

National Australia Bank GRI Index 2007



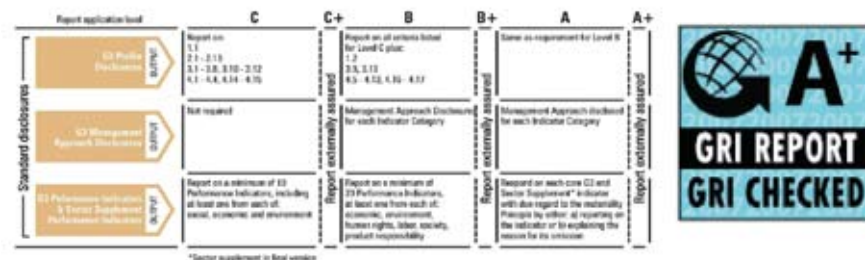
National Australia Bank – GRI Index 2007

This Index provides a map to subjects and data provided throughout our 2007 Corporate Responsibility (CR) disclosures, as well as to the Global Reporting Initiative (GRI) indicators on which we have reported. The listing of GRI indicators is part of the requirements we must meet to produce GRI-based reporting requirements. For our 2007 CR reporting we have used Version 3.0 of the GRI's Sustainability Reporting Guidelines (G3). A full description of these requirements is available at: www.globalreporting.org. To achieve a reporting application level of A+ we are required to report on all core G3 and the relevant sector supplement indicators and provide an "if not, why not" response to any core indicator on which we have not reported on. Along side the Index we have included an explanation of the reasons we have not reported on omitted indicators. All core indicators are identified with a "C" in the GRI indicator status column in the Index. We have also taken this approach to our use of the finance sector social and environmental supplements. Finance Sector Supplement indicators are indicated with an "SS" for social indicators and "SE" for environmental indicators.

Key	
GRI requirement fully complied with	●
GRI partly complied with	◐
GRI indicator not included (see explanation of omission)	■
GRI Core indicator	C
GRI Additional indicator	A
Financial Services Social Sector Supplement indicator	SS
Financial Services Environmental Supplement indicator	SE
2007 Shareholder Review	SR
2007 Annual Financial Report	AFR
www.nabgroup.com	
Back Cover	BC
Inside Back Cover	IBC

GRI Application Level

The GRI's Sustainability Guidelines specify classification system for degree of application of the guidelines to reporting. Reports intended to qualify for level C, C+, B, B+, A or A+ must contain each of the criteria that are presented in column for the relevant level in the diagram illustrated below. Our 2007 CR reporting disclosures (designated web information, our 2007 CR Review, 2007 CR Detailed Fact & Information Pack and this GRI Index) were prepared to meet the requirements of application level A+. Our 2007 CR reporting has been checked by GRI and has been confirmed as A+.



GRI Indicator	Content	GRI Status	CSR Review Page Reference	CSR Detailed Fact & Information Pack Page Reference	SR Review	AFR Page reference	Web Reference	Explanation/Comments
1.0	Strategy & Analysis							
1.1	CEO and Chairman statement	●	3	2	2,3			
1.2	Key impacts	●						
	Targets – Moving forward commitments & progress of planned actions from the 2006 CSR Report		6, 9, 11, 13, 15, 17, 19, 21, 23	22, 27, 42, 56, 57, 62, 73-74				
2.0	Organisational Profile							
2.1	Name of the organisation	●	1, 4	1, 5				
2.2	Primary brands, products, and/or services	●	4	5				
2.3	Operational structure	●	4	5-6				
2.4	Location of HQ	●	4	5				The global headquarters for NAB Group is Melbourne, Australia.
2.5	Countries of operation	●	4	5				
2.6	Nature of ownership and legal form	●	4	5				
2.7	Markets served	●	4	5-6				
2.9	Changes (significant)	●		3-4		7-8		
2.10	Awards received	●	7	76-77				
3.0	Reporting parameters							
3.1	Reporting period	●	1	3				
3.2	Date of most recent previous report	●	1	3				
3.3	Reporting cycle	●	1	3				
3.4	Report contact person(s)	●	BC	87				
3.5	Report content: process for defining	●		21				<p>We have a range of systems and sources of information in place to help us identify the material issues and content for inclusion in our CR reporting.</p> <p>We annually undertake a range of one-on-one feedback sessions with key stakeholders in Australia, as well as an email survey. The interactive version of our 2006 CSR Report had an accompanying online survey.</p> <p>In 2007, we undertook focus groups with a number of stakeholders in Melbourne and Sydney, specifically to discuss the content of our reporting. These focus groups included representatives from unions, social and environmental NGOs, investment analysts, academics and other relevant stakeholders.</p> <p>We also monitor issues and the views of key stakeholder groups in a number of other ways:</p> <ul style="list-style-type: none"> - Employees through our Employee Opinion Survey & other feedback mechanisms such as Internet-based ideas & feedback mechanisms.

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3.5	Report content: process for defining (continued)							<ul style="list-style-type: none"> - Customers through customised research and dialogue through the client relationship - Local and international media monitoring and analysis - Scanning of independent research and emerging trends & issues - Engagement and involvement in industry forums and initiatives <p>Issues are prioritised by their relevance and materiality to our business and to key stakeholders.</p> <p>Material issues covered in our reporting are discussed in the 'What does CR mean to us' section of our 2007 CR Detailed Fact & Information pack (pages 9-10).</p>
3.6	Boundary of the report	●		3				
3.7	Limitations on report scope or boundary	●		3				
3.8	Basis for reporting (e.g. on subsidiaries)	●		4				
3.9	Data measurement techniques and the bases of calculations	●		4				
3.10	Re-statements of information	●		4				
3.11	Changes (significant) – from previous	●		3-4				
3.12	GRI Content Index	●					✓	
3.13	Assurance	●	24	13, 81-82				
4.0	Governance							
4.1	Governance structure	●		11-12			✓	
4.2	Chair/executive officer status	●		11				
4.3	Board: non-executive directors	●		11		3-6		
4.4	Board: mechanisms for feedback	●		12, 18		38		<p>We provide a number of mechanisms for shareholders and employees to give feedback to, and communicate with our Board of Directors. These are outlined in our 2007 CR Detailed Fact & Information pack (for example: page 18 'communicating with shareholders' and page 15 – through our Whistleblower Protection Program employees have a direct channel to raise concerns with our Board Audit Committee). Our Annual Financial Report, page 34, notes that Board members have access to management and page 38 provides detail on shareholder communication. We also provide a shareholder centre on our Group website.</p> <p>At our 2007 AGM shareholders asked a number of questions and raised issues about CR-related matters, including:</p> <ul style="list-style-type: none"> - What we were doing in regard to environmental performance - Equator principles and whether we had considered their adoption - Physical accessibility of branches.
4.5	Remuneration: senior executives	●		32	16	15-30		

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4.6	Board: conflicts of interest (procedures for avoiding)	●				34		
4.7	Board: qualifications and expertise	●				3-6		
4.8	Internal statements: mission or values, codes of conduct, and principles	●	BC	12, 87				
4.9	Board: oversight of performance	●		11-12		32		
4.10	Board: evaluating performance	●				33		
4.11	Precautionary Principle	■					✓	NAB does not explicitly reference the precautionary approach in its risk management framework. However, in day-to-day operations, we employ sound risk management practices, which are described on our Group website at: www.nabgroup.com . We do not face material environmental challenges in terms of the direct environmental impacts of our operations. However, where environmental challenges are viewed as material and they are likely to impact on our operations or our credit risk processes, we undertake a risk assessment and may modify our processes and procedures to account for these risks.
4.12	External charters/ initiatives endorsed	●	20	9			✓	
4.13	Memberships	●					✓	
4.14	Stakeholders: list	●	6	15			✓	
4.15	Stakeholders: basis for identification	●		15			✓	
4.16	Stakeholder engagement: approaches	●	6	15-16			✓	
4.17	Stakeholder engagement: use of information and issues raised	●		15-22				
Economic								
EC1	Economic profile	● C	2, 4, 8	5-7, 24, 78-79	1-4, 14			
EC2	Climate change: financial risks and opportunities	●	20	63, 64-67, 72-73				Also refer to our CDP5 submission – see our website at: www.nabgroup.com : > Stakeholder engagement > Consultation, engagement and advocacy.
EC3	Benefit plan obligations	● C		80				
EC4	Financial assistance received from government: (tax relief/grants)	● C						This is described in the GRI G3 Sustainability Reporting Guidelines as significant financial assistance received from a government in comparison with taxes paid as a measure of the host governments contributions' to the reporting organisation. Having regard to the nature of the Group's businesses and having made limited internal inquiries, we do not believe that the Group is a significant or material recipient of subsidies other than deductions allowed by tax legislation for all relevant or qualifying tax payers. Therefore, on the basis of materiality we have not reported this information.

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EC6	Suppliers: policy & practices	● C		56-62				In our 2007 CR Fact & Information pack pages 59-60 provides information about our supplier selection process. Although we do not have a specific policy, we state that we generally use local suppliers unless the relevant goods or service provision is negotiated as part of a master contract negotiated for the Group. Suppliers are selected on the basis of a range of commercial requirements, and where relevant CR criteria.
EC7	Hiring policy	● C						NAB hires employees based on merit and appropriateness of their skill set for any advertised position. The majority of our employees are hired from within the region that each of our businesses operate.
EC8	Infrastructure developments	● C						Our business mainly operates in built up areas in cities and towns, therefore this indicator is not of direct relevance to our operations. We do not directly undertake infrastructure developments of the nature described by this indicator. We do provide in-kind support to not-for-profit organisations and NGOs from time to time in the form of access to our buildings and facilities.
EC9	Indirect economic impacts	● A		78				
DMA	Economic disclosure on management approach	●		78	5	2-3, 32-40		Our Group's strategic agenda is discussed in our 2007 Shareholder Review page 5. Our approach to corporate governance is covered in our 2007 Annual Financial Report pages 32-40. Our approach to risk management is detailed on our Group website and in supplementary disclosures on our Group website. Also refer to the introduction to the Economic performance section in our 2007 Fact & Information Pack, page 78.
	Environment							
EN1	Materials: used	● C		69-70				
EN2	Materials: percentage from recycled input materials	● C		69-70				
EN3 & 4	Energy: direct and indirect energy consumption	● C		64-67				
EN5	Energy: efficiency savings	● A	21	64-67				
EN7	Energy: reduction of indirect energy consumption reduction	● A		67-68				
EN8	Water: consumption	● C		68-69				We have provided an estimation of water usage in the UK and Australia. We are unable to get access to data in New Zealand at this time. The Australian and UK water consumption estimates are based on a sample of building sites in our portfolios, for which we can get water meter data. Our total waster usage figure is extrapolated from this sample. We are working to improve our access to metered water data over time.

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EN11	Location and size of land owned, leased or managed in or adjacent to protected areas and areas of high biodiversity value outside protected areas	■ C						The NAB's operations are all located in urban built environments and therefore have no direct impacts on biodiversity rich habitats. This is not relevant to our operations.
EN12	Description of significant impacts on biodiversity in protected areas and high biodiversity value areas	■ C						There are no major direct impacts on biodiversity associated with the NAB's operations. This is not relevant to our operations.
EN13	Biodiversity: habitats protected or restored	● C		71-72				
EN 16 & 17	Greenhouse emissions: direct and indirect	● C	20-21	64-67				
EN18	Greenhouse emissions reduction	● A	20-21	64-67				
EN19	Ozone-depleting substances by weight	● C		71				
EN20	NOx, SOx, and other significant air emissions by type and weight	■ C						The only source of NOx from the NAB's operations would be a small quantity of emissions from fuel combustion in our vehicle fleet. NAB has no direct sources of SOx. However, we would contribute indirectly to emissions of SOx through our purchase of electricity. This is not a material impact of our operations.
EN21	Total water discharge by quality and destination	● C		71				NAB does not have any material discharges to water as its operations are primarily based in urban built environments. Our primary discharges to water are stormwater discharges from the roof tops of buildings that we fully occupy.
EN22	Waste: total weight and disposal method	▸ C		70				We have provided detailed information on waste management and disposal of waste to landfill and recycling on page 70 of our 2007 CR Detailed Fact & Information pack. The discussion on page 70 indicates that we face issues accessing waste to landfill and recycling data. We are working to improve our access to reliable data over time, but this may take some years. In some instances, we need to change contractual terms or suppliers in order to address the issues.
EN23	Total number and volume of significant spills	■ C						There have been no significant spills from any NAB storage facility in the reporting year, not in the previous reporting year. NAB has a small number of diesel storage facilities, which are used for fuel in back-up power supply facilities.
EN26	Products and services: environmental impact reduction	■ C					✓	Financial products and services do not typically have direct environmental impacts, rather their impact is indirect through the activities of customers to whom we may lend. Our stakeholders have told us that the key environmental impact of concern to them, and associated with our products and services, is an indirect one, related to the activities potentially undertaken by customers we lend to. NAB Group's adoption of the Equator Principles is one way we are reducing the potential environmental and social impact of our lending, in particular of our project finance lending. Our environmental credit risk policies also help address the potential indirect environmental impacts of our lending.

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EN27	% of products sold and their packaging materials that are reclaimed by category	■ C						This indicator is not relevant to the types of products and services provided by our business.
EN28	Fines/penalties: non-compliance environmental laws and regulations	● C						
DMA	Environment: Disclosure on management approach	●	20	63-64			✓	
F1	Credit risk – policies (environmental)	● SE		72			✓	
F2	Credit risk – (environmental) – description	● SE	22	72			✓	
F3	Credit risk – thresholds for risk assessments	● SE					✓	
F4	Client performance monitoring	● SE						
F5	Environmental risk & opportunities: employee competency/training	● SE						<p>Specialist employees across the Group are encouraged to attend training and conferences on environmental issues appropriate to their roles. In the past 12 months, a broad range of employees have also attended conferences and seminars on climate change. A number of our employees are presenting at conferences as well as attending to build their knowledge.</p> <p>In 2007, we agreed to pilot a Certificate 4 course being developed by Swinburne University and Sustainability Victoria (a Victorian Government Agency). This pilot will involve 12-18 employees and is scheduled to commence in September 2007. It will involve key people from our Property and Procurement team, as well as other interested personnel from across our Australian-based businesses. Our Group Environmental Management Committee also provides a forum through which we can leverage and share knowledge.</p>
F6	Environmental audits:	■ SE						In the 2007 reporting year we did not undertake any internal or external audits of our environmental management systems. However, we did undertake energy efficiency assessments in New Zealand and Australia. When we have undertaken environmental audits, we will include the number of environmental audits, along with the number of other audits undertaken, in a table such as Table, 1 page 13, of our 2007 CR Detailed Facts & Information pack.
F7	Environmental risk & opportunities – client engagement	● SE		73				Client engagement on environmental issues: As part of environmental credit risk process, the NAB regularly engages on a customer by customer basis, where relevant, on environmental issues. Our Carbon Solutions Group provides advice to both bankers and clients on climate change related risks and opportunities. We do not currently have systems to collect quantitative data on this type of client engagement in a form that can be easily aggregated and reported. Following our recent adoption of the Equator Principles (EP), we will be undertaking work over the next 12 months to modify our systems to record the required statistics for EP reporting.
F8	Environmental risk & opportunities – client engagement percentage	■ SE						

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F9	SRI funds screening	● SE		56				
F10	Proxy voting – environmental issues for shares	● SE						The NAB has a ‘manager of managers’ approach to funds management. We do not have a specific policy for proxy voting on environmental issues. Our policy is to vote in line with investee management.
F11	Proxy voting - percentage assets under management	▶ SE		13				
F12	Monetary value (total) of environmental products and services	● SE	22-23					NAB provides project finance for renewable energy infrastructure development. We do not currently provide other specific environmental products and services. We have reported the sector breakdown for our project finance portfolio in %, and along with the percentage of our Group’s total loans and advances, including loans at fair value represented by our project finance portfolio (1.2%). The value of total loans and advances and loans at fair value are provided in our 2007 Annual Financial Report. As we develop other environmentally-related products and services, we will include them in our reporting.
F13	Project finance – portfolio value	● SE	22-23					We have reported the sector breakdown for our project finance portfolio in %, and along with the percentage of our Group’s total loans and advances, including loans at fair value represented by our project finance portfolio (1.2%). The value of total loans and advances and loans at fair value are provided in our 2007 Annual Financial Report.
	Social							
SOC1	Charitable contributions	● SS	8	24				
SOC2	Economic value added	● SS		79				
SO1	Communities: impact on	● C		23, 27, 43, 51-54				
SO2	% of business units analysed for risks related to corruption	▶ C						NAB has extensive risk management policies and processes in place to reduce the risk related to corruption. We have in place a Code of Conduct, which all employees are made aware of, and must complete training on. We also have operational procedures in place, for relevant areas, which include delegations of authority and role separation so we can reduce the risk of corruption. All business units are required to regularly go through operational risk assessment, therefore reporting on the percentage of business units analysed is not seen as material.
SO3	Anti-corruption: training	● C		13-14				Anti-corruption training forms part of our compliance training related to our Code of Conduct. All employees must complete this training, therefore 100% of employees are expected to have undergone anti-corruption training.

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SO4	Corruption: actions taken in response to	● C		12-14				NAB has in place a compliance training program associated with our Code of Conduct to ensure all employees understand that corrupt behaviour is not acceptable. We also have in place a Whistleblower Protection Program to provide an avenue for employees to raise issues of concern. Each business unit considers risk of corruption as part of overall operational assessment. Some specialised businesses have additional Codes of Conduct, in addition to the Group Code of Conduct, where there is additional risk that has been identified. The Group also has an Anti-fraud policy, which includes consideration on corruption.
SO5	Public policy development			16-18				
SO6	Political contributions: total value	● A		13				
SO8	Monetary value of significant non-compliance and fines	■ C						We do not currently have systems in place to allow us to easily report on this indicator. This requires further work and will be assessed against other indicators to determine its materiality and future inclusion in our suite of CR indicators.
AM1	Asset management policy (socially relevant elements)	● SS		56				
AM2	Assets under management with high social benefit	● SS		56				
AM3	SRI oriented shareholder activity	■ SS						The NAB has a 'manager of managers' approach to funds management. The majority of the funds we offer are funds under administration where the investments are managed by third parties external to the Group. The NAB has not engaged in SRI related shareholder activity for the small amount of holdings for which MLC holds proxy voting rights.
CSR1	CR policy	● SS		8			✓	
CSR2	CR organisation	● SS		8			✓	
CSR3	CR audits	● SS		13				
CSR4	Management of sensitive issues	● SS		9-10, 12, 15-16, 46-50, 53				
CSR5	Ombudsman – referrals to	● SS		49-50				
CSR6	Stakeholder dialogue	● SS		15-22			✓	
DMA	Human rights: management approach	●		40			✓	
DMA	Labour practice: management approach	●		28-42			✓	
DMA	Product responsibility: management approach	●		50-52				NAB businesses care about providing quality information to customers and we undertake to provide our product information in plain English wherever possible. Privacy of customer information is a high priority to our businesses.

GRI Indicator	Content	GRI Status	CSR Review Page Reference	CSR Detailed Fact & Information Pack Page Reference	SR Review	AFR Page reference	Web Reference	Explanation/Comments
DMA	Society: management approach	●	6, 8, 16-19	12, 14, 16-18, 23-27				
HR1	Human Rights: screening of significant investments	■ C						We use human rights screening on significant procurement activities including off-shoring and outsourcing and in our project finance lending. Our operations are mainly in OECD countries which have legislation covering human rights issues. Therefore, this has not been a material issue for the Bank's significant investments. If our investment in non-OECD countries grows, we will apply appropriate screening to meet our commitments including the Equator Principles, the OECD Guidelines for Multinational Enterprises and the UN Declaration of Human Rights. We have put in place a Commitment to Fair International Workforce policy to ensuring that we consider human rights in any outsourcing and offshoring activities.
HR2	Human Rights: procurement screening	● C		60				
HR4	Discrimination policy	● C		33, 34, 40			✓	
HR5	Freedom of Association	● C		41			✓	
HR6	Child labour	● C						The NAB employs an adult professional workforce in all countries in which it operates.
HR7	Forced and compulsory labour	● C						The NAB does not engage in forced or compulsory labour. We employ a professional workforce in each country in which we operate.
IB1	Investment policy (socially relevant elements)	● SS		72			✓	
IB2	Customer profile: global transaction structure	● SS	23				✓	We have provided an illustration of our project finance portfolio in our 2007 CR Review. We have reported the sector breakdown for our project finance portfolio in %, and along with the percentage of our Group's total loans and advances, including loans at fair value represented by our project finance portfolio (1.2%). The value of total loans and advances and loans at fair value are provided in our 2007 Annual Financial Report. Further information on the activities of our global institutional banking business, nabCapital, are provided in our 2007 Full Year Financial Results information on our Group website.
IB3	Transactions with high social benefit	▶ SS	23	72				We do not have specific investment banking products tailored to have high social benefit. But there are social benefits associated with some of the projects we finance through our project finance team. For example, water infrastructure projects help with the provision of clean drinking water for communities.
INS1	Underwriting policy (socially relevant elements)	■ SS						Our wealth management products and services include insurance products. MLC observes the Australian Investment and Financial Services Association underwriting guidelines in relation to underwriting for HIV/AIDs, genetic testing, privacy and confidentiality and medical standards. These policies focus on preventing discrimination against individuals based on specific circumstances.

GRI Indicator	Content	GRI Status	CSR Review Page Reference	CSR Detailed Fact & Information Pack Page Reference	SR Review	AFR Page reference	Web Reference	Explanation/Comments
INS2	Customer profile: insurance	■ SS						The NAB's insurance customers are included within our wealth management customer base and have not been listed separately in our 2007 CR Detailed Facts & Information pack. We provide general and personal insurance products including home and car insurance and protection for life, disability and critical illness.
INS3 & PR8	Customer complaints: <ul style="list-style-type: none"> • banking • insurance • privacy • wealth management 	■ SS • A						Complaints from insurance customers are included in our statistics for wealth management complaints and have not been listed separately in our 2007 CR Detailed Facts & Information pack.
INS4	Insurance with high social benefit	• SS		46-51				Our Australian business has developed a complimentary insurance product for low income customers eligible for our micro-credit loan program – Step UP. This product has been developed in collaboration with Allianz. For further information, please visit the community section of www.nab.com.au .
INT1	Internal CR policy	• C	12-15	30-42				
INT2	Staff turnover and job creation	▶ C		30				
INT3	Employee satisfaction	• SS		30-31				
INT4	Senior management remuneration	• SS		32		15-30	✓	
INT5	Bonuses linked to sustainability	• SS					✓	Short-term incentive payments are based on achievement of agreed performance-based criteria, which include non-financial and financial objectives. Non-financial objectives typically involve implementation of new initiatives and the monitoring and development of key projects. Many are related to CR, such as the development of new disability and health and safety programs, the success of cultural change initiatives, results from Employee Opinion Surveys, and leadership development programs.
INT6	Female-Male salary ratio	• SS		36				
INT7	Employee profile	• SS	4	28-29				We are not currently able to report on diversity statistics such as the number of people employed with disabilities. This is due to a combination of privacy constraints around the collection of data and systems limitations related to capturing the data.
LA1	Workforce: breakdown by employment type, contract, and region	• C	4	29-30				
LA2	Workforce: Total number and rate of employee turnover	• SS		28, 30				
LA3	Employee benefits	• A		39-40			✓	

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LA4	Collective bargaining agreements	● C		40-41			✓	
LA5	Minimum notice period(s) regarding significant operational changes	● C		42			✓	
LA7	Lost Time Injury Frequency Rate (LTIFR)	● C	2	39				
LA8	Serious diseases – policy, prevention, risk control, training	● C						In Australia and New Zealand, AIDS/HIV is covered by our general OHS policies and processes and our EEO policy. In the UK, the NAB has a specific policy on HIV/AIDS. In general, the Group deals with AIDs like any other long-term illness. NAB is an active member of the Australian Bankers Association Pandemic Preparedness Working Group and has developed policies and procedures consistent with the Working Group's guidelines to manage risks such as Pandemic disease outbreaks.
LA10	Training and development spend							
LA12	Training/Development: performance and career development reviews	● C		37				
LA13	Diversity statistics	● A		32, 37			✓	
LA14	Remuneration: ratio of basic salary of men to women by employee category	● C	12-14	29, 34-36				
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures	■ C		36				This indicator is not relevant to the types of products and services provided by our business. However, we do provide 'health warnings' on our credit card-related direct mail and in branch brochures to help customers to manage their levels of debt.
PR2	Customer health & safety: non-compliance	■ SS						This indicator is not relevant to the types of products and services provided by our business.
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	■ C						Each of our key businesses meet product and service information and disclosure requirements relevant to the countries in which our products and services are sold. Our customer charters also state that we will provide clear and simple customer information. We also provide information and advice to customers on how to best use products and in the UK we have a responsible lending program to help customers avoid credit card debt problems. This program has been recently launched in New Zealand.
PR6	Advertising and promotion: compliance with laws and standards	● C ●						Compliance training includes a module on trade practices compliance to ensure employees, particularly those in marketing and communications, understand their obligations to provide appropriate information for customers. We also have engaged in a program to simplify our customer communication. We include the appropriate and required product disclosure statements and general advice warnings on our products and services.

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PR9	Monetary value of significant non-compliance and fines	■ C						We do not currently have systems in place to allow us to easily report on this indicator. This requires further work and will be assessed against other indicators to determine its future inclusion in our suite of CR indicators.
RB1	Retail banking policy (socially relevant elements)	● SS	16-19	52-54				
RB2	Lending profile	● SS		43-44				
RB3	Lending with high social benefit	● SS	8, 17-19	25, 52-54				
SUP1	Suppliers - screening of major	● SS		59-60				
SUP2	Supplier satisfaction	▶ SS		60				We are now including a sample of major suppliers in our Relationship Index Survey which examines the quality of our stakeholder relationships. Satisfaction is one of the four relationship dimensions measured in the Index. We have not reported the results for suppliers publicly this year, as the sample sets were very small. We will look to report on these results going forward as we expand the inclusion of this group of stakeholders in our RI survey.