



## **NAB Margin Lending Update Market volatility and your investments**

NAB Margin Lending is a business operating within National Australia Bank Limited (“NAB”) (ABN 12 004 044 937), and administers margin loans on behalf of NAB. In response to recent market events, outlined below is some information about our business:

### **Funding and client assets**

- All funding for our margin loans is provided by NAB and is on-balance sheet. NAB does not use securitisation to fund its margin loan book.
- NAB Margin Lending does not participate in any form of securities lending.
- Your NAB Margin Lending CHESS-sponsored holdings are in your name and cannot and will not be on-lent by NAB, or on its behalf by NAB Margin Lending.

### **Some facts about NAB Margin Lending**

- Our business has been operating for over 8 years. A significant majority of our lending portfolio is for highly-diversified share portfolios with low loan to valuation ratios against S&P/ASX 200 stocks.
- NAB Margin Lending’s operations, lending practices, systems, processes and approved stocks and security ratios are subject to ongoing review and oversight by internal credit personnel. The business is also reviewed by external auditors.