

NATIONAL AUSTRALIA BANK LTD  
Form 6-K  
February 16, 2006

FILE NO 1-9945

# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON DC 20549

---

## FORM 6-K

### REPORT OF FOREIGN ISSUER

Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934

For the month of February 2006

## National Australia Bank Limited

ACN 004 044 937

(Registrant's Name)

Level 24  
500 Bourke Street  
MELBOURNE VICTORIA 3000  
AUSTRALIA

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F

Form 40-F

Edgar Filing: NATIONAL AUSTRALIA BANK LTD - Form 6-K

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes

No

If  is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82

---

**Corporate Affairs Australia**  
800 Bourke Street,  
Docklands  
Victoria 3008 Australia

**News Release**

*Monday, 13 February 2006*

**NAB s updated logo reflects broader strategy**



## Edgar Filing: NATIONAL AUSTRALIA BANK LTD - Form 6-K

National Australia Bank Executive Director and CEO Australia, Ahmed Fahour, today said the bank's refreshed logo reinforces continuing changes being made by the organisation to support the needs and aspirations of our customers.

The new logo comprises a modernised red star situated on a black background over a bold, lower case nab, to replace the word National.

Executive General Manager Strategy and Marketing Greg Sutherland said: "We are still National Australia Bank and our brand is NAB. Referring to ourselves as NAB, rather than the National, is simply in line with the way customers have always referred to us."

The updated visual identity places greater emphasis on the star and the use of lower case nab in the logo is designed to support the contemporary development of our business. We are about being less institutional, and more relevant for our customers and the communities in which they live.

Mr Fahour said: "Over the last year we have launched popular, customer-focused products and streamlined processes to make ourselves more responsive. We are reinvesting heavily in the business and in staff training."

Already, we have seen an increase in customer satisfaction and marketshare. Our updated logo complements real improvements in the business.

This is not a revolutionary change in our visual identity and implementation will be phased. We are not changing our collateral overnight and most stationery and marketing material will be updated as existing stocks run down. Signage in branches will mainly be installed in line with our current refurbishment program.

### **Brand information:**

The legal entity is still National Australia Bank Limited.

Our brand names are National Australia Bank, and NAB.

NAB can be pronounced nab (as in cab) or N-A-B.

### **For further information, please contact:**

Geoff Lynch

Head of Media Relations Australia

**National Australia Bank Limited**

T (03) 8634 1564

M 0405 319 819

National Australia Bank Limited ABN 12 004 044 937

*Link to searchable text of slide shown above*



*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*



*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

*Link to searchable text of slide shown above*

**Searchable text section of graphics shown above**

**Reigniting the Organisation**

Media Luncheon

Monday 13<sup>th</sup> February 2006

[LOGO]

---

**4 pillars to our rebuild plan**

<b>Reignite the Organisation</b>	<b>Become Cost Competitive</b>	<b>Rebuild Critical Infrastructure</b>	<b>Manage the Business Units</b>
People	Cost growth, after investments, less than inflation	\$1.8b over 3 years	Business and Private Banking
Innovation			Retail Banking
Service			Wealth Management
Brand			Asia

**To be truly competitive in 2008**



**Brand and people are related**

**Beliefs**

**Behaviours**

**Brand**

2

---

**Defining who we are**

**We help our  
customers fulfil  
their aspirations**

**We build relationships with our  
customers by listening and  
understanding them and sharing our  
experience and advice**

**We deliver on our promises**

**quality service  
product knowledge  
accountable  
follow through**

**We are real and open**

**personable  
straight forward  
take time to explain**

**We make it easy**

**simple  
fast  
accessible  
flexible**

**We back our customers**

**deliver insight  
think ahead / open doors  
collaborate and build trust**

**Several metrics to judge progress**

<b>People (Examples)</b>	<b>Customers (Examples)</b>	<b>Organisation (Examples)</b>
Satisfaction	Satisfaction	Innovation
Culture	Market share	Speed
Rewards	Cross-sell	Quality
	Complaints	

**Happy staff à Happy customers à Happy shareholders**

**John Stewart**

**Progress culture**

**System is freeing up**

More open about issues and less bureaucratic

**Goal focussed**

Sense of urgency to achieve

Targets being hit

**Leaders are demonstrating the Corporate Principles**

Visible & embedded

**Progress EBA**

**In principle agreement reached**

**Innovative deal**

Long term wealth creation

Employee ownership through shares

**Support our cultural transformation**

Flexibility for our people and businesses

Simplify - one EBA for Region

Reward for performance

Reduce bureaucracy through reduction of grades

**Commitment to diversity within our workplace**

Family Friendly

Flexible hours

**Progress customer experience**

**Main Financial Institution Satisfaction NAB Personal**

[CHART]

Source: Roy Morgan Research, Population aged 14+, 6 month moving average

Definition: Customer Satisfaction refers to the proportion of each financial institutions' customers (ie those holding at least a Deposit / Transaction account) that are either 'Very Satisfied' or 'Fairly Satisfied' with their overall relationship with that financial institution. Customers who have relationships with multiple brands within a Financial Institution group are regarded as a customer of each brand.

Market share over last 12 months

	Market Share				
	Sep-04	Mar-05	Sep-05	Dec-05	
<b>BANKING</b>					
<b>Total Lending</b>	<b>18.5%</b>	<b>18.7%</b>	<b>19.2%</b>	<b>19.3%</b>	üüü
<b>Business Lending</b>	21.6%	22.9%	24.3%	24.3%	üüü
<b>Housing</b>	16.5%	16.6%	16.7%	16.6%	üü
<b>Cards</b>	16.7%	16.3%	15.4%	15.5%	
<b>Total Deposits</b>	<b>19.1%</b>	<b>18.7%</b>	<b>18.7%</b>	<b>18.8%</b>	ü
<b>Household Deposits</b>	13.4%	13.3%	13.3%	13.5%	üü
<b>Wealth Management</b>					
<b>Australian Retail</b>	12.8%	12.8%	12.7%	TBD	ü
<b>Total Risk Insurance</b>	13.7%	13.5%	13.9%*	TBD	üü

Source: APRA, Dext&R, Plan for Life

---

\*Note estimated data from June period

**Business and Private Bank**

**People and distribution leadership**

e.g. Go national

**Service / Process Innovation**

e.g. Fast loan approvals

**Market development**

e.g. Education / Health



**Retail Bank**

**Development of our local leadership**

e.g. 70 local markets

**Product Innovation**

e.g. iSaver

**Branch revitalisation**

e.g. Customer First

**Wealth Management**

**Revitalise the MLC brand**

People and marketing programs

**Enhanced customer proposition**

Customer service

Adviser / broker proposition

Integrating banking and wealth

**New market development**

Superannuation flows

Manager of Manager innovation

**Updating our identity**

**Australian Head Office**

[LOGO]

**Retail / Business and Private**

[LOGO]

**Wealth Management**

[LOGO]

[GRAPHIC]

[GRAPHIC]

**SIGNATURE PAGE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorised.

**NATIONAL AUSTRALIA BANK LIMITED**

Date: 15 February 2006

Signature: */s/ Brendan T Case*

Name: Brendan T Case

Title: Associate *Company Secretary*

---