

2018 SUSTAINABILITY DATA PACK

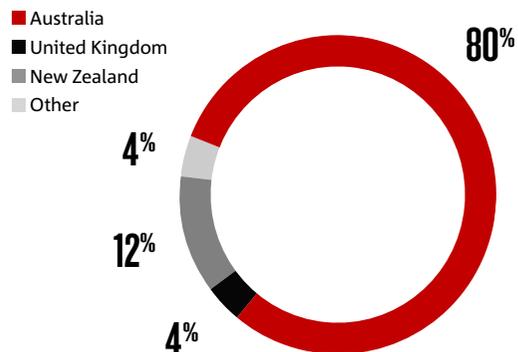
This Data Pack summarises our key performance information for financial year 2018. It accompanies our 2018 Sustainability Report and forms part of our Annual Reporting suite - find out more [online here](#).

OUR CUSTOMERS

Group Exposure at Default (EAD) by Level 1 ANZSIC Sector (\$m)¹

INDUSTRY	NET EAD 2018	2017	GROSS EAD 2016	2015	2014
Accommodation, Cafes, Pubs and Restaurants	9,433	9,295	9,101	10,167	10,523
Agriculture Forestry, Fishing and Mining	51,824	49,204	50,115	51,706	47,822
Property and Business Services	21,328	19,355	18,396	19,072	17,214
Commercial Property	75,211	75,262	74,517	71,505	68,739
Construction	10,665	10,281	10,170	9,990	10,230
Finance and Insurance	106,897	106,340	236,803	268,401	216,965
Manufacturing	19,130	19,412	20,160	23,622	23,648
Personal	16,998	17,344	17,775	20,167	19,715
Residential Mortgage	387,072	378,162	362,872	395,775	363,556
Retail and Wholesale Trade	30,796	30,405	30,934	32,791	31,550
Transport and Storage	22,358	20,631	19,526	19,651	17,505
Other	85,532	81,273	77,375	83,818	80,263
Total	837,244	816,965	927,744	1,006,665	907,730

GROUP EXPOSURE AT DEFAULT BY REGION (%)



¹ Prepared in accordance with NAB's methodology (based upon the 1993 ANZSIC codes) at net EAD basis for 2017-2018, and at gross EAD basis for 2014-2016.

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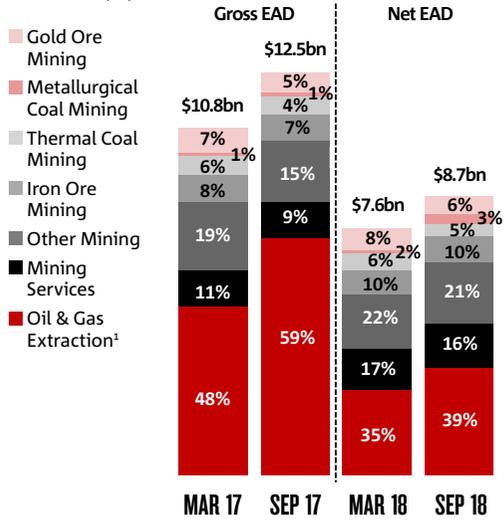
Our environment

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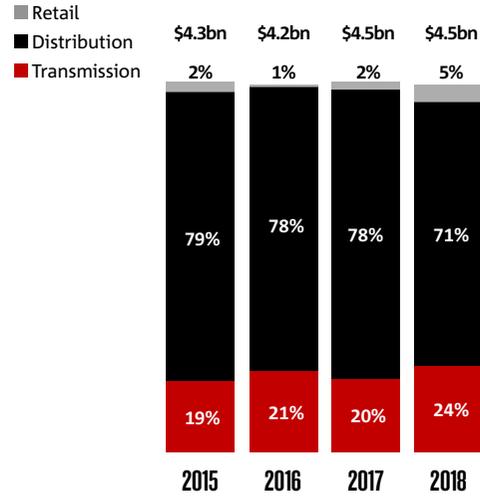
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Industries of interest

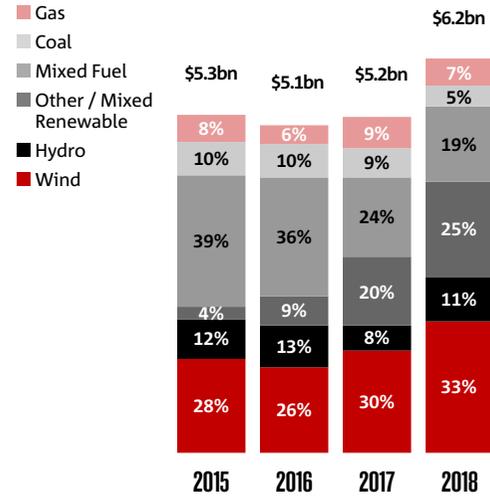
RESOURCES EXPOSURE AT DEFAULT BY TYPE (%)



POWER TRANSMISSION, DISTRIBUTION, & RETAIL EXPOSURE

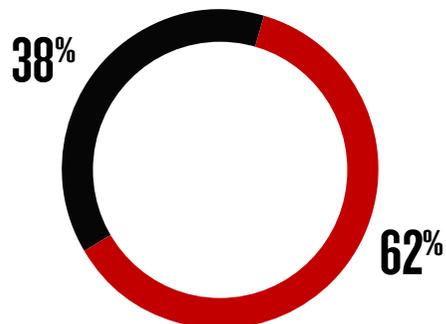


POWER GENERATION EXPOSURES BY FUEL SOURCE (%) AND TOTAL EXPOSURE AT DEFAULT²



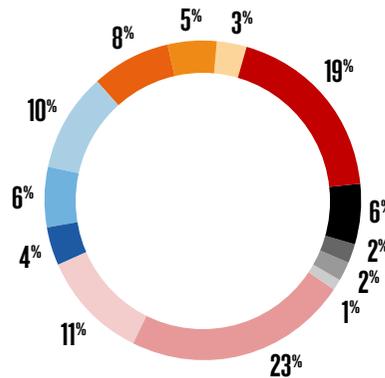
GROUP AGRICULTURAL, FORESTRY AND FISHING EXPOSURES BY REGION (%)

■ Australia
■ United Kingdom



AUSTRALIAN AGRICULTURAL, FORESTRY AND FISHING EXPOSURES BY SECTOR (%)

■ Beef
■ Sheep/Beef
■ Sheep
■ Other Livestock
■ Poultry
■ Mixed
■ Services
■ Forestry and fishing
■ Dairy
■ Grain
■ Other crop and grain
■ Cotton
■ Vegetables



¹ Oil & Gas extraction exposure is largely to Liquefied Natural Gas projects and investment grade customers (79%).

² Prepared in accordance with NAB's methodology (based upon the 1993 ANZSIC codes) at net EAD basis. Excludes exposure to counterparties predominantly involved in transmission and distribution. Vertically integrated retailers have been included and categorised as renewable where a large majority of their generation activities are sourced from renewable energy.

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Project finance by sector as a percentage of total portfolio value (expressed as EAD as at 30 September 2018)

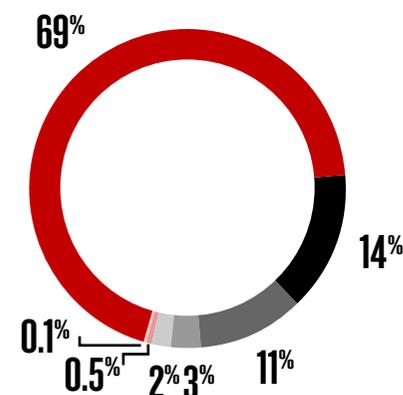
SECTOR	2018	2017	2016	2015
Energy (renewable)	19	15	11	12
Energy (coal and gas-fired) ¹	5	6	6	7
Economic infrastructure	36	37	34	33
Social infrastructure	16	19	20	21
Water treatment infrastructure	4	4	5	7
Mining and refining (metals and coal)	7	6	8	7
Oil and gas	11	10	12	11
Other	2	3	4	2

Project finance deals by Equator Principles Categories (as at 30 September 2018)

EQUATOR PRINCIPLE CATEGORY	NUMBER OF PROJECTS	PROJECTS AS A % OF TOTAL PORTFOLIO VALUE
A	4	9
B	83	48
C	24	15
Pre-EP adoption (pre 2007)	11	5
Project finance post EPs III to which EPs do not apply	45	23

PROJECT FINANCE BY REGION AS A % OF TOTAL PORTFOLIO VALUE, AS AT 30 SEPTEMBER 2018²

- Australia and New Zealand
- United Kingdom
- USA
- Asia
- Europe
- South America
- Middle East



¹ In 2018, coal-fired power is 0.3% and the remaining balance is gas-fired.
² Total percentages shown in pie chart may not equal 100% due to rounding.

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Environmental finance by lending category

ENVIRONMENTAL FINANCE CATEGORY	TOTAL ¹
Lending activity	
<p>Lending for Green Star certified commercial buildings</p> <p>Our support for Green Star certified commercial buildings with a 6 Star NABERS rating contributes towards the overall reduction in energy demand. Improving building performance is widely regarded as one of the most cost-effective opportunities to deliver energy and greenhouse gas emission reductions.</p>	\$0.2bn
<p>Specialised and corporate finance for projects that reduce emissions and assist with climate change adaptation and lending to other low carbon businesses</p> <p>Lending for large-scale renewable energy generation projects (e.g. wind and solar farms), finance for adaptation projects such as desalination and water recycling plants and water efficiency initiatives, and low emissions transport infrastructure.</p> <p>This category also includes finance for low carbon businesses such as renewable energy retailers, providers of solar and energy storage systems and solar installers.</p>	\$4.6bn
<p>Asset finance</p> <p>We provide finance for our customers to lease assets that improve energy efficiency or generate renewable energy.</p>	\$0.3bn
Debt market activity	
<p>Green bonds</p> <p>The proceeds of green bonds issued and arranged by NAB are used for investments in renewable energy, low-carbon public transport (electrified rail), energy efficiency, sustainable agriculture, sustainable water infrastructure, and adaptation infrastructure.</p>	\$4.8bn
Advisory, underwriting and arranging	
<p>Advisory activities, underwriting and arranging</p> <p>The advisory, underwriting and arranging activities included in our environmental financing commitment related to renewable energy, low-carbon public transport (electrified rail), energy efficiency, sustainable agriculture, sustainable water infrastructure, and adaptation infrastructure.</p>	\$0.5bn
Progress towards 2025 target of \$20 billion	\$10.4bn
<p>Lending to support development of 6 Star Residential properties²</p> <p>By providing lending to construction, and significant renovation, of homes to a 6-Star standard we are supporting the low carbon transition in a key segment of Australia's economy and we are assisting in reducing residential energy demand and greenhouse emissions.</p>	\$12.5bn
Progress towards 2025 target of \$35 billion	\$12.5bn
Progress towards aggregated 2025 target of \$55 billion	\$22.9bn

¹ Represents total cumulative new flow environmental financing from 1 October 2015. Further details on how we calculate our environmental financing numbers are available [here](#).

² Along with new home construction, this amount includes residential financing provided for activities where the identified purpose is 'Construction'. This typically includes major renovation activity in which the borrower undertakes a progressive drawdown of the loan amount. For major renovations, State building requirements for such construction activity generally require the overall home to meet a 6-star energy rating.

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Socially responsible investment

SOCIALLY RESPONSIBLE INVESTMENT	2018	2017	2016
AMP Capital Investors Sustainable Future Australian Share Fund - Class A	0.23	0.39	0.60
AMP Capital Investors Responsible Investment Leaders International Share Fund - Class A	2.57	2.87	3.88
Australian Ethical Smaller Companies Trust Class B	9.89	9.73	6.67
Australian Ethical Larger Companies Trust - Class B	0.41	0.50	0.49
BT Ethical Share Fund	8.48	8.50	8.39
Hunter Hall Australian Value Trust - Class B Units	0.87	1.16	2.22
Hunter Hall Global Ethical Trust - Class B Units	6.45	6.90	9.91
Hunter Hall Value Growth Trust	14.60	20.16	48.39
Hunter Hall Global Deep Green Trust	0.01	0.01	0.01
Hunter Hall Global Value Share	0.00	3.20	0.14
Perpetual's Wholesale Ethical SRI Fund	491.05	499.58	447.43
Generation Wholesale Global Share Fund	35.97	35.10	19.95
Alphinity Wholesale Socially Responsible Share Fund	2.77	2.35	2.56
Australian Ethical Balanced Trust	0.00	1.21	1.28
Candriam Sustainable Global Equity	5.43	3.05	New
Russell Australian Responsible Investment ETF	0.00	0.29	New
Robeco Emerging Conservative Equity Fund	8.30	2.34	0.80
Total SRI Funds (\$m)	588	597	553
Total funds under management (\$m)	159,964	152,219	144,030
SRI funds as a percentage of total funds under management	0.37	0.39	0.38

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Financial inclusion by product type and region (Australia and New Zealand)

FINANCIAL INCLUSION	2018	2017	2016	2015
Australia^{1,2}				
Cumulative number of Australians on low incomes, assisted with microfinance products/services	585,005	513,973	449,844	394,277
Number of Australians on low incomes assisted with microfinance products/services	71,032	64,129	55,567	58,343
Number of microfinance loans written	31,743	26,776	22,886	23,475
Value of microfinance loans written (\$m)	34.6	28.6	25.6	28.3
Number of microfinance loans written since inception	208,578	176,835	150,059	127,173
Value of microfinance loans written since inception (\$m)	255.3	220.6	192.0	166.4
Value of AddsUP accounts savings matched – cumulative (\$m)	1.6	1.5	1.2	0.9
Value of NILS loans provided – cumulative (\$m)	160.7	133.7	112.3	93.7
Value of StepUP loans provided – cumulative (\$m)	56.8	50.6	44.4	38.3
Value of Microenterprise loans provided – cumulative (\$m)	28.7	28.5	28.1	27.5
Number of AddsUP accounts matched – cumulative	3,204	3,017	2,446	1,750
Number of NILS loans provided – cumulative	182,540	153,750	129,417	108,821
Number of StepUP loans provided – cumulative	19,622	17,504	15,387	13,294
Number of Microenterprise loans provided – cumulative	1,913	1,884	1,854	1,818
New Zealand³				
Number of NILS loans provided – cumulative	525	307	88	42
Number of StepUP loans provided – cumulative	632	327	175	84
Total number of microfinance loans provided – cumulative	1157	634	263	126
Total value of microfinance loans provided – cumulative (NZ\$m)	3.0	1.5	0.8	0.4

1 Calculation of total NILS loans provided is based on total debits against NILS accounts, divided by an average NILS value updated on a six-monthly basis. NAB and Good Shepherd Microfinance (Australia) are working to align reporting systems to provide up-to-date data on a monthly basis.

2 Totals include other loans issued through Community Development Finance Institutions and Speckle.

3 In partnership with Good Shepherd New Zealand, cumulative data since 2014.

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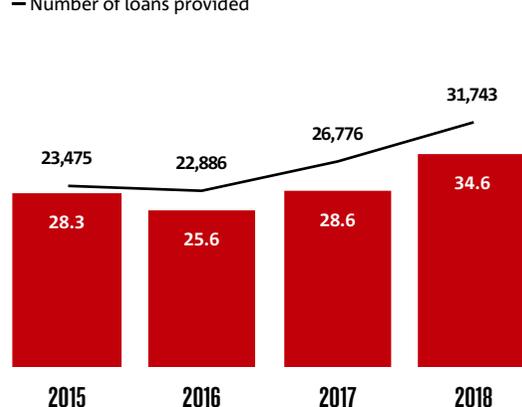
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Microfinance loans by value and number in Australia and New Zealand

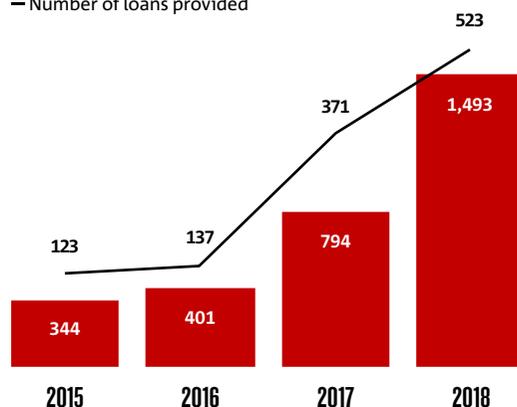
MICROFINANCE LOANS – AUSTRALIA

■ Value of loans provided (\$m)
— Number of loans provided



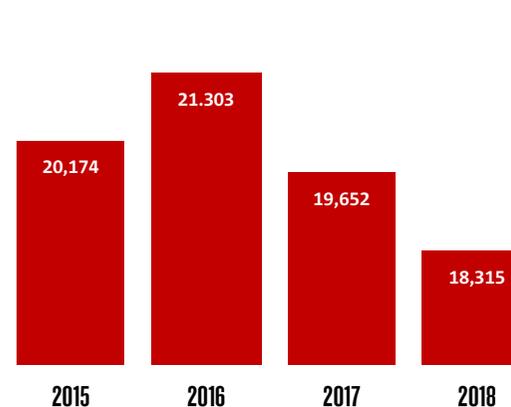
MICROFINANCE LOANS – NEW ZEALAND

■ Value of loans provided (\$NZ,000)
— Number of loans provided



Hardship assistance in Australia

NUMBER OF CUSTOMERS PROVIDED FINANCIAL HARDSHIP ASSISTANCE



Hardship assistance

FINANCIAL INCLUSION	2018	2017	2016	2015
Number of customers who received hardship assistance	18,315	19,652	21,303	20,174
Cure rate (percentage of customers with accounts back on track with repayments 30 days after receiving assistance)	90%	90%	88%	86%
Cure rate (percentage of customers with accounts back on track with repayments 90 days after receiving assistance)	97%	97%	93%	90%

Customers - Numbers

CUSTOMER INFORMATION	2018	2017	2016	2015
Number of customers (millions) ¹	8.9	9.4	9.3	-
Number of branches and business banking centres ²	911	977	1,017	1,044
Number of ATMs	3,328	3,491	3,472	3,518

¹ Methodology to collect total number of customers has been updated in 2018 with third party signatories removed from calculation. Prior year numbers have not been restated.
² Data represents 'points of presence' or physical locations of branches and business banking centres, to avoid double-counting branches and business banking centres at the same address.

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Customer Advocacy – Net Promoter Score results

NPS SCORE	2018	2017	2016	2015
Australia				
Home Owners (HL@bank) ¹	-19	-20	-19	-6
Investors	-18	-16	-17	-16
Small Business (\$0.1m<\$5m)	-21	-16	-16	-20
Medium Business (\$5m<\$50m)	-5	3	-8	-7
Priority segments NPS ²	-16	-12	-15	-12
New Zealand³				
Future Value	19	16	24	23
Home Owners	26	35	23	20
Investors (including HNW)	29	18	16	14
SME	-4	-2	0	-3

Customer Complaints

COMPLAINTS	2018	2017	2016	2015
Australia - Total number of customer complaints	226,160	212,081	196,597	180,481
New Zealand – Total number of customer complaints	10,536	12,930	15,769	17,250
Total customer complaints	236,696	225,011	212,366	250,525
Total number of complaints referred by customers to ombudsmen/external dispute resolution bodies	2,706	2,403	2,437	7,813
Total number of complaints referred to Privacy Commissioner	20	15	14	15

Online usage

ONLINE USAGE	2018	2017	2016	2015
Australia				
% of registered internet banking customers that are active users	75%	74%	73%	74%
New Zealand				
% of registered internet banking customers that are active users ⁴	67%	65%	65%	-

1 Home Owners definition has changed to HL@bank. It was previously customers with a Home Loan at any bank. History has been restated.

2 Priority Segments Net Promoter Score (NPS) is a simple average of the NPS scores of four priority segments: NAB defined Home Owners (HL@bank) and Investors, as well as Small Business (\$0.1m-<\$5m) and Medium Business (\$5m-<\$50m). The Priority Segments NPS data is based on six month moving averages from Roy Morgan Research and DBM BFSM Research.

3 Source: 1) Camorra Retail Market Monitor 1 October 2017 – 30 September 2018; 2) For SME segment, TNS Business Finance Monitor Oct-Dec 2017 - July-Sept 2018. BNZ has moved to reporting strategic NPS on a 12 month rolling average for priority segments. The old "retail wealth" definition has been retired. For SME, BNZ reports strategic NPS on a 4 quarter rolling average.

4 'Active' refers to logging in over the past 30 days.

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Gender Equality tables – 2020 female representation objectives

MEASURABLE OBJECTIVE	2017 ACTUAL	2018 ACTUAL	2018 TARGET	2019 TARGET	2020 TARGET
NAB Board (non-executive directors)	25%	33%	-	-	30%
NAB Group Subsidiary Boards	39%	39%	-	-	40%
Executive Management (Salary Groups 6 & 7)	31%	31%	35%	37%	40%
Senior Management (Salary Group 5)	30%	32%	34%	37%	40%
Management (Salary Group 4)	38%	38%	-	-	40 - 60%
Non-management (Salary Groups 1 – 3)	59%	57%	-	-	40 - 60%
Australian talent population ¹	59%	41%	50%	50%	50%
Australian graduate program intake ²	56%	46%	50%	50%	50%
Total organisation	54%	52%	-	-	40 - 60%

Lost Time Injury Frequency Rate

LTIFR ³	2018	2017	2016	2015
Australia	0.59	0.65	0.98	1.24
New Zealand	0.24	1.66	1.09	1.48

Absenteeism

ABSENTEEISM ⁴	2018	2017	2016	2015
Australia	8.13	8.37	7.91	7.46
New Zealand	6.29	6.61	7.17	6.51

¹ The Australian Talent population includes employees who have been objectively assessed against evidence-based criteria, and selected by Divisional Leadership Teams as having upward potential.

² As at 30 September 2018, 46% of the graduates who have accepted positions in NAB's 2019 Australian graduate program are female.

³ Lost time injuries are defined as a workplace injury resulting in an employee being absent from work for at least one full day, and for which the employee receives workers compensation. LTIFR = Lost time injuries × 1,000,000 hours worked ÷ (average annual full-time equivalent employees × 40-hour working week × 46 weeks per year). A 37.5-hour working week is used in the calculation for New Zealand. Past results have been revised upwards due to additional lost time injuries being recorded after the reporting period has ended. Current year results are also likely to be revised as additional lost time injuries are recorded in our system. Any updates will be reflected in future reporting.

⁴ Absenteeism represents the total number of unscheduled absence days during the period divided by the average number of full time equivalent employees (excluding casual employees). Past results have been revised upwards due to additional absences being recorded after the reporting period has ended. Current year results are also likely to be revised as additional absences are recorded in our system. Any updates will be reflected in future reporting.

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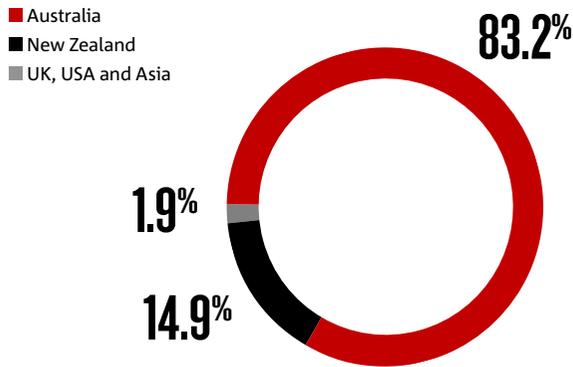
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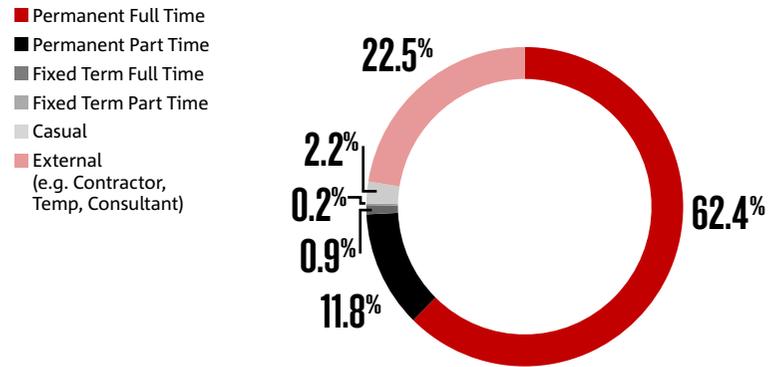
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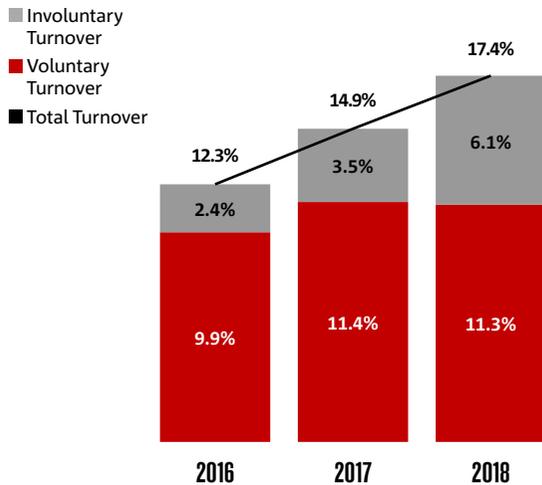
EMPLOYEE DISTRIBUTION (%) BY GEOGRAPHIC REGION



EMPLOYEE DISTRIBUTION (%) BY EMPLOYMENT TYPE



EMPLOYEE TURNOVER RATE(%) BY EXIT TYPE



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Workforce by contract type and gender

OUR WORKFORCE (%)	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
Permanent term full-time	28	34	29	34	29	33
Permanent term part-time	10	1	12	2	12	1
Fixed term full-time	0.4	0.5	0.4	0.5	0.7	0.6
Fixed term part-time	0.1	0	0.2	0.1	0.1	0
Casuals	2	1	2	1	2	0.4
External/temporary employees/contractors	7	15	7	14	7	14

Permanent workforce by employment level and gender

PERMANENT WORKFORCE, GENDER (%), BY EMPLOYMENT LEVEL	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
Group 7 (Executive Leadership Team)	30	70	27	73	30	70
Group 6 (Executive General Managers)	31	69	31	69	29	71
Group 5 (Head of functions)	32	68	30	70	29	71
Group 4 (Managers)	38	62	38	62	37	63
Group 3 (Consultants/Junior management)	43	57	44	56	45	55
Group 2 (Analyst/Team Leader)	58	42	59	41	59	41
Group 1 (Team member/officer)	69	31	70	30	72	28
Total workforce	52	48	54	46	54	46

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Permanent workforce by tenure and gender

PERMANENT WORKFORCE BY TENURE AND GENDER (%)	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
<1 year	6	8	5	6	6	5
1 year	4	5	5	5	5	5
2 – 3 years	8	8	9	8	8	7
4 – 5 years	6	5	6	5	7	6
6 – 10 years	12	11	13	11	12	11
11 – 15 years	7	6	7	5	6	4
16 – 20 years	4	3	4	2	4	2
21+ years	6	4	6	5	6	5

Permanent workforce by age and gender

PERMANENT WORKFORCE BY AGE AND GENDER (%)	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
<25	3	3	3	3	4	3
25 – 34	16	15	17	15	17	15
35 – 44	16	15	16	14	16	14
45 – 54	12	10	12	10	12	10
55+	6	4	6	4	6	4

Permanent workforce, age profile

PERMANENT WORKFORCE, AGE PROFILE	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
Average age	40.2	39.5	40.2	39.6	39.8	39.4
% of workforce over 50	11	9	11	8	10	8

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Employee engagement score

EMPLOYEE ENGAGEMENT ¹	2018	2017
Response rate	75%	83%
Employee engagement ²	54%	59%
Alignment to our values score ³	70%	76%
Inclusion index ⁴	72%	73%

Conduct and whistleblowing

CONDUCT AND WHISTLEBLOWING	2018	2017	2016	2015
Australia				
Number of breaches of our Code of Conduct ⁵	1,215	1,613	1,138	870
Number of whistle-blower disclosures received under the Whistleblower Policy ⁶	123	87	108	98

Employee turnover

EMPLOYEE TURNOVER ⁷	2018	2017	2016	2015
Employee voluntary turnover rate	11.3%	11.4%	9.9%	9.9%
Employee involuntary turnover rate	6.1%	3.5%	2.4%	1.9%
Employee total turnover rate	17.4%	14.9%	12.3%	11.8%

1 Employee Engagement Survey conducted by Aon Hewitt.

2 The percentage of employees at NAB that are strong advocates (SAY), demonstrate a commitment to the Bank (STAY) and exerts discretionary effort (STRIVE).

3 Alignment to values is a measure of the response to the question: "My everyday work is guided by the organisation's values/behaviours".

4 Inclusion index is a gauge of how inclusive and respectful our employees feel towards one another.

5 The increase in the number of recorded breaches of our Code of Conduct in 2017 related to 343 breaches attributable to one particular issue regarding the incorrect completion of forms and, where appropriate, disciplinary action was consistently applied following a thorough investigation.

6 Number of disclosures received under the Whistleblower Policy, incorporating disclosures fully, partially or not substantiated, and disclosures still under review.

7 Number of all employees who exited the bank each year (voluntarily, involuntarily, or total), as a percentage of the average permanent headcount for each respective year.

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High Performer Retention in Australia and New Zealand

HIGH PERFORMER RETENTION ¹	2018	2017	2016	2015
Australia				
Retention of high performing employees	93%	92%	94%	95%
Voluntary turnover of high performing employees	6%	7%	5%	5%
New Zealand				
Retention of high performing employees	91%	94%	DNR	DNR
Voluntary turnover of high performing employees	7%	5%	DNR	DNR

Parental leave by gender

PARENTAL LEAVE – RETURN TO WORK	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
Total number of employees entitled to parental leave	14,882	13,663	15,532	13,458	14,204	11,967
Total number of employees who took parental leave	837	32	824	27	847	28
Total number of employees who returned to work after parental leave ended	687	30	711	20	735	27
Return to work rate (from primary carers leave, long service leave and parental leave)	82%	94%	86%	74%	87%	96%
Total number of employees who returned to work after parental leave ended who were still employed twelve months after their return to work	613	17	650	23	674	5
Total number of employees who returned to work after parental leave ended who were still employed two years after their return to work	552	16	604	3	653	0

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¹ Refers to the percentage of total employees identified as 'high performers' in the previous performance year that remain employed at 30 September of the current performance year.

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Remuneration – basic salary female to male ratio by location

REMUNERATION – BASIC SALARY FEMALE TO MALE RATIO	2018	2017	2016
Australia			
Group 7 (Executive Leadership Team)	0.60	0.69	0.69
Group 6 (Executive General Managers)	0.92	0.91	0.88
Group 5 (Head of functions)	0.94	0.94	0.92
Group 4 (Managers)	0.96	0.96	0.96
Group 3 (Consultants/Junior management)	0.96	0.97	0.97
Group 2 (Analyst/Team Leader)	1.01	1.01	1.01
Group 1 (Team member/officer)	1.01	1.00	1.00
New Zealand			
Group 7 (Executive Leadership Team)	N/A	N/A	N/A
Group 6 (Executive General Managers)	1.13	1.22	1.33
Group 5 (Head of functions)	1.07	1.01	0.98
Group 4 (Managers)	0.96	0.94	0.95
Group 3 (Consultants/Junior management)	0.99	0.94	0.95
Group 2 (Analyst/Team Leader)	0.98	0.95	0.95
Group 1 (Team member/officer)	1.14	1.00	0.99
Asia			
Group 7 (Executive Leadership Team)	N/A	N/A	N/A
Group 6 (Executive General Managers)	N/A	N/A	N/A
Group 5 (Head of functions)	1.12	1.06	0.99
Group 4 (Managers)	0.88	0.88	0.90
Group 3 (Consultants/Junior management)	0.96	1.04	1.01
Group 2 (Analyst/Team Leader)	1.05	1.05	1.09
Group 1 (Team member/officer)	0.66	1.17	0.81

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Remuneration – basic salary female to male ratio by location

REMUNERATION – BASIC SALARY FEMALE TO MALE RATIO	2018	2017	2016
United Kingdom			
Group 7 (Executive Leadership Team)	N/A	N/A	N/A
Group 6 (Executive General Managers)	N/A	N/A	N/A
Group 5 (Head of functions)	1.03	0.87	0.88
Group 4 (Managers)	0.92	0.90	0.83
Group 3 (Consultants/Junior management)	0.96	0.86	0.83
Group 2 (Analyst/Team Leader)	1.06	0.81	1.05
Group 1 (Team member/officer)	N/A	N/A	N/A
United States of America			
Group 7 (Executive Leadership Team)	N/A	N/A	N/A
Group 6 (Executive General Managers)	N/A	N/A	N/A
Group 5 (Head of functions)	1.02	0.93	0.94
Group 4 (Managers)	0.78	0.74	0.75
Group 3 (Consultants/Junior management)	1.04	1.10	0.98
Group 2 (Analyst/Team Leader)	0.96	0.94	0.97
Group 1 (Team member/officer)	N/A	N/A	N/A

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Performance related compensation as a percentage of total compensation

PERFORMANCE RELATED COMPENSATION AS A PERCENTAGE OF TOTAL COMPENSATION	2018	2017	2016
Group 7 (Executive Leadership Team)	41	52	49
Group 6 (Executive General Managers)	36	43	44
Group 5 (Head of functions)	30	31	35
Group 4 (Managers)	18	21	22
Group 3 (Consultants/Junior management)	10	12	14
Group 2 (Analyst/Team Leader)	5	7	8
Group 1 (Team member/officer)	2	3	4

Employment pathways and development programs

EMPLOYMENT PATHWAY AND DEVELOPMENT PROGRAMS	2018	2017	2016	2015
Indigenous employment				
School-based trainees	75	56	51	44
Full-time trainees	9	19	19	24
Interns	9	11	18	12
Central recruitment	0	1	3	16
Trainees graduating to permanent employment	24	20	35	18
African-Australian Inclusion program				
Number of female participants	44	11	38	8
Number of male participants	38	21	47	15
Cumulative number of female participants	168	124	113	75
Cumulative number of male participants	214	176	155	108
Total cumulative number of participants	382	300	268	183

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Employee relations

EMPLOYEE RELATIONS	2018	2017	2016	2015
Employees covered by collective bargaining agreements				
Australia (%)	100	100	100	100
New Zealand (%) ¹	7	8	10	10
Number of consultations/negotiations with trade unions over organisational change (restructures outsourcing, etc.)				
Australia	175	149	264	225
New Zealand	83	0	0	18

Health, safety and wellbeing

HEALTH, SAFETY AND WELLBEING	2018	2017	2016	2015
LTIFR²				
Australia	0.59	0.65	0.98	1.24
New Zealand	0.24	1.66	1.09	1.48
Absenteeism³				
Australia	8.13	8.37	7.91	7.46
New Zealand	6.29	6.61	7.17	6.51
Total days lost due to work related stress				
Australia	3,958	4,116	5,380	4,530

¹ As at 30 September 2018, 7% of all employees are in the coverage of the collective agreement while 35% of permanent employees are covered by it. BNZ entered into collective bargaining with FIRST Union in October 2017 and concluded the bargaining in November 2017. The current Collective Agreement has a two year term and the bank will next enter into collective bargaining in October 2019.

² Lost time injuries are defined as a workplace injury resulting in an employee being absent from work for at least one full day, and for which the employee receives workers compensation. LTIFR = Lost time injuries × 1,000,000 hours worked ÷ (average annual full-time equivalent employees × 40-hour working week × 46 weeks per year). From 2018, a 37.5-hour working week is used in the calculation for New Zealand. In Australia, past results have been revised upwards due to additional lost time injuries being recorded after the reporting period has ended. Current year results are also likely to be revised as additional lost time injuries are recorded in our system. Any updates will be reflected in future reporting.

³ Absenteeism represents the total number of unscheduled absence days during the period divided by the average number of full time equivalent employees (excluding casual employees). Past results have been revised upwards due to additional absences being recorded after the reporting period has ended. Current year results are also likely to be revised as additional absences are recorded in our system. Any updates will be reflected in future reporting.

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Capability and training by level

CAPABILITY AND TRAINING - AUSTRALIA ¹	2018		2017		2016	
	Female	Male	Female	Male	Female	Male
Average training hours per employee by level						
Group 7 (Executive Leadership Team)	5	4	9	4	6	5
Group 6 (Executive General Managers)	8	9	15	21	9	12
Group 5 (Head of functions)	14	16	27	40	17	23
Group 4 (Managers)	16	20	27	41	29	30
Group 3 (Consultants/Junior management)	25	25	42	44	40	38
Group 2 (Analyst/Team Leader)	35	36	55	56	56	63
Group 1 (Team member/officer)	33	63	49	74	72	73

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¹ Formal training and development hours captured in our Learning Management System (LMS) and provided to our Australian employees. This does not include business-specific training or digital learning through other channels like NAB Workplace and LinkedIn Learning.

DATA PACK

OUR SUPPLY CHAIN

Supply chain numbers

SUPPLY CHAIN	2018	2017	2016	2015
Spend on all suppliers (\$m)	4,429	4,198	4,167	5,836
Number of contracted suppliers	1,820	1,841	1,761	1,746
Number of material suppliers	58	50	56	94
Number of supply contracts entered into in the reporting period	784	764	682	482
Number of diverse suppliers ¹ engaged	29	41	68	15
Spend with diverse suppliers	690,384	723,600	895,625	221,547
Percentage of material suppliers that are signatories to the GSSPs	88%	90%	91%	47%
Percentage of ESG risk assessments completed for new/recontracted high ESG risk sensitive sector suppliers ²	100%	100%	33%	N/A

¹ 'Diverse Suppliers' describes NAB's purchases made with Indigenous-owned, minority-owned and women-owned businesses and disability and social enterprises.

² The 2018/2017 data aligns to the 2020 supply chain target "100% of new/re-contracted suppliers in sensitive sectors assessed for ESG Risks each year." This metric applies to Australia and BNZ for Tier 1 contracts and excludes evergreen contracts.

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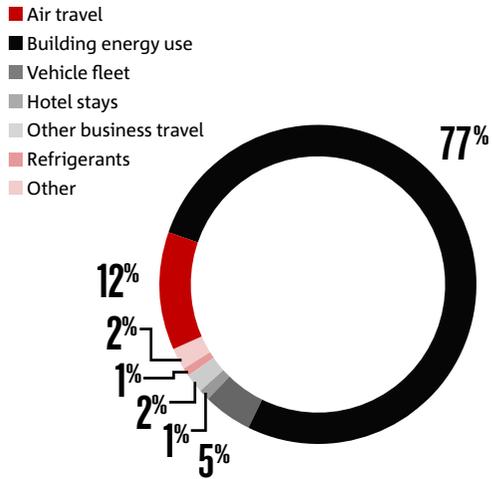
Our environment

Our community

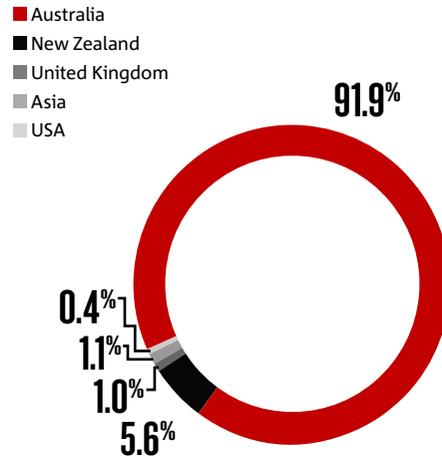
DATA PACK

OUR ENVIRONMENT¹

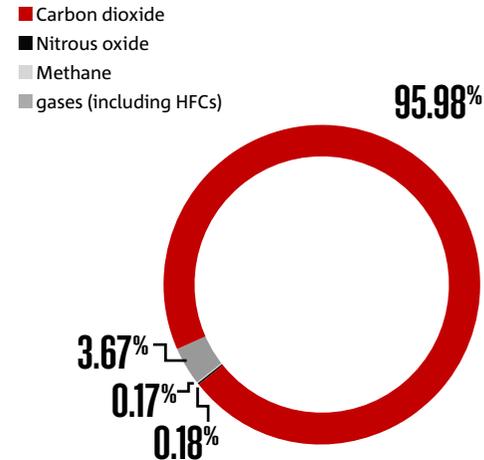
GHG EMISSIONS BY SOURCE (%)



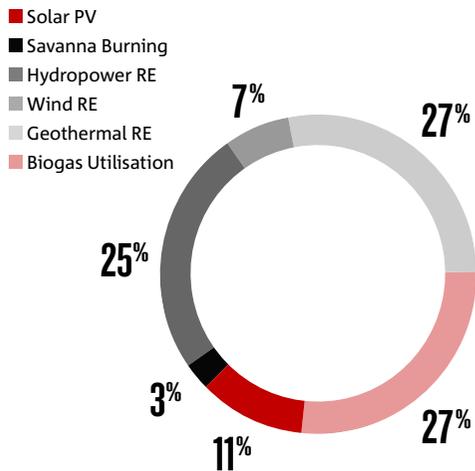
GHG EMISSIONS BY REGION (%)



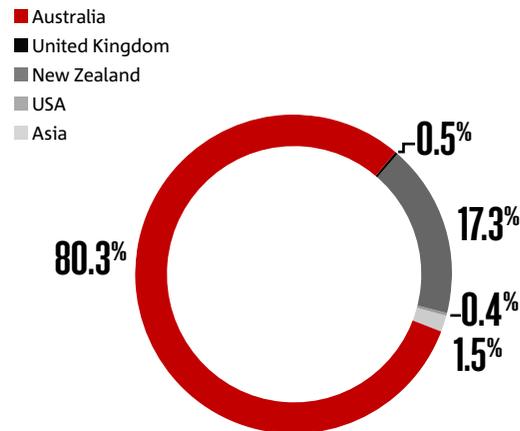
GHG EMISSIONS BY GAS TYPE (%)



OFFSET PORTFOLIO BY PROJECT TYPE FOR ACTUAL 2018 GHG EMISSIONS (%)



PAPER PURCHASED BY GEOGRAPHY



¹ Environmental reporting year runs from 1 July – 30 June, in line with the National Greenhouse and Energy Reporting Act 2007 (Cth).

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OUR ENVIRONMENT

Summary of emissions reduction and renewable energy opportunities investigated across Australia – as at 30 June 2018

DEVELOPMENT STAGE	TOTAL PROJECT NUMBER	TOTAL ESTIMATED ANNUAL CO ₂ (TONNES)
Under investigation	3	395
To be implemented	5	5,401
Implementation commenced	5	2,051
Implemented	911	109,049
Not to be implemented	338	37,844
Total	1,262	154,740

Examples of energy efficient and renewable energy opportunities implemented in Australia in 2018

ACTIVITY TYPE	DESCRIPTION	ESTIMATED ANNUAL CO ₂ -e SAVINGS (METRIC TONNES)	INVESTMENT (AUD) ¹	ANNUAL SAVINGS (AUD)	ESTIMATED PAYBACK PERIOD (YEARS)	ESTIMATED INITIATIVE LIFE TIME (YEARS)
Energy efficiency: Building Services	Decommissioning old commercial sites and entry into new energy efficiency purpose built building	560	0	83,700	0	10+ years
Low carbon energy Installation	Installing solar panel on our branches and data centre	915	1,210,000	162,444	7	10+ years
Energy efficiency: Building Services	Improving energy efficiency across our buildings, including improvements to HVAC, lighting, and rezoning of after hours air conditioning	909	1,241,000	526,058	3	7-10 years
Energy efficiency: Building Services	Upgrading and optimising assets within our buildings, including chiller upgrades, condenser replacements and dishwasher upgrades.	397	762,886	55,971	14	5-10 years

¹ Environmental specific spend additional to underlying core project.

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OUR ENVIRONMENT

Environmental Statement of Position for the Group¹ data

INDICATOR	UNITS	2018	2017	2016	2015	2014	2013
Employee numbers ²	FTE	33,827	34,167	44,054	43,203	42,480	42,993
Property space occupied	m ²	747,751	758,449	1,007,087	1,031,640	1,075,345	1,079,403
Total operating expense ³	\$m	(8,992)	(7,635)	(7,438)	(9,899)	(9,987)	(8,410)
Underlying profit ⁴	\$m	8,985	10,260	9,995	9,399	8,534	10,153
Water use (estimate) ⁵	kL	387,598	400,655	492,153	616,295	656,838	686,234
Waste to landfill (estimate)	tonnes	1,948	2,305	2,419	2,850	3,548	3,388
A3 & A4 office paper purchased	tonnes	574	716	966	1,156	1,306	1,440
Net energy consumption	GJ	725,527	752,397	865,217	1,083,881	1,117,629	1,102,678
Gross GHG emissions	tCO ₂ -e	181,316	187,425 ⁶	232,100	276,584	297,691	311,024

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¹ KPMG has provided assurance on specified GHG emissions and offset data presented in this Data Pack and Sustainability Report.

² The values shown for 'Employee numbers' and 'Property space occupied' shown in the Environmental Statement of Position for the Group (and elsewhere in this document and the Sustainability Report) represent an annual average of FTE and m² respectively across the period from 1 July to 30 June each year.

³ 'Total operating expense' and 'Underlying profit' correspond to NAB's financial year, ending 30 September. Prior period financial and environmental information has not been restated to exclude discontinued operations. Please refer to note 37 in NAB's 2018 Annual Financial Report for further information on discontinued operations.

⁴ Use of Underlying Profit as a metric (rather than measures of profit or economic activity) for normalisation of our environmental performance data allows for meaningful comparison to prior years' data and to financial intensity measures used in our CDP disclosures due to the nature of our underlying business activities. Please refer to page 3 of NAB's 2018 Full Year Results Announcement (available at www.nab.com.au) for a more detailed explanation of the elements comprising the Underlying Profit.

⁵ 2013 - 2018 'Water use' and 'Waste to landfill' numbers include United States, Australia, United Kingdom and New Zealand.

⁶ Our Gross GHG emissions for 2017 have been restated due to a recalculation to base building electricity within Australia.

OUR ENVIRONMENT

Environmental performance targets

INDICATOR	2015 BASELINE	TARGET	TARGET DATE	2018 ACTUAL	2018 REDUCTION	STATUS
Science-based GHG emissions (tCO ₂ -e)	87,565	▼ 21%	2025	77,271	▼ 12%	On Track
Energy use (GJ)	791,456	▼ 5%	2020	725,527	▼ 8%	On Track
Office paper (tonnes)	892	▼ 10%	2020	574	▼ 36%	On Track
Customer eStatements (proportion online only)	34%	▲ to 50%	2020	59%	-	On Track
Water use (potable water withdrawal) (kL)	405,642	▼ 10%	2020	380,892	▼ 6%	On Track
Waste to Landfill (tonnes)	2,518	▼ 5%	2020	1,948	▼ 23%	On Track
Data Centre PUE (Power Usage Effectiveness) ¹	1.4-1.6	≤1.5	2020	1.40	-	On Track

Performance against targets

2018 is the third year reporting against our current environmental performance targets. This year, we progressed towards our 2025 science-based GHG emissions target, delivering a 12% reduction from our 2015 base year. We are progressing well towards our 2020 targets.

This year, we completed our biennial update of environmental policies. In 2018, BNZ achieved Enviro-Mark Bronze level certification for its environmental management system. Enviro-Mark certification is aligned to ISO14001. Next year, we aim to achieve silver status. We published our National Carbon Offset Standard Public Disclosure Summary [online here](#). There were no fines or penalties for environmental non-compliance during the year.

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¹ Target applies to all Australian data centres only. Actual PUE figure reported (not percentage reduction).

DATA PACK

OUR ENVIRONMENT

Direct and indirect energy consumption and production

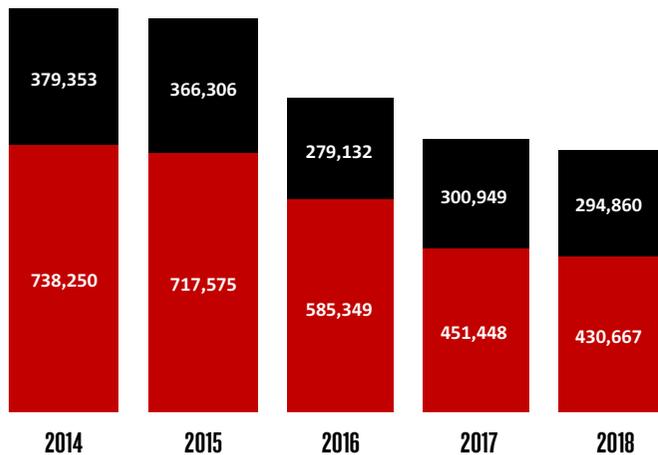
(GJ)	2018	2017	2016	2015	2014	2013
Direct energy consumption	294,860	300,949	279,132	366,306	379,353	325,513
Indirect energy consumption	491,208	507,317	621,377	760,321	782,136	801,593
Gross energy consumption	786,068	808,266	900,509	1,126,627	1,161,489	1,127,106
Indirect energy production (tri-generation and solar PV)	(60,541)	(55,869)	(36,028)	(42,746)	(43,886)	(24,428)
Net energy consumption	725,527	752,397	864,481	1,083,881	1,117,603	1,102,678

Direct and indirect energy consumption and production

Our global energy consumption and production data is presented below. We produce electricity through our tri-generation plant and solar panels installed on our buildings, in addition to purchasing energy from the grid.

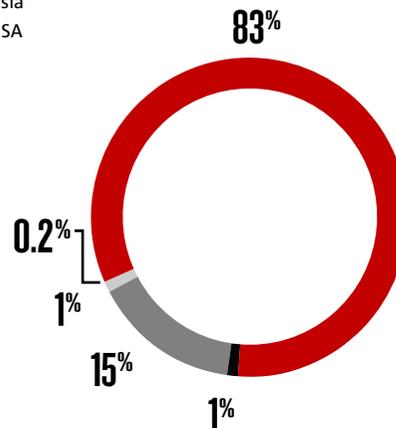
NET DIRECT AND INDIRECT ENERGY CONSUMPTION (GJ)

■ Direct energy consumption
■ Indirect energy consumption



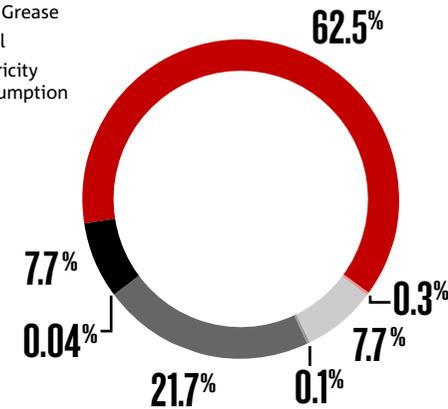
NET ENERGY USE BY REGION (%)¹

■ Australia
■ United Kingdom
■ New Zealand
■ Asia
■ USA



NET ENERGY CONSUMPTION BY FUEL TYPE (%)¹

■ Diesel (building energy)
■ Diesel (transport energy)
■ Ethanol Blend
■ Gas
■ Oil & Grease
■ Petrol
■ Electricity Consumption



¹ Total percentages shown in pie chart may not equal 100% due to rounding.

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OUR ENVIRONMENT

GHG emissions by activity

(TCO2-E GHG EMISSIONS)	% CHANGE FROM PRIOR YEAR	2018	2017	2016	2015	2014	2013
Scope 1							
Building-based refrigerants - HVAC, refrigerators	▲ 15%	1,657	1,443	1,380	1,675	1,610	1,790
Business travel ¹ - vehicle fleet and status-use vehicles	▼ 2%	8,416	8,597	8,909	8,742	8,251	8,370
Stationary energy - combustion of fuel: diesel, gas, propane	▼ 2%	8,947	9,146	7,874	12,430	13,446	10,509
Vehicle air conditioning refrigerant ¹	▼ 1%	188	190	210	205	174	179
Total scope 1	▼ 1%	19,209	19,376	18,373	23,052	23,481	20,848
Scope 2							
Stationary energy - electricity (Scope 2)	▼ 6%	97,820	103,936	131,658	162,029	168,982	177,540
Scope 3							
A4 and A3 paper purchased	▼ 40%	29	49	210	380	491	599
Base-building energy - combustion of fuel: diesel, gas (AUS only)	▲ 15%	2,230	1,946	2,188	1,623	1,069	1,388
Base-building energy - electricity (AUS & NZ only)	▼ 7%	17,066	18,363 ²	18,994	20,531	28,424	31,802
Business travel - Air travel ³	▲ 17%	22,153	18,975	26,600	28,217	29,040	31,145
Business travel – Hotel stays	▼ 8%	2,828	3,082	5,072	5,234	4,909	4,638
Other business travel ⁴	▼ 4%	2,891	3,014	4,524	5,571	6,451	7,523
Transmission losses - base-building energy: diesel, gas, electricity (AUS & NZ only)	▼ 4%	2,265	2,350 ²	2,638	2,953	4,487	4,873
Transmission losses - stationary energy: diesel, gas, propane, electricity	▼ 8%	11,703	12,749	18,333	23,902	26,556	27,006
Waste to landfill	▼ 15%	2,291	2,693	2,994	3,062	3,776	3,633
Waste to incineration	▼ 19%	214	266	NR	NR	NR	NR
Water use	▼ 3%	447	463	517	30	25	29
Waste water	NA	14	NR	NR	NR	NR	NR
Paper Statements (Non Carbon Neutral) (New Zealand only)	▼ 4%	155	163	NR	NR	NR	NR
Total Scope 3	▲ 0.3%	64,287	64,113	82,070	91,503	105,228	112,636
Gross GHG emissions (Scope 1, 2 and 3) prior to renewable energy purchase	▼ 3%	181,316	187,425	232,100	276,584	297,691	311,024
Renewable electricity purchased	▼ 34%	(365)	(553)	(13,182)	(20,644)	(23,193)	(22,614)
Carbon offsets retired	▼ 3%	(180,950)	(186,872) ⁵	(218,918)	(255,940)	(274,498)	(288,410)
Net GHG emissions (carbon neutral)	0	0	0	0	0	0	0

1 Vehicle air conditioning includes work-use vehicle fleet and status-use vehicles (2016 and prior - UK only).

2 Our 2017 Scope 3 carbon emissions portfolio has been restated due to a recalculation of 2017 base building electricity within Australia.

3 Business travel air includes DEIBIS's required distance uplift (but excludes radiative forcing).

4 Other business travel includes employee vehicles, ferries (2016 and prior - UK only), rail (UK and Japan), rental cars, status use vehicles (2016 and prior - UK only), taxi use, work use vehicles and supplier vehicles (2016 and prior - UK only).

5 We have amended the volume of carbon offsets retired and allocated to the 2017 reporting period in line with the restatement of base building electricity within Australia.

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Other environmental performance indicators (water, waste, paper, recycling, travel)

OTHER ENVIRONMENTAL INDICATORS	UNITS	% CHANGE FROM PRIOR YEAR	2018	2017	2016	2015	2014	2013
Office paper purchased (A3 and A4)	tonnes	▼ 20%	574	716	966	1,556	1,306	1,440
Office paper purchased (A3 and A4) per FTE	kg/FTE	▼ 19%	17	21	22	27	31	33
Online statements	count	▼ 4%	5,013,553	5,211,439	3,340,448	2,723,800	2,611,426	1,941,678
Printed statements	count	▼ 20%	3,530,997	4,408,847	4,790,202	5,320,926	5,390,149	4,977,386
Online only statements (percentage) ¹	%	▲ 59% ²	59%	54%	41%	34%	33%	28%
Materials recycled/diverted from landfill	tonnes	▼ 17%	2,254	2,705	3,714	4,801	6,029	5,544
Waste generated	tonnes	▼ 16%	4,212	5,022	6,133	7,651	9,577	8,932
Waste to landfill per FTE	kg/FTE	▼ 15%	58	67	55	66	84	79
Waste diverted from landfill (percentage)	%	▼ 54% ²	54%	54%	61%	63%	63%	62%
Water use	kL	▼ 3%	387,598	400,655	492,153	616,295	656,838	686,234
Work use vehicles	number	▼ 0.1%	1,814	1,816	1,947	1,845	1,738	1,697
Work use vehicles fuel consumption	'kL	▼ 3%	3,349	3,440	3,529	3,454	3,337	3,439
Air travel	'000pkms	▲ 12%	113,100	101,144 ³	142,319	139,273	144,722	141,177
Hotel stays	nights	▼ 6%	59,368	63,085	101,149	105,895	94,493	87,661

¹ Customer statement data is as at 30 June.

² As these indicators are a percentage outcome, the 'Change' value is equal to the 2018 actual result.

³ Please note correction has been made to 2017 Air Travel figure due to a typographical error made in last year's report.

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OUR COMMUNITY

Community investment by category

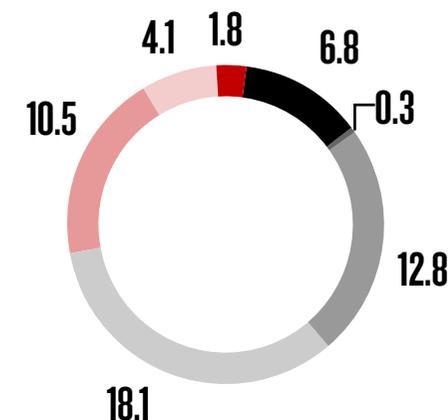
COMMUNITY INVESTMENT – (\$M) BY CATEGORY	2018	2017	2016	2015
Charitable gifts and donations	1.8	1.7	1.8	2.2
In-kind volunteering	6.8	6.4	8.9	9.9
In-kind support	0.3	0.3	0.1	0.2
Foregone revenues and interest paid	12.8	14.6	14.9	18.3
Community investments	18.1	9.7	10.1	10.7
Commercial initiatives	10.5	8.8	8.5	8.5
Management costs	4.1	3.1	4.6	4.5
Total community investment	54.4	44.6	48.8	54.4

Investment by focus area

BREAKDOWN OF INVESTMENT ¹ BY FOCUS AREA (%)	2018	2017	2016	2015
Arts and culture	1	1	2	2
Disadvantage/social welfare	51	35	33	12
Education and young people	2	2	6	28
Emergency relief	1	3	1	3
Enterprise and economic development	3	5	11	4
Environment and bio-diversity	2	2	1	2
Health and medical research	4	6	6	6
Sport	31	40	33	32
Other issues	5	6	8	11

COMMUNITY INVESTMENT (\$M) BY CATEGORY

- Charitable gifts and donations
- In-kind volunteering
- In-kind support
- Foregone revenues and interest paid
- Community investments
- Commercial initiatives
- Management costs



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1 Calculation based on 'cash investment' as other areas (e.g. volunteering) are difficult to classify towards a certain focus area.

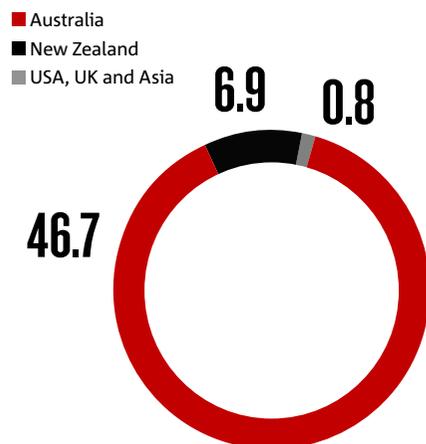
DATA PACK

OUR COMMUNITY

Investment by region

COMMUNITY INVESTMENT – (\$M) BY REGION	2018	2017	2016	2015
Australia	46.7	36.0	40.1	45.9
New Zealand	6.9	8.1	8.3	8.3
USA, UK and Asia	0.8	0.4	0.4	0.2

COMMUNITY INVESTMENT (\$M) BY REGION



Volunteering

VOLUNTEERING	2018	2017	2016	2015
Number of days	15,397	16,115	23,065	26,204
Value of contribution (\$m)	6.8	6.4	8.9	9.9
Australia				
% of employees who took volunteer leave ¹	29	28	39	43
Number of skilled volunteer days	739	999	2,065	2,074

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¹ Calculated as total number of employees who took any amount of volunteer leave divided by total number of employees as at 30 September.