

Corporate Responsibility at NAB

Employees and the environment

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CORPORATE RESPONSIBILITY & BRANDS
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Corporate Responsibility – What we stand for

At NAB we define Corporate Responsibility (CR) as:

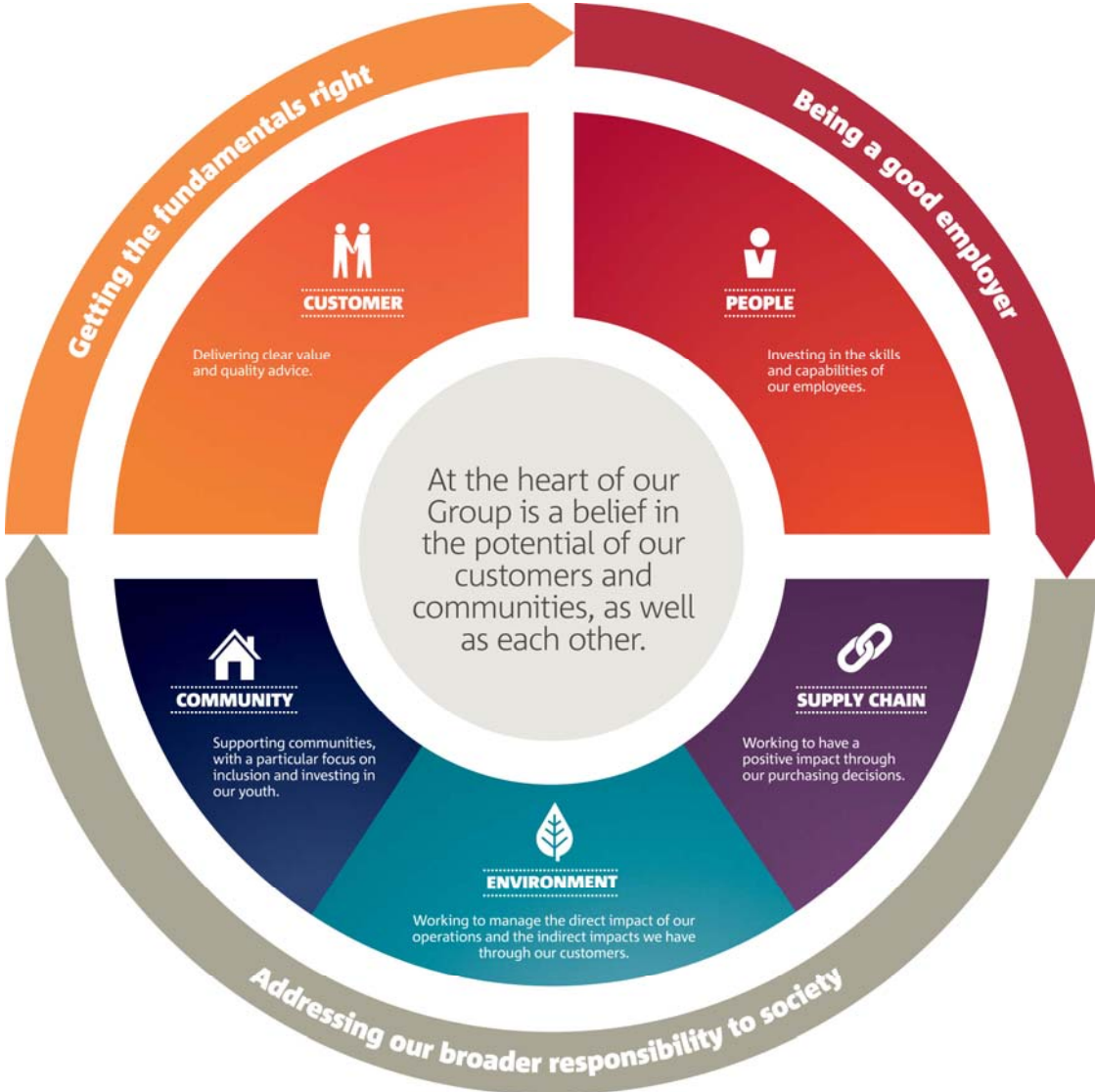
“doing business in a way that respects the views of our stakeholders and takes into account the longer term economic, social and environmental impacts of our decisions.”

Our approach to CR ensures that our beliefs and behaviours are embedded in our everyday decision making and our longer-term planning for the future.

To apply our beliefs and behaviours in a practical way our CR approach is centred around the following core commitments:

- getting the fundamentals right with our customers - by delivering fair value and quality advice
- being a good employer - through investing in the skills and capabilities of our employees
- addressing our broader responsibility to society - by supporting communities, managing our environmental impact and having a positive impact through our supply chain

Our Approach to Corporate Responsibility



Our CR Footprint with an Environmental Lens

FUNDAMENTALS OF BANKING

- Responsible lending
- Innovation and product development

COMMUNITY

- Community engagement
- Community investment

ENVIRONMENT

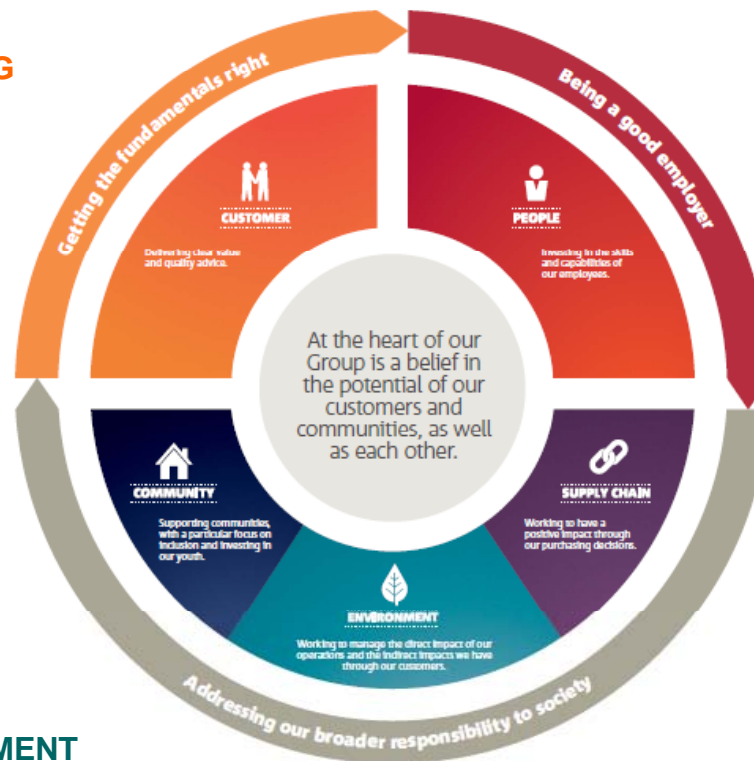
- Environmental impact of our operations
- Exposure to environmental risks
- Financing environmental innovation
- Environmental markets
- Sustainable products and services

PEOPLE

- Learning and development
- Employee engagement

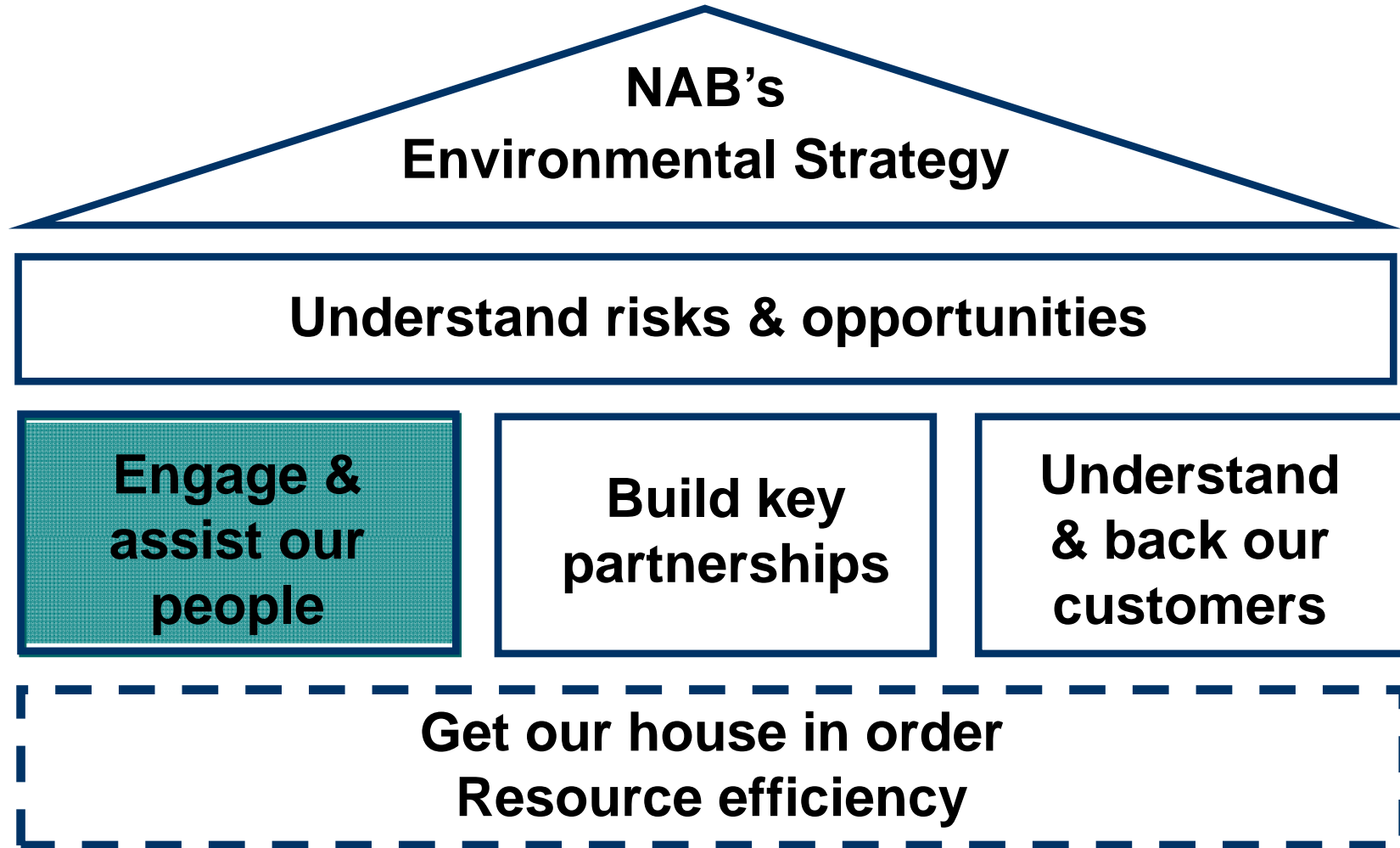
SUPPLY CHAIN

- Managing the impact of our purchasing
- Selecting sustainable suppliers



But how do these issues connect and what do they mean for employees?

Our Environmental Strategy



The Opportunity

NAB's commitment to become carbon neutral by September 2010 – a grassroots campaign driven from the bottom up

- Sustainability is a big part of NAB's culture
- Decision to become carbon neutral was employee driven
- Global commitment – Australia, NZ, UK, Asia and USA
- 40,000 employees
- Employee response was very positive – a reason to be proud to work for NAB
- Establishment of a formal green team community



The Green Team Community

SUSTAINABILITY KNEW

what it really needed
was behaviour's help

NAB Green Team Community

***Our Vision** is to have the most environmentally aware and engaged employee community in the banking business*

***Our Motto** - To help everyday people make everyday differences to their environmental impact.*

- Centrally coordinated and managed – dedicated resource appointed
- 22 teams, 650 members
- Monthly teleconference
- Green news alert
- Dedicated website
- Provision of information and tools
- Teams taking action – Recycling 101 case study

Our Initiatives

- Mini environmental expos
- Campaigns – Earth Hour, Ride to World, World Environment Day
- EarthWatch program
- Centre for Sustainability Leadership scholarship
- Employee benefits – discounted solar panels, rain water tanks, public transport tickets
- Plant your plant back (volunteering)
- Free mobile bike mechanic services
- Target your travel – carpooling, share-a-taxi
- My PaperCuts online challenge
- Viral communication program - ‘Banking on a Sustainable Future’ videos - NAB senior executives role-modelling sustainable behaviours

In 2008, NAB initiated an employee light bulb replacement program, which generated over 1,000 Greenhouse Friendly carbon offsets by replacing incandescent light globes in employee homes while lowering our employees’ carbon footprint. NAB then bought these offsets to neutralise travel emissions in 2009.

Monitoring Awareness and Engagement

- Annual survey conducted to monitor employee attitudes and behaviours towards the environment
- 2,000 attended mini environment expo
- 365 Ride to Work
- 1,335 volunteer days to environmental activities



Lessons Learnt

- Dedicated resource is critical
- Be creative and cut above the communication “noise”
 - Sustainability videos
 - Posters in lifts
 - Wallpaper branding
- Campaign fatigue versus momentum / relevance
 - Saving energy, now PaperCuts
 - “What’s in it for me?”
- Make sure champions are the “first to know”
- Reward and recognise
 - Competitions and prizes
 - Acknowledgements from senior management
 - Progress reports, media releases etc



Thank you and questions?