

## 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 become 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** 24 November 2025

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

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

<b>Direct or indirect interest:</b>	As shown
<b>Nature of indirect interest: (including registered holder)</b> Note: provide details of the circumstances giving rise to the relevant interest	As shown
<b>Date of change:</b>	16 December 2025 (in relation to the Grant) 22 December 2025 (in relation to the Vesting/Lapse)
<b>No. of securities held prior to changes:</b> <b>Direct Interest</b>  <b>Name of holder &amp; nature of interest</b> <b>Indirect interest:</b>  INVIA CUSTODIAN PTY LIMITED <IRVINE SUPER FUND A/C>  INVIA CUSTODIAN PTY LIMITED <IRVINE FAMILY A/C>	24,815 Variable Rewards Rights (VRD) 136,031 Long Term Equity Award (LTEA) 157,492 Long Term Variable Rights (LTVR) 25,092 Ordinary Shares  19,800 Ordinary Shares  105,517 Ordinary Shares
<b>Number acquired:</b>	15,854* Variable Rewards Rights (VRD) 40,211* Long Term Equity Award (LTEA) 40,211* Long Term Variable Rights (LTVR) 42,483** Ordinary Shares
<b>Number exercised:</b>	42,483** Long Term Variable Rights (LTVR)
<b>Number Lapsed:</b>	14,161*** Long Term Variable Rights (LTVR)
<b>Value/consideration:</b> Note: If consideration is non-cash, provide details and estimated valuation	A\$4,189,931.52* A\$1,788,959.13** A\$596,319.71***

<b>No. of securities held after changes:</b> <b>Direct Interest</b>	40,669 Variable Rewards Rights (VRD) 176,242 Long Term Equity Award (LTEA) 141,059 Long Term Variable Rights (LTVR) 67,575 Ordinary Shares
<b>Name of holder &amp; nature of interest</b> <b>Indirect interest:</b> 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

<b>Nature of changes:</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Vesting of 42,483 of the 2022 Long-Term Variable Reward, in accordance with the terms and conditions of the award.  Lapse of 14,161 LTVR (FY22 LTVR).  Grant of Deferred Rights under the Company's Variable Reward (VR) award for 2025, and 2026 LTI award comprising of two elements: the Long-Term Equity Award (LTEA) and the Long-Term Variable Reward (LTVR) granted pursuant to shareholder approval at the Annual General Meeting held on 12 December 2025.
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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.*

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

**Part 3 - \*Closed period**

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



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LOUISE THOMSON  
Group Company Secretary  
23 December 2025