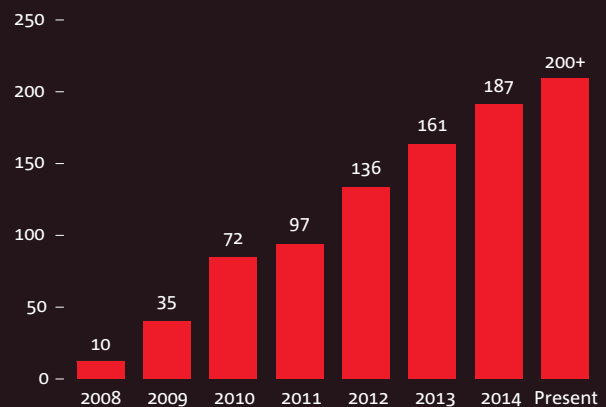
Our seven year journey – walking the talk

Reconciliation results (2008 – 2014)

Indigenous careers

- **When we began there were 10** Indigenous Australians working at NAB. Now there are more than 200.
- **NAB has provided Indigenous traineeships since 2009.** In that time it has trained 400+ Indigenous employees.
- **In 2014, a record 81%** of our trainee graduates secured real job opportunities at NAB. More than 70% of successful trainee graduates have achieved permanent employment at NAB since 2012.
- **An innovation in Indigenous employment in 2014 saw NAB** make an industry leading investment in 12 Indigenous emerging leaders professional career development.
- **20+ Indigenous** university students completed internships at NAB.

Indigenous employment growth (2008-present)



Financial inclusion

- **\$12.75 million** in safe and affordable microfinance products and services has been accessed by 15,000+ Indigenous Australians.
- **7,000+ people assisted** by Indigenous Money Mentors to build their financial capability.
- **\$4.20 social value created** per dollar invested in our Indigenous Money Mentor program and clients reporting improved standard of living and improved family relationships being key social outcomes.

Business partnerships

- **26 Land Councils**, native title bodies and Indigenous organisations supported to explore commercial opportunities on Aboriginal land and sea.
- **Three Indigenous chambers of commerce supported**, creating greater access as well as financial and networking opportunities to support Indigenous enterprises.
- **Six Indigenous business** and native title forums and publications supported.
- **30+ Indigenous businesses supported** to improve their capability and understanding of corporate procurement via education sessions.
- **17 Indigenous suppliers** introduced to NAB Procurement and Tier 1 suppliers to create supplier diversity and include Indigenous businesses in our supply chain.
- **40+ bankers participated in Native Title training** to improve our understanding and support for traditional owners.

Cultural understanding

- **More than 610 employees** completed face-to-face cultural training since 2009.
- **605 employees** piloted new industry-leading cultural awareness digital learning in 2014.
- **93 employees** completed skill based secondments in the Kimberley region.
- **210 senior executives** visited remote communities gaining first-hand experience and immersion in culture and community.
- **Annually celebrated National Reconciliation Week and NAIDOC Week** with hundreds of employee events, activities and volunteering across the country.
- **Welcome to Country and Acknowledgements** standard practice at AGM of Shareholders and key events.
- **86% of NAB employees believe** the relationship between Aboriginal and Torres Strait Islander people and other Australians is very important for Australia as a nation (2014 RAP Workplace Barometer Survey).

Our strategy

Our seventh annual Reconciliation Action Plan (RAP) and third Elevate RAP builds on the solid foundations made to date. We have made refreshed commitments to build respect and relationships with Indigenous Australia that are based on trust, transparency and creating shared value.

Our focus remains steadfast on the four key areas of: promoting financial inclusion, building Indigenous careers and real job opportunities, improving our cultural understanding and leadership, and building business partnerships.

We aim to raise the bar during the next three years by:

- Deepening and broadening our relationships;
- Creating greater scale and impact of proven programs;
- Building an inclusive organisational culture; and
- Driving innovation, collective impact and thought leadership.

Governance and transparency

Our Indigenous Advisory Group (IAG) provides strategic oversight and has an important role in bringing current issues to the attention of NAB. It is comprised of external leaders and internal advisors and provides advice on NAB's engagement with Aboriginal and Torres Strait Islander people and our Reconciliation Action Plan. The IAG continues to challenge NAB to set the bar high and achieve tangible outcomes. Members include:

- Dr Chris Sarra (Co Chair) - Executive Director, Stronger Smarter Institute
- Danny Gilbert (Co Chair) - Managing Partner, Gilbert + Tobin Lawyers, Non-Executive Director NAB
- Natalie Walker - Founder and Managing Director, Inside Policy
- Jason Mifsud - Head of Diversity, Australian Football League
- Terri Janke - Solicitor and Director, Terri Janke and Company
- Michael Traill - Director, Social Ventures Australia
- Gavin Slater - Group Executive Personal Bank, NAB
- Paula Benson - Executive General Manager Corporate Affairs, NAB

In addition to our IAG, two IAG members are also on NAB's Advisory Council on Corporate Responsibility, co-chaired by NAB CEO Andrew Thorburn, which advises NAB on its approach to corporate responsibility and the issues that matter to our stakeholders.

Quality assurance

For the last two years NAB's RAP results have been independently assured by Ernst & Young, enhancing the integrity of the information NAB reports. Undertaking this annual review of results allows us to benchmark our performance, refine programs to maximise impact and foster continuous improvement. Our shareholders, customers, employees and Indigenous Australia can all have comfort that our results against our annual targets have been independently assured. We strongly encourage others to join us in this approach to ensure RAP commitments made are honoured.



Backing Indigenous success

Pitching to the world's leading children's entertainment network, Sesame Workshop, producer of the beloved and long-running **Sesame Street**, takes a lot of confidence – and an appetite for risk. Wayne Denning, founder and Managing Director of Brisbane-based multimedia production company Carbon Media, has both in spades. Early in 2013 he headed to the US to make his unsolicited pitch. “I tried to convince the American producers to look at Australia for the first time in their history, and convince them that this country on the other end of the planet would like to hear our own voices,” he says.

“The show had been in Australia for 44 years but never actually had Australian content.” It was a case of going there and trying to establish a business calling card. We wanted to be an international player; we wanted to make Australians proud of their Indigenous Aboriginal and Torres Strait Islander heritage.”

Against all odds, Denning's pitch succeeded, and the segment, “5 Kangaroos”, was produced by Carbon

Media and first aired in the US in late 2013 (then in 2014 in Australia). Featuring Indigenous Australian singer Jessica Mauboy, five dancing Aboriginal children and Indigenous themed art and design, it's an ebullient ode to Australia.

But it's about much more than adorable kids and kangaroos, says Denning. “It was also a strategy to enter us as a company into global children's entertainment. It was a very deliberate strategy – it was about putting up a flare. It was a risk, but it paid off.”

Since “5 Kangaroos”, Carbon Media has gone on to make another six segments for **Sesame Street**. Even more impressive is the doors that have opened off the back of that original pitch. “I'm able to get meetings in Los Angeles with Disney now, with the BBC in London, or with Cartoon Network domestically,” says Denning. “We've opened it up for other Australians to pitch to Sesame too.”

Reference: NAB Business View Magazine



Indigenous Money Mentor

Many of us worry about the rising cost of buying a house or taking a holiday. But for a lot of Australians, the financial concerns are much more immediate. Things like buying furniture, accessing a credit card, even getting basic insurance can be a struggle for those who are financially excluded.

As an Indigenous Money Mentor in Western Sydney, Nioka Brown helps clients come to terms with their financial difficulties, and provides a pathway to get things back on track.

“For many people it’s about education,” Nioka says.

“Educating them about working within a budget, showing them that you can accommodate your budget to your lifestyle and your family, and teaching them that money can work for them, not the other way around.”

Often too it’s about breaking a cycle of debt brought about by pay-day loans and rental services.

“It’s a credit thing. It’s harder for them to obtain normal credit. A lot of my clients would like to have a better car, but they can’t access the funds. So they’re trapped spending money on repairing a broken-down \$1,000 car, rather than getting something that works.”

She says there’s a definite sense of being excluded from the mainstream, especially for Indigenous people.

“They would love to be able to get a line of credit, like everyone else. They want to be treated like an equal. They don’t want to be excluded.”

More than anything, Nioka’s role is about changing perceptions about what a bank can offer.

“It can be scary to go into a bank – the fear of having to face being declined, plus all that paperwork. I teach clients about cleaning up their credit, and being responsible with money.”

It’s a challenging role, but Nioka says it’s the success stories that keep her coming back each day. She tells the story of one woman who was stuck in a cycle of debt, and unable save up enough money to register her car. By learning the basics of budgeting, she was able to eventually pay off her bills and, through a no interest NILS loan, get her car registered. Two-and-a-half years later, the woman has maintained the car registration, and kept her bills in check.

“It’s changed her life,” Nioka says.

Financial inclusion

Our financial inclusion program provides access to safe, affordable microfinance as well as dedicated money mentor support to enable Indigenous Australians to learn by doing and taking control of their finances. Money Mentors help build financial literacy and skills through face-to-face support. Mentors understand how money issues can impact on all areas of life, and help connect clients with other service providers to improve overall wellbeing, such as health, housing, family services, employment and education services.

“Improving financial capability results in empowered Indigenous clients who are confident using their money skills.”

We have met our commitments to:

	2014 action	Performance target	Performance outcome
1	Continue to create access to microfinance loans for Indigenous customers	5,000 new NILS loans 180 new StepUP loans 50 new AddsUP Savings accounts	<ul style="list-style-type: none"> ✓✓ 5,340 NILS loans accessed by Indigenous customers in financial year 2014 ✓✓ 200 StepUP loans accessed by Indigenous customers in financial year 2014 → 20 AddsUP accounts opened by Indigenous customers in financial year 2014 as program reviewed, new referral process and agreements established
2	Continue to build financial capability via Indigenous Money Mentors (IMMs)	Maintain social return of \$4.20 for every dollar invested in the IMM program	✓ Maintained IMM program social return of \$4.20

Key: ✓ Completed ✓✓ Target Exceeded → Progress ongoing

NAB's Indigenous Money Mentor (IMM) program has assisted 1,007 Indigenous clients in 2014 and our research shows that the program continues to have a lasting impact: a Social Return on Investment study in 2013 found that the program creates \$4.20 in social value for every dollar invested. With the current level of investment in the program, the total value created is expected to be more than \$1.8 million each year.

The research also shows that the program is delivering significant social value and flow-on benefits, with customers stating that increased financial capability gained through the IMM Program has resulted in an improved standard of living and improved family relationships.

Improved standard of living and improved family relationships were the most significant social outcomes that Indigenous Money

Mentor clients receive (36% each), emphasising the flow-on benefits of improving financial capability for individuals. Results also highlight the program's ability to address the gaps in financial services provision for Indigenous communities. (2014, E&Y Social Return on Investment)



Doing big things with Indigenous business

Mt Warning, known as Wollumbin to the Bundjalung people, rises out of the rainforests in the Tweed Valley in northern New South Wales. It's a sacred place. For thousands of years Aboriginal people have drunk the crystal clear water that is naturally filtered by the layers of ancient volcanic rock here.

Traditional owner Kyle Slabb wanted to share this special resource with the world so he started Yaru Water to sustainably source and bottle the water.

We know how powerful local businesses can be in driving social change and creating prosperity. So when Yaru Water approached us about stocking their water in our head offices, we wanted to find a way to make it work.

It wasn't without its challenges. Yaru Water's distribution channels weren't initially compatible with our network, and our catering partner, Alliance, had existing partnerships in place that they needed to consider.

But as Tessa Martin, Yaru Water's Operations Manager explains, the persistence paid off.

"Our initial conversations with NAB highlighted some challenges we needed to work through before we could sell our product at a retail level. The feedback we received was invaluable and allowed us to build a stronger business offering."

Yaru Water is now stocked in our head office cafes and is available to our employees when they order catering. It's been a catalyst for further growth for the company, helping them build the capacity they need to supply other cafes and corporations around Australia. For us, the partnership has provided our people with an additional way to support Indigenous businesses in our supply chain.

Business partnerships

As Australia's leading Business Bank, our business partnerships program supports Indigenous enterprise, organisations and native title bodies achieve their aspirations for success. Our ambition to create shared value and become the bank of choice for Indigenous Australia is being realised as we support our customers with access to banking products and services, as well as microfinance. We continue to help build capacity in the Indigenous business sector with specific training and support. Inclusion of Indigenous suppliers in our supply chain supports enterprises to grow and provides NAB with the quality goods and services we require.

We are passionate about our customers. Understanding their goals and dreams is an important part of building relationships which is why we provide dedicated training for our bankers.

“Supporting Indigenous enterprise prosper and grow creates shared value for a strong economic future and prosperous communities.”

We have met our commitments to:

2014 action	Performance target	Performance outcome
3 Continue Indigenous business development	Invest in NAB banker capability to support Indigenous businesses and Native Title groups Support business development in the resources sector	<ul style="list-style-type: none"> ✓ Conducted Native Title training workshop for bankers in Brisbane ✓ Sponsored Indigenous business events, including Supply Nation Connect event and Aboriginal Enterprises in Mining Exploration and Energy conference ✓ Local bankers pursued business development opportunities in the resources sector in Qld, NT and WA
4 Continue to include Indigenous business suppliers in our supply chain	Facilitate five Indigenous business introductions with NAB Tier1 suppliers Conduct three Procurement Awareness sessions for Supply Nation certified Indigenous businesses	<ul style="list-style-type: none"> ✓✓ Six supplier introductions facilitated ✓ Three Procurement Awareness sessions held for Supply Nation certified businesses in Sydney, Brisbane and Perth
5 Continue to participate in industry-wide initiatives	Participate in industry groups, such as Australian Bankers Association (ABA), Indigenous Financial Services Network (IFSN), and Business Council of Australia (BCA) Business Indigenous Network Investigate opportunities for system and process improvements	<ul style="list-style-type: none"> ✓ Participated in ABA, IFSN and BCA Business Indigenous Network industry forums ✓ Implemented Community ID initiative improving identification processes for Indigenous customers ✓ Implemented Indigenous cultural awareness eLearn ensuring compliance to the new Code of Banking Practice

Key: ✓ Completed ✓✓ Target Exceeded → Progress ongoing

Building careers in banking

Corey Ward's enthusiasm is infectious. NAB's 2013 Trainee of the Year, and now a Customer Advisor in our Mitchelton retail store in Brisbane, he speaks openly about his passion for closing the gap in Indigenous disadvantage, and his goal to one day run the NAB branch on Thursday Island, his birthplace.

"I want to fill that branch with Indigenous trainees. I want to go to the schools, I want to talk about the experiences I've had," he says.

Last year Corey was chosen to take part in NAB's Emerging Leaders program, a two-month program - including a week-long intensive to Melbourne and Phillip Island - designed to identify and develop up-and-coming Indigenous talent.

For Corey, it was a chance to mix with other Indigenous employees, and to hear from existing leaders within the business.

"We talked a lot about how people can bring their culture into work, without feeling discriminated against. About not feeling that it's a setback or a disadvantage to your career. It was NAB's way of saying 'we don't want you to forget your culture; we want you to embrace your culture'. A lot of people found that really refreshing."

Already, Corey is using the skills he's learnt to mentor other Indigenous employees.

"I'm quite passionate about making sure Indigenous trainees move from their traineeship to a full time job," he says.

"We're trying to create real jobs for Indigenous people, not just certificates. I talk to trainees about getting job-ready, not being someone who just fills in, so when a full-time job does come up, they're the highest regarded candidate."

In the months since the Emerging Leaders program, Corey has met NAB CEO Andrew Thorburn, visited Good Shepherd Microfinance in Melbourne to learn about their No Interest Loans, and taken part in Indigenous cultural awareness workshops in Brisbane.

He says NAB's Indigenous programs should be celebrated more.

"It sets NAB apart from every other bank, if not every other corporation. I think it sets a higher standard, it leads by example. It makes NAB more approachable for everyone, not just Indigenous people."

Employment

Our Indigenous employment program provides opportunities for talented Indigenous Australians who want to pursue a career in financial services. Importantly, those who've been successful have made it on their own merits. While the employment program opens doors, provides training and support, our Indigenous employees have worked hard to create their own success. We continue to offer a range of entry points including school based and full time traineeships, internships and general recruitment. An industry leading innovation has been the investment in the career development of Indigenous emerging leaders at NAB.

“Employment is much more than simply having an income. Economic independence and stability, financial capability, career prospects, and greater confidence come with having a real job.”

We have met our commitments to:

	2014 action	Performance target	Performance outcome
6	Continue to support traineeships throughout the business	Recruit 50 trainees in the School Based Trainee (SBT) program	✓✓ 57 SBTs recruited in financial year 2014
		Recruit 20 trainees in the Full Time Trainee (FTT) program	✓✓ 21 FTTs recruited in financial year 2014
		70% trainees complete the program	✓✓ 75% trainees completed the program
7	Continue to transition trainees into permanent positions	30 trainees accept real jobs	✓✓ 31 trainees accepted real jobs at NAB
8	Continue to support general recruitment of Indigenous candidates	Recruit 10 Indigenous employees	✓✓ 11 Indigenous employees recruited in financial year 2014
9	Continue to support general recruitment of Indigenous candidates	Recruit 10 Indigenous interns	✓ 10 interns placed in financial year 2014
10	Continue to support Indigenous employees' career development	Ensure employees have Individual Development Plans	✓ All Indigenous employees held Individual Development Plans
		Invest in 10 emerging leaders' career development	✓✓ 12 Indigenous employees participated in emerging leaders program

Key: ✓ Completed ✓✓ Target Exceeded → Progress ongoing

In 2014, a Social Return on Investment (SROI) study found that NAB Indigenous school based traineeships deliver \$2.71 social value per dollar and full-time traineeships deliver \$3.14 per dollar invested. Importantly trainees reported improved financial capability (90% of respondents), improved employability (93%), improved confidence and self-esteem (86%) and improved social and communication skills (72%) as key outcomes. (2014, E&Y Social Return on Investment)



Bringing more respect to Bendigo

Ally Clouston's interest in reconciliation was first sparked when she spent six weeks on a NAB Indigenous secondment in the Kimberley, Western Australia. Working in a small community as part of a project to preserve the Miriwoong language, she experienced first-hand the disadvantage that many Indigenous Australians face.

"It was confronting and challenging - but also very rewarding," she says of her time there.

Back home in Bendigo, Ally made a point of getting involved in NAB's Reconciliation Week activities. She made contact with Aboriginal Health Outreach Worker Kevan Horder, and invited him to come in and speak to her colleagues at the Bendigo Business Banking Centre.

"Kevan spoke about what reconciliation means to him, and how it has affected his family. He also educated our staff on the Constitution, and how Indigenous people aren't recognised in it, which was really valuable."

During the week, the staff in the Business Centre also completed NAB's Indigenous eLearn module. Ally says it was a revelation for many people.

"There were a lot of things that people didn't realise about Indigenous culture. For example, Aboriginal people often won't look you in the eye when they talk to you. For them, it's a sign of respect. But you wouldn't necessarily know that."

The team also learnt about some of the roadblocks Indigenous people often face, particularly in banking.

"Even just getting 100 points of ID to open a bank account can be difficult for Indigenous people. They often don't have the paperwork or it's in another name, because they go by their skin name - it's passed from family member to family member."

Ally says she's learnt that, more than anything, reconciliation is about respect.

"Just understanding that someone else's culture is not better or worse than your own, just different."

"At its essence, Reconciliation is about people coming together, learning from each other and earning each other's respect. Greater understanding and cultural appreciation supports successful relationships built on trust."



Cultural understanding

We provide a range of opportunities for our people to lift their understanding and actively get involved through our cultural understanding program. It includes cross cultural training, specialist experiences for our senior executives, employee secondments to the Kimberley region in Western Australia and skilled volunteering. As well as celebrating Indigenous events in our retail stores, offices and business banking centres. Many employees regularly give acknowledgements of traditional owners at meetings, including our Annual General Meeting of shareholders and welcome to country ceremonies are conducted at official functions across the enterprise.

A recent industry leading innovation was the development of our online cultural training, accessible to thousands more employees, greatly expanding its reach. We continue to monitor awareness and attitudes via the workplace barometer survey and contribute to the impact measurement questionnaire.

We have met our commitments to:

	2014 action	Performance target	Performance outcome
11	Continue to monitor attitudes of employees towards Indigenous programs and contribute to Reconciliation Australia's RAP Impact Measurement Report	Participate in Australian Reconciliation Barometer Survey Complete RAP Impact Measurement Questionnaire	✓ Survey completed to assess employee communications on Indigenous programs ✓ RAP Impact Measurement Questionnaire completed for Reconciliation Australia
12	Continue providing in-house cross cultural training for employees	300 employees completed training and compliant with new Code of Banking Practice	✓✓ 605 employees completed training
13	Continue senior executive leadership development with firsthand experience in remote communities	18 senior leaders participate in remote region visit	✓ 10 executives attended Garma Festival ✓✓ Nine executives participated in visits to the Kimberley and Northern Territory
14	Continue offering NAB employees volunteering opportunities with Indigenous organisations	25 secondees on volunteering projects with Indigenous organisations	✓ 25 employees seconded to Indigenous organisations in partnership with Jawun
15	Continue to guide employees in appropriate acknowledgements, as set out in protocol	Acknowledgements and Welcomes standard practice at AGM, RAP launch, and Australian Council for Corporate Responsibility meetings	✓ Acknowledgements and Welcomes continued as standard practice
16	Continue to engage employees to celebrate Indigenous events including NAIDOC and Reconciliation Week	50 events held to celebrate Indigenous activities with a focus on regional branches	✓✓ 64 events held during NAIDOC and Reconciliation Week

Key: ✓ Completed ✓✓ Target Exceeded → Progress ongoing



The journey to recognition

Image courtesy of Recognise

When Jade Haar started as a lawyer at NAB's Melbourne head office, she never imagined she'd be driving a Toyota Hilux truck through the dusty plains of central Queensland as part of her work.

"We were going to places I'd never heard of," Jade says.

"And hearing stories about events in our recent history that many Australians have never been told.

"We heard about how Aboriginal people in Queensland were rounded up and placed in reservations; how they were stripped from their families, provided rations; how they were not allowed to leave without special permission. Some of the people who spoke to us had been there themselves as children. It was quite confronting; it blew my mind."

The Journey To Recognition is an epic relay across Australia to raise awareness for Constitutional recognition of Aboriginal and Torres Strait Islander people. It's made up of a series of small events, like morning teas, community talks and school visits. Jade was one of four NAB employees chosen to spend a week in Queensland, to help out on the campaign as a skilled volunteer.

Apart from driving the Hilux truck, Jade's role was to help with the events in the small towns they travelled through, and to pass on to locals what she had learnt about Australia's history and Constitution.

"People were shocked about the potential for racial exclusion in Australia's Constitution," Jade says.

She also found that being a volunteer from a large corporate bank helped break down barriers.

"People were pleasantly surprised when I told them I was from NAB - to see that a corporate was enabling their staff to volunteer like this."

Back in the office, Jade says she surprised herself at how emotional she became when describing the experience to colleagues.

"We just don't turn our minds enough to reflect on these things. It's important to make sure we, [as a country], move on. But it's really hard to do this if you don't actually know what happened in the first place."

She says it was a once-in-a-lifetime experience.

"I'm really grateful for the opportunity. Knowing that your company is open to things beyond banking, that it has an important role to play in society, you feel more connected to the work - and really proud to work for an organisation like that."



Innovation

In 2014, we set ourselves a challenge to explore new opportunities to create prosperity for Indigenous Australia. We led discussions on important topics such as home ownership, superannuation, constitutional recognition, Indigenous art and intellectual property rights. The evaluation of the social return on investment of our employment and Indigenous Money Mentor programs gave us insights into their effectiveness and the range of social and economic outcomes they achieve. Our Indigenous Advisory Group played a key role in guiding the direction of this area.

“Being innovative is key to achieving success. Creating new ways to achieve outcomes together with Indigenous Australia brings us closer together and challenges the status quo.”

We have met our commitments to:

	2014 action	Performance target	Performance outcome
17	Employ social impact investment methodology to evaluate program effectiveness	Complete Social Return on Investment (SROI) evaluation of Indigenous employment program Launch and evaluate Indigenous Money Mentor SROI results	✓ SROI evaluation of Indigenous employment program completed ✓ IMM SROI results launched and evaluated
18	Support Indigenous home ownership	Partner with Indigenous Business Australia (IBA) to write 50 split home loans Investigate opportunities to support IBA social impact investment for home lending	→ Seven split home loans approved with IBA as demand not as high as expected ✓ IBA social impact investment initiative progressed
19	Support Indigenous superannuation	Investigate opportunities to improve Indigenous customer access to superannuation	✓ Indigenous superannuation opportunity assessed
20	Partner with Reconciliation Australia to build recognition and respect on the rights and contributions of Indigenous Australians	Host three information sessions to support the Journey to Constitutional Recognition Participate in round table discussions with Indigenous and non-Indigenous leaders	✓ Three information sessions hosted to support the Journey to Constitutional Recognition ✓ Five NAB skilled volunteers supported the Journey as it travelled through southern Queensland ✓ Participated in roundtable discussions, hosted Jawun dinner, Recognise in Brisbane, a Panel session on Indigenous Art and Intellectual Property Rights with Indigenous and non-Indigenous leaders
21	Continue RAP governance and foresight with Indigenous Advisory Group (IAG)	Conduct two IAG meetings in 2014	✓ Two IAG meetings held

Key: ✓ Completed ✓✓ Target Exceeded → Progress ongoing

inclusion



Our commitments 2015 - 2017

NAB's new Reconciliation Action Plan is our first three year plan demonstrating our ongoing commitment to Indigenous success together. We aim to continue building on strong program foundations to deliver outcomes and innovation which promotes financial inclusion, creates real jobs, improves cultural understanding and leadership, and builds business partnerships. Our 2014 RAP included a specific innovation program, however as commitments in each of our key program areas are innovative (1, 2, 4, 6, 7, 13, 17, 19, 21, 24) its own program is no longer required.

We aim to add further value, as programs evolve and mature by:

- Offering **support** to improve access, promote inclusion and lift our engagement;
- Providing **opportunities** to enable economic and social prosperity and build our cultural understanding; and
- **Empowering** Indigenous Australia to be financially strong, progress careers, build capability and pursue their aspirations.

Our aim is to contribute thought leadership, drive innovation and keep building on our strong reputation. We have an important role to play in driving thought leadership which supports Indigenous business and Traditional Owners achieve their aspirations for economic and social development. Our research in Indigenous home ownership, wealth creation and superannuation, as well as reporting governance and accountability are also key thought leadership focus areas. As a contributor to reconciliation at a national level, we continue to share our corporate skills and experience in procurement and risk with Indigenous businesses and help to build Indigenous organisations capability with secondments and skilled volunteering.

We continue to contribute thought leadership to the finance industry as a member of the Australian Bankers Association and its renewed Indigenous Statement of Commitment. We continue to advocate for national reconciliation and improved outcomes for Aboriginal and Torres Strait Islander people in employment and career development, financial inclusion, products and

services, and cultural understanding. We share our learnings and insights with the growing cohort of Reconciliation Australia's (RA) RAP organisations, our employees, shareholders and customers.

A new initiative in this RAP is to create opportunities for collective impact with like-minded organisations and partners to build awareness, recognition and respect of Aboriginal and Torres Strait Islander people and culture. Our 25 commitments are aligned to RA's three action themes – relationships, respect and opportunities.

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



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.

We have developed indicators to illustrate how performance targets will be implemented across the three year period:

- Implementing
- Achieved

NAB will continue to maintain annual reporting on our progress against these targets and results will be quality assured by an independent third party and annually reported on publicly. In addition, results will be featured in NAB's Annual Reporting, which includes the Annual Financial Report, Annual Review, Dig Deeper paper and summary review.

Reconciliation Action Plan 2015-2017

Financial inclusion

NAB aims to ensure Aboriginal and Torres Strait Islander people have support to create their own financial future. Access to safe and affordable microfinance helps people on low incomes, and Indigenous Money Mentors provide Indigenous clients with face-to-face support. We've identified opportunities to enable home ownership, better understand superannuation and the barriers to wealth creation. While our research targets two and four are for internal use, we will report on progress against these commitments publically annually. Our empowerment focus aims to assist more Indigenous Australian's be financially independent. All six commitments are Opportunities in the RA action framework.

○ Implementing ● Achieved

Commitments	Performance target	Timing			NAB responsibility
		FY15	FY16	FY17	
Support - Ensure Indigenous Australians have access to safe and affordable finance					
1	Continue to be the leading provider of microfinance products and services to Indigenous Australians Create access to microfinance: 15,000 NILS loans 540 StepUP loans 150 AddsUP matched savings accounts Develop microfinance digital access innovation project and understand Indigenous clients needs	○	○	●	Head of Community Finance & Development (CF&D)
		5,000 NILS 180 StepUP 50 AddsUP	5,000 NILS 180 StepUP 50 AddsUP	5,000 NILS 180 StepUP 50 AddsUP	
		○	○	●	
		Development commence by Feb	Development continues	Research to understand Indigenous clients needs commence in July	
Opportunities - Enable home ownership and wealth creation					
2	Support more Indigenous Australians to become home owners Research into Indigenous property rights undertaken for internal use Contribute thought leadership on barriers to Indigenous wealth creation, including COAG Investigation of Indigenous land administration and use		○	●	Head of Indigenous Finance & Development (IF&D)
			50 split loans	50 split loans	
		●	●	●	
3	Play an active role in industry and government led initiatives	●	●	●	Head of IF&D
4	Better understand utilisation and access of superannuation Contribute thought leadership to industry forums, including the inaugural Indigenous Superannuation Summit Research the super needs of Indigenous organisations for internal use	●	●	●	Head of IF&D
		●			
Empowerment - Assist more Indigenous Australians to be financially independent					
5	Promote the expansion of the Indigenous Money Mentor (IMM) program with community and government partners Partner with GoodShepherd Microfinance to coordinate the delivery of a national IMM program Promote IMM program and continue to seek expansion funding Expand to 10 IMM's with additional program funding	○	●	●	Head of IF&D
		Partnership expanded by June	National Coordination commenced by September		
		○	●	●	
		Promotion commence in March	Funding secured by June		
			○	●	
			Identify partners and place 5 IMM's	Identify partners and place 5 IMM's	
6	Continue to measure Indigenous financial exclusion and resilience to support building financial capability Financial resilience measurement framework including Indigenous Australians developed Identify practical applications of framework to build client financial capability	○	●		Head of CF&D
		Framework developed by Sept	Framework released by Nov		
			○	●	
			Commence identifying by March	Applications identified by Sept	

Employment

NAB is supporting Indigenous employees to aim high and build careers in financial services. We understand that having a job is about much more than earning an income. Our focus on creating real jobs and career opportunities is expanded to open more pathways to employment. We seek to empower Aboriginal and Torres Strait Islander employees with career development and succession planning. Commitment seven comes under Relationships and the other five commitments are Opportunities in the RA action framework.

○ Implementing ● Achieved

Commitments	Performance target	Timing			NAB responsibility	
		FY15	FY16	FY17		
Support - Engage Indigenous employees to provide support throughout their career						
7	Provide support and networking opportunities for Indigenous employees at all stages of their career	Quarterly networking and support teleconference hosted by Indigenous employees	● 4 teleconferences held	● 4 teleconferences held	● 4 teleconferences held	EGM People
		Social media (Yammer) group created and driven by Indigenous employees		● Group created by March	● Group operating	
		Develop and implement a network of colleagues to support new trainees, interns and expand to new employees		● System developed by Dec and implemented by Feb	● System implemented for new employees by Feb	
Opportunities - Continue to focus on creating real jobs and career opportunities						
8	Continue to employ trainees across the business	120 school based trainees (SBT) recruited	○ 40 school based trainees	○ 40 school based trainees	● 40 school based trainees	EGM People
		60 adult trainees recruited	○ 20 adult trainees	○ 20 adult trainees	● 20 adult trainees	
		70% trainees completed the program annually	●	●	●	
9	Continue to transition trainees into ongoing employment at NAB	70% of all graduating trainees accept roles at NAB annually	●	●	●	EGM People
10	Increase the general recruitment of Indigenous Australians	60 Indigenous employees recruited	○ 20 recruited	○ 20 recruited	● 20 recruited	EGM People
11	Offer internships for university students with potential for graduate employment	10 year partnership with Career Trackers established		●		EGM People
		60 internships offered	○ 20 interns	○ 20 interns	● 20 interns	
Empowerment - Target high potential individuals for career and succession planning						
12	Improve and support career progression of Indigenous employees to take on more senior roles	30 Indigenous employees in senior roles	○ 10 employees	○ 10 employees	● 10 employees	EGM People
		30 Indigenous employees participate in tailored career development	○ 10 employees	○ 10 employees	● 10 employees	

Reconciliation Action Plan 2015-2017

Business partnerships

NAB is a proud supporter of Indigenous business. We aim to support Aboriginal and Torres Strait Islander business by deepening our engagement and relationships and by creating inclusion in our supply chain. We aim to create access to banking products and services and support Indigenous business and Traditional Owners social and economic development aspirations. We aim to empower our Indigenous customers and suppliers with specific capability support and access to our corporate knowledge and experience. While our research target 16 is for internal use, we will report on progress against this commitment publically. Commitments 13, 17 and 18 come under Relationships and the other three commitments are Opportunities in the RA action framework.

○ Implementing ● Achieved

Commitments	Performance target	Timing			NAB responsibility	
		FY15	FY16	FY17		
Support - Improve Indigenous business engagement and inclusion						
13	Engage Indigenous customers to receive feedback and deepen relationships	Reach 200 customers in customer calling day held annually	○ 50 customers	○ 75 customers	● 75 customers	Head of IF&D
14	Increase Indigenous business access to our supply chain	Renew three year commitment to Supply Nation	●			GM Procurement
		30 Indigenous business introductions to NAB's Tier 1 suppliers	○ 5 businesses	○ 10 businesses	● 15 businesses	
		\$1.2 million direct and indirect spend with Indigenous businesses	○ \$300,000	○ \$400,000	● \$500,000	
Opportunities - Ensure access to banking products & services						
15	Improve Indigenous business access to NAB's banking products and services	30 microenterprise loans provided	○ 10 loans	○ 10 loans	● 10 loans	Head of IF&D
		100 Indigenous business leads generated for bankers	○ 25 leads	○ 25 leads	● 50 leads	
16	Invest in banker capability to support economic development for traditional owner groups	Six tailored native title training session to bankers	○ 2 sessions	○ 2 sessions	● 2 sessions	Head of IF&D
		Research economic development opportunities to support Indigenous business and Traditional Owner groups for internal use		●		
Empowerment - Share our skills and networks to build Indigenous capability						
17	Invest in improving capability of Indigenous customers and suppliers	Six education sessions held for Supply Nation certified Indigenous businesses	○ 2 sessions	○ 2 sessions	● 2 sessions	GM Procurement GM Risk Services
		10 Indigenous customer employees seconded to NAB	○ 3 seconded	○ 3 seconded	● 4 seconded	Head of IF&D
18	Invest in Indigenous organisations and communities	Partner with Jawun for three years	●			Head of Community Engagement
		90 NAB secondees complete projects in the Kimberley WA	○ 30 secondees	○ 30 secondees	● 30 secondees	
		60 volunteers supporting Indigenous organisations and initiatives	○ 20 volunteers	○ 20 volunteers	● 20 volunteers	

Cultural understanding & leadership

NAB is committed to supporting our people to better understand, acknowledge, celebrate and engage with Indigenous Australia. We've expanded opportunities for all employees to get involved. Access to cultural awareness training has been increased and there are more opportunities through first hand experiences. A new commitment provides focus for action as a key player in the financial services industry. We also aim to empower work in partnership with like-minded organisations to create collective impact for awareness, recognition and respect. NAB is leading the way with its reporting transparency and data quality assurance and we continue to advocate this approach and its benefits. We commit to maintaining annual reporting and publically releasing annual report cards of our progress against targets. Commitments 19 to 21 come under Respect and 22 to 25 are Relationships in the RA action framework.

○ Implementing ● Achieved

Commitments	Performance target	Timing			NAB responsibility
		FY15	FY16	FY17	
Support - Support employees to increase their engagement with Indigenous Australia					
19 Engage employees to celebrate National Reconciliation Week 27 May – 3 June and NAIDOC Week held in the first week of July	Employee champions identified and five groups established	○	● 5 groups established		Head of IF&D
	120 events held and registered on RA's NRW site	○ 40 events	○ 40 events	● 40 events	
	Employees encouraged to participate in local activities during National Reconciliation Week and NAIDOC Week annually	●	●	●	
	Continue to enable Aboriginal and Torres Strait Islander employees to participate in NAIDOC Week events annually	●	●	●	
20 Continue to guide employees in appropriate Acknowledgements and Welcome to Country ceremonies	Protocol adopted at key events including Annual General Meeting of Shareholders and official functions annually	●	●	●	Head of IF&D
	Update and distribute protocol with acknowledgements for each NAB capital city location		●		
	New opportunities identified for appropriate recognition of Traditional Owners, in addition to verbal acknowledgements	○	○	●	
Opportunities - Provide all employees with opportunities to improve their cultural understanding					
21 Improve access to Indigenous cultural awareness training	5,000 employees completed online learning, including top 200 NAB senior leaders	○ 1,000 employees	○ 2,000 employees	● 2,000 employees	Head of IF&D
	210 employees involved in Indigenous employment program completed in depth face-to-face cultural awareness training	○ 70 employees	○ 70 employees	● 70 employees	
22 Offer senior leaders a tailored immersion experience with a focus on driving change	100 senior leaders visited remote Indigenous communities	○ 33 senior leaders	○ 33 senior leaders	● 34 senior leaders	EGM People
Empowerment - Create collective impact with partners to build awareness, recognition and respect					
23 Partner with Reconciliation Australia, corporate and community partners to create collective impact and advocate for key Indigenous issues	Support the principles of raising awareness of recognising Aboriginal and Torres Strait Islander people in the constitution and removing racial discrimination by holding events, calling for employee volunteers each year and supporting the Recognise campaign	●	●	●	Head of IF&D
	Conduct six joint thought leadership forums, including annual NAB Legal seminar	● 2 forums	● 2 forums	● 2 forums	

Reconciliation Action Plan 2015-2017

Tracking progress and reporting

NAB is leading the way with its reporting transparency and data quality assurance and we continue to advocate the benefits of this approach. We commit to maintaining annual reporting and publically releasing annual report cards of our progress against targets.

○ Implementing ● Achieved

Commitments	Performance target	Timing			NAB responsibility
		FY15	FY16	FY17	
24 Partner with Reconciliation Australia to monitor attitudes of employees and impact of RAP programs	Reconciliation Barometer survey completed biennially		●		Head of IF&D
	RAP Impact Measurement questionnaire completed in September annually	●	●	●	
25 Maintain transparency and accountability through RAP governance and quality assurance	Conduct biannual Indigenous Advisory Group meetings	● 2 meetings	● 2 meetings	● 2 meetings	EGM Corporate Affairs Head of IF&D
	Maintain third party assurance framework with annual reporting and release annual report cards publically	●	●	●	
	Report progress in NAB's Annual Reporting, including Annual Review and Dig Deeper paper	●	●	●	



Ernst & Young
8 Exhibition Street
Melbourne VIC 3000 Australia
GPO Box 67 Melbourne VIC 3001

Tel: +61 3 9288 8000
Fax: +61 3 8650 7777
ey.com/au

Independent Limited Assurance Report in relation to National Australia Bank Limited's Reconciliation Action Plan 2015 - 2017

To the Management and Directors of National Australia Bank Limited ('NAB'),

We have carried out a limited assurance engagement in order to state that nothing has come to our attention that causes us to believe that the subject matter detailed below and as presented in the NAB Reconciliation Action Plan 2015 - 2017 ('RAP'), has not been reported and presented fairly, in all material respects, in accordance with the criteria below.

Subject Matter

The Subject Matter for our limited assurance engagement included, for the year ended 30 September 2014, the 'Performance Outcome' data associated with the 21 '2014 Targets' as tabulated in the RAP.

The Subject Matter did not include:

- ▶ Data sets, statements, information, systems or approaches relating to areas other than the Performance Outcome data and statements selected
- ▶ Management's forward looking statements
- ▶ Any comparisons made against historical data

Criteria

The criteria applied to the Subject Matter described above is NAB's reported performance for the 'Performance Outcome' data associated with 21 '2014 Actions' as tabulated in the RAP.

The Responsibility of Management

The management of NAB is responsible for the preparation and presentation of the Subject Matter in the RAP in accordance with the above criteria, and is also responsible for the selection of methods used in the criteria. No conclusion is expressed as to whether the selected methods used are appropriate for the purpose described above. Further, NAB's management is responsible for establishing and maintaining internal controls relevant to the preparation and presentation of the Subject Matter that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate criteria; maintaining adequate records and making estimates that are reasonable in the circumstances.

Assurance Practitioner's Responsibility

Our responsibility is to express a limited assurance conclusion on the Subject Matter based on our assurance engagement in accordance with the Auditing and Assurance Standards Board *Standard for Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* ('ISAE 3000') and in accordance with the terms of reference for this engagement as agreed with NAB.

Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and, as such, do not provide all the evidence that would be required to provide a reasonable level of assurance. The procedures performed depend on the assurance practitioner's judgement including the risk of material misstatement of the Subject Matter, whether due to fraud or error. While we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls.

Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems, which would have been performed under a reasonable assurance engagement.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

Work Performed

Our assurance procedures included, but were not limited to:

- ▶ Checking that calculation criteria have been correctly applied as per the performance indicators detailed within the RAP
- ▶ Identifying and testing assumptions supporting calculations
- ▶ Conducting interviews with key personnel and collating evidence to understand NAB's process for reporting the data
- ▶ Testing, on a sample basis, underlying source information to check accuracy of the data, and
- ▶ Testing, on a sample basis, the accuracy and balance of performance statements within the RAP associated with the 21 '2014 Actions'

Use of our Report

We disclaim any assumption of responsibility for any reliance on this assurance statement or on the Subject Matter to which it relates, to any person other than management and directors of NAB, or for any purpose other than that for which it was prepared.

Independence, Competence and Experience

In conducting our assurance engagement we have met the independence requirements of the APES 110 *Code of Ethics for Professional Accountants*. We have the required competencies and experience to conduct this assurance engagement.

Limited Assurance Conclusion

Based on our limited assurance procedures, nothing has come to our attention that causes us to believe that the 'Performance Outcome' data associated with the 21 '2014 Actions' as tabulated in NAB's Reconciliation Action Plan 2015 - 2017 have not been reported and presented fairly, in all material respects, in accordance with the Criteria.

Matters Relating to Electronic Presentation of Information

Our limited assurance engagement included web-based information that was available via web links as of the date of this statement. We provide no assurance over changes to the content of this web-based information after the date of this assurance statement.

Ernst & Young
Melbourne, Australia
9 September 2015

For more information:

Email: indigenous@nab.com.au

Visit: nab.com.au/indigenous

NILS is a registered trademark of GoodShepherd Microfinance

Designed by Principles together with Supply Nation certified supplier
Marcus Lee Design. Printed by Supply Nation certified supplier Print Junction.

This publication is printed on recycled stock

© 2015 National Australia Bank Limited
ABN 12 004 044 937 AFSL and Australian Credit Licence 230686



Wealth of Opportunity is NAB's promise to create more of what matters to people, communities and to our economy. Find out more at nab.com.au/opportunity