

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as possible. Information and documents given to ASX becomes ASX's property and may be made public.

Name of Entity NATIONAL AUSTRALIA BANK LIMITED
ABN 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

Name of Director Andrew Francis IRVINE
Date of last notice 3 March 2025

Part 1 - Change of Director's relevant interest in securities

Note: In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.

Direct or indirect interest:	As shown
Nature of indirect interest: (including registered holder) Note: provide details of the circumstances giving rise to the relevant interest	As shown
Date of change:	17 November 2025
No. of securities held prior to changes: Direct Interest	50,558 Variable Rewards Rights (VRD) 136,031 Long Term Equity Award (LTEA) 157,492 Long Term Variable Rights (LTVR)
Name of holder & nature of interest Indirect interest:	
INVIA CUSTODIAN PTY LIMITED <IRVINE SUPER FUND A/C>	19,800 Ordinary Shares
INVIA CUSTODIAN PTY LIMITED <IRVINE FAMILY A/C>	105,517 Ordinary Shares
Number acquired:	25,092* Ordinary Shares
Number exercised:	25,092* Variable Rewards Rights (VRD)
Number Lapsed:	651** Variable Rewards Rights (VRD)
Value/consideration: Note: If consideration is non-cash, provide details and estimated valuation	A\$1,085,730.84* A\$28,168.77** (based on closing share price on 10 November 2025)
No. of securities held after changes: Direct Interest	24,815 Variable Rewards Rights (VRD) 136,031 Long Term Equity Award (LTEA) 157,492 Long Term Variable Rights (LTVR) 25,092 Ordinary Shares
Name of holder & nature of interest Indirect interest:	
INVIA CUSTODIAN PTY LIMITED <IRVINE SUPER FUND A/C>	19,800 Ordinary Shares

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INVIA CUSTODIAN PTY LIMITED <IRVINE FAMILY A/C>	105,517 Ordinary Shares
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Nature of changes: Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Vesting of 25,092 VRD following the satisfaction of vesting conditions. Forfeiture of 651 VRD (FY23 Variable Reward Deferred Rights). For further information, please refer to page 105 of the NAB's 2025 Annual Report.
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Part 2 - Change of Director's interest in contracts

Note: In the case of a Company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract:	N/A
Nature of interest:	N/A
Name of registered holder: (if issued securities)	N/A
Date of change:	N/A
No. and class of securities to which interest related prior to change: Note: Detail are only required for a contract in relation to which the interest has changed	N/A
Interest acquired:	N/A
Interest disposed:	N/A
Value/consideration: Note: If consideration is non-cash, provide details and an estimate valuation	N/A
Interest after change:	N/A

Part 3 - +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	NO
If so, was prior-written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A



 LOUISE THOMSON
 Group Company Secretary
 24 November 2025

+ See chapter 19 for defined terms