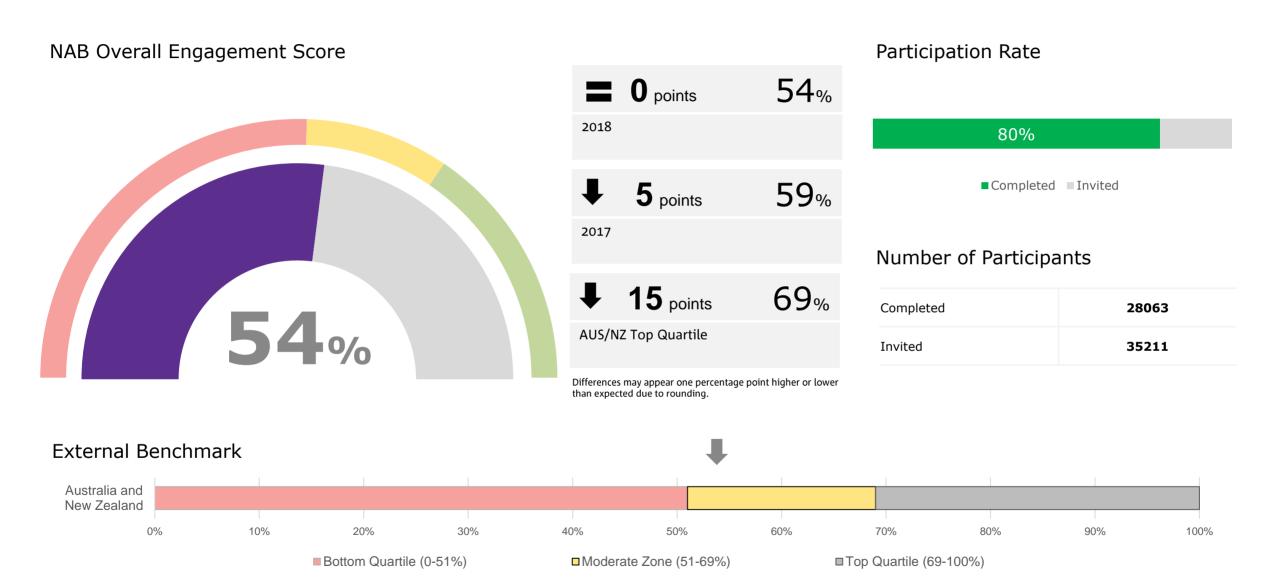


REPORT ON PEOPLE ENGAGEMENT AND CULTURE SURVEYS



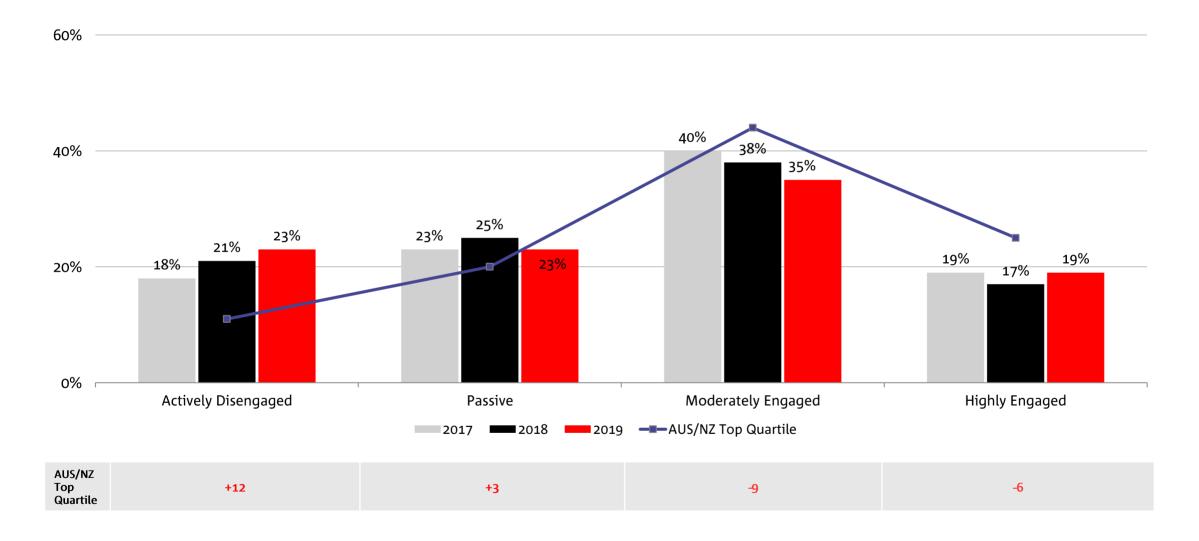
NAB EMPLOYEE ENGAGEMENT 2019

2019 NAB ENGAGEMENT SUMMARY





HOW IS ENGAGEMENT DISTRIBUTED?





ENGAGEMENT DETAILS

Engagement | 54%

Difference in % Engaged vs.

Item	■% Positive Perception	■ % Positive Hesitance	2019 vs 2018	2019 vs 2017	AUS/NZ Top Quartile
	■ % Negative Hesitance	■ % Negative Perception			
Our organisation inspires me to do my best work every day	60	22 8 10	-3	-6	-8
Given the opportunity, I tell others great things about working here	58	23 9 11	-3	-7	-19
I would not hesitate to recommend our organisation to a friend seeking employment	56	21 10 12	-2	-8	-20
Our organisation motivates me to contribute more than is normally required to complete my work	55	22 10 12	0	-4	-11
It would take a lot to get me to leave our organisation	49	19 13 19	+1	-3	-14
I rarely think about leaving our organisation to work somewhere else	47	18 13 21	+1	-3	-11



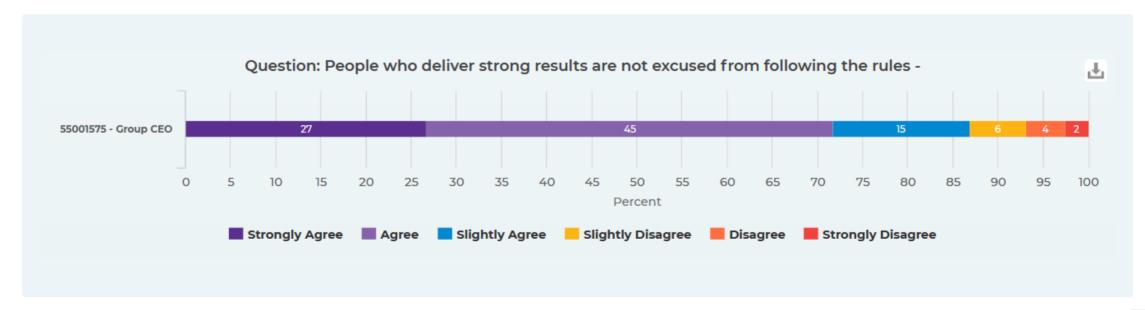
EXCUSED FROM THE RULES YoY and by response

People who deliver strong results are not excused from following the rules

No external benchmarks available



72% Positive Perception = 0 | 2018





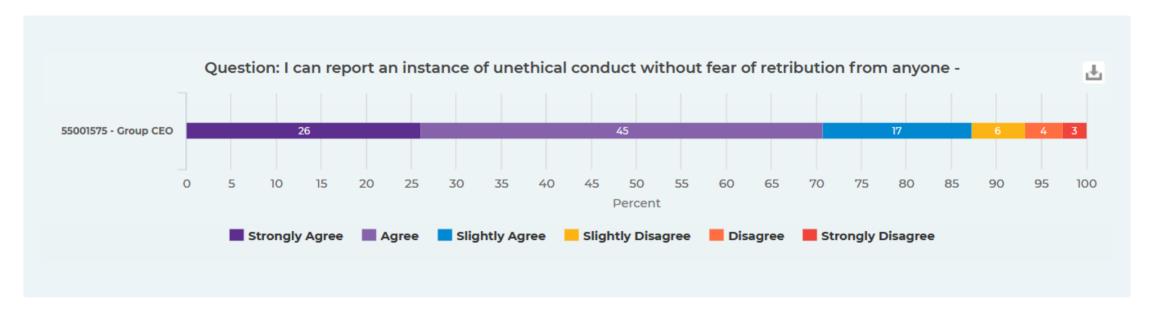
FEAR OF RETRIBUTION YoY and by response

I can report an instance of unethical conduct without fear of retribution from anyone

Comparison to external benchmarks



71% Positive Perception **↓** 3 | 2018



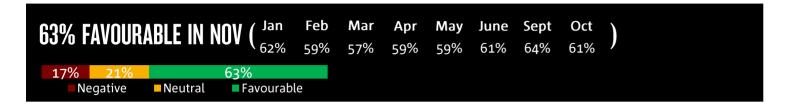




CULTURE SURVEY RESULTS NOVEMBER 2019 EDITION

CULTURE SURVEY NAB GROUP RESULTS

November 2019



Summary: November overall result continues the 60%+ run since June. Slight rebound across a number of items vs October result.

Value	Behaviour	Q2	Q3	Oct	Nov		
		Fav. %	Fav. %	Fav. %	Fav. %	Neu. %	Unfav. %
Passion for customers	Get it right for our customers	60%	63%	64%	64%	21%	14%
	Take a stand for our customers	65%	65%	65%	69%	18%	13%
Be bold	Be exceptional	63%	63%	63%	66%	23%	11%
	Step in, step up, speak your mind	59%	60%	61%	62%	22%	16%
Win together	One NAB, One Badge	63%	61%	64%	64%	17%	18%
	Make it simpler and faster	37%	37%	39%	42%	26%	32%
Respect for people	Show care for everyone	62%	62%	64%	62%	20%	17%
	Be candid with each other	60%	61%	61%	63%	22%	14%
Do the right thing	Act with integrity	75%	75%	75%	76%	12%	12%
	Be true to your word	52%	52%	55%	55%	24%	21%

In addition to the yearly census, NAB administers a monthly culture survey for more regular insights on key culture levers.

This survey tracks whether our desired values and behaviours are being observed on a day-to-day basis.

NAB has committed to even more frequent measurement in 2020, using weekly insights to track progress and to drive action & accountability.



EACH QUESTION REPRESENTS A DIFFERENT BEHAVIOUR ALIGNED TO EACH VALUE

SURVEY QUESTIONS

10 standard question with a 1-5 scale*

Value	Behaviour	Question		
Passion for customers	Get it right for our customer**	People here take action to ensure we consistently get it right for customers		
	Take a stand for our customers	People here prioritise our customers when making decisions		
Be bold	Be exceptional	People here aim high and deliver their best		
	Step in, step up, speak your mind	People at NAB engage in open debate that incorporates different opinions		
Win together	One NAB, One Badge	I see people at NAB working across teams to solve problems collectively		
	Make it simpler and faster	People take action to identify and remove unnecessary barriers to getting things done		
Respect for people	Show care for everyone	I feel cared for and supported at work		
	Be candid with each other	People give me thoughtful, open feedback that helps me grow		
Do the right thing	Act with integrity	Unethical behaviour is not tolerated here		
	Be true to your word	I see people being accountable and following through on their commitments		

^{*}Participants are asked to respond from Strongly Disagree to Strongly Agree



^{**}Get it right for our customer item changed in Feb from "People here dedicate time to truly understand customer needs"