Half Year Results Summary

2026

4 May 2026

national australia bank

1H26 KEY FINANCIAL INFORMATION

$2,750m

Statutory net profit

$2,639m

Cash earnings

$3,588m

Cash earnings ex large notable items(i)

Up 2.3% v 2H25

Up 0.1% v 1H25

11.65%

Group Common Equity Tier 1 (CET1) ratio(ii)

8.5%

Cash ROE(i)

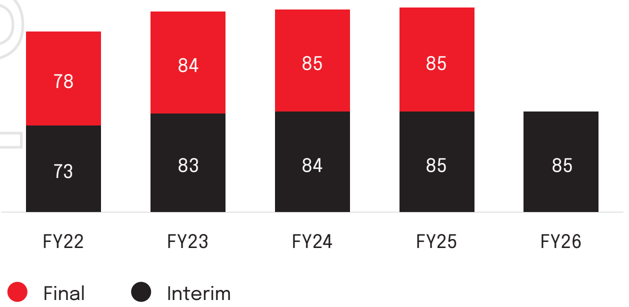
11.6%

Cash ROE ex large notable items(i)

(i) Refer to the cash earnings note and reconciliation on page 6 and *Shareholder Summary* on page 7.
(ii) CET1 capital ratio on a Level 2 basis.

Dividends

Cents per share (fully franked)
In respect of each financial year / period



"Continued disciplined execution of our strategy and ongoing momentum across our business is reflected in NAB's 1H26 operating performance. Changes to our software capitalisation policy this period, consistent with the rapidly changing technology environment, have lowered cash earnings by $949 million. Excluding this large notable item (LNI), cash earnings were 2.3% higher than 2H25 with underlying profit up 6.4% supported by strong growth of 5.4% in Business & Private Banking (B&PB).

We made further progress against our three key priorities of growing business banking, driving deposit growth and strengthening proprietary home lending in 1H26. Australian business lending rose 5.6% with market share gains in both SME and total business lending(1). Australian home lending drawdowns via proprietary channels improved from 41.4% in 2H25 to 47.7% in 1H26(2). Deposit balances in B&PB and Personal Banking (PB) increased 4.7% including 8.0% growth in transaction accounts (excluding offsets). Customer outcomes have also improved, with more to do, as we take a more systemic approach to improving customer experiences.

Geopolitical tensions have created a more volatile macro economic environment. We enter this period in good shape and actions taken in 1H26 to bolster our balance sheet will allow us to continue to grow and support customers. Forward looking collective provisions (CP) have increased by $300 million and the ratio of CP to credit risk-weighted assets sits at 1.35%. The FY26 interim dividend reinvestment plan (DRP) will include a 1.5% discount and be partially underwritten, in combination raising approximately $1.8 billion and supporting a March 2026 pro forma Group CET1 ratio of 12.05%.

We are well placed to navigate a period of increased volatility. We will continue to manage our business for the long term to deliver sustainable growth and attractive returns for shareholders." **Andrew Irvine NAB CEO**

Supporting our customers and communities

- Staying close to customers during challenging times with B&PB bankers having over 200,000 proactive contacts with customers since the outbreak of the Middle East conflict to discuss banking needs including fuel impacts.
- Continuing to protect customers against fraud with the launch of 24/7 Fraud Assist live chat, along with real time fraud alerts for Business and Corporate cardholders via two way SMS allowing them to confirm genuine spend in the moment and reducing unexpected card blocks and business disruption.
- Improving community access to banking with the launch of NAB's first Community Hub in Werribee Victoria, bringing together specialist, face-to-face, multilingual support across NAB banking specialists, fraud and scam experts, NAB Extra Care teams (financial assistance and early intervention) and local community services, alongside the Salvation Army to provide more holistic, practical support.

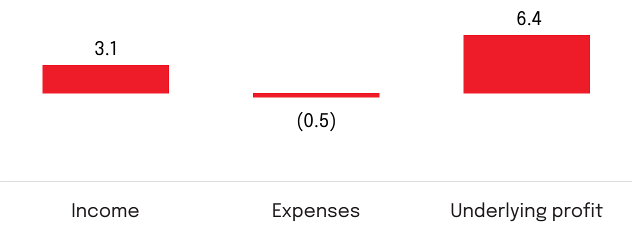
(1) Australian business lending refers to business lending in B&PB and Corporate & Institutional Banking (C&IB) divisions. SME business lending market share derived from latest RBA statistics as at Feb 26 excluding financial business and including business lending relating to both B&PB and some C&IB customers. Total business lending market share based on business lending to non-financial businesses and community service organisations under APRA Monthly Authorised Deposit-taking Institution Statistics definitions using latest data as at Mar 26.
(2) Refers to proprietary home lending drawdowns in PB and B&PB divisions. Excludes ubank.

The March 2026 half year results are compared with the September 2025 half year results for continuing operations unless otherwise stated. Operating performance and Asset quality are expressed on a cash earnings basis.

Operating performance 1H26 v 2H25

- Revenue increased by 3.1%. Excluding Markets & Treasury (M&T) income, revenue rose 1.8% primarily reflecting volume growth partially offset by the translation impact of a lower New Zealand dollar.
- Gross loans and advances (GLAs) increased by 2.9% and deposits rose 2.3%. Adjusting for the impact of exchange rate movements, GLAs rose 3.7% and deposits rose 3.0%.
- Net Interest Margin (NIM) rose 3 basis points (bps) to 1.81%. Excluding a 2 bps increase from M&T and a 1 bp benefit from liquid assets, NIM was stable reflecting higher earnings from the deposit replicating portfolio combined with lower deposit cost and deposit mix benefits, offset by lending competition.
- Expenses increased by 26.2%. Excluding the LNI, expenses decreased by 0.5% with higher personnel-related and technology costs, offset by productivity benefits, lower remediation charges and a benefit related to the translation impact of a lower New Zealand dollar.

1H26 v 2H25 drivers of cash earnings change ex LNIs (%)

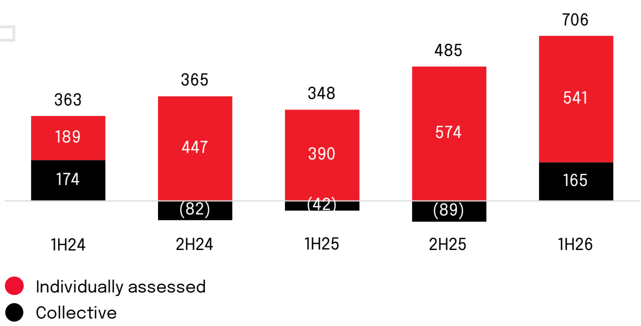


Underlying profit growth of 6.4% ex the LNI has benefited from improved M&T income, volume growth and disciplined cost management including productivity benefits of $199 million in 1H26. For FY26 we continue to target productivity benefits of greater than $450 million and expect cost growth to be less than 4.6%[1].

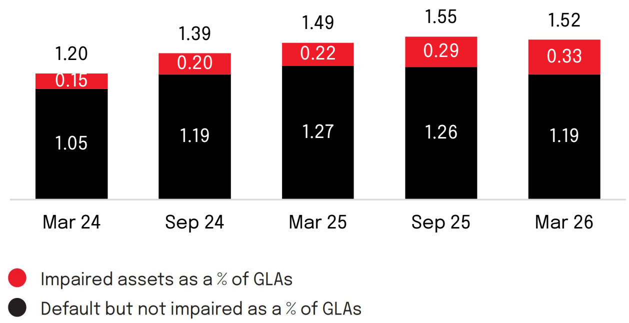
Asset quality 1H26 v 2H25

- Credit impairment charge (CIC) was $706 million, versus a 2H25 charge of $485 million. The 1H26 individually assessed charge of $541 million mainly reflects charges for the Group's business lending and unsecured retail portfolios. The 1H26 collective charge of $165 million reflects a net increase in forward-looking provisions of $300 million partially offset by $135 million underlying collective write-back. The underlying collective write-back was primarily driven by the release of provisions held for customers transferred to individually assessed, ratings upgrades for a small number of Corporate & Institutional Banking (C&IB) customers and data refinements, partially offset by lending growth.
- The $300 million increase in forward-looking provisions reflects potential stress related to the Middle East conflict. This includes a 2.5% increase in the Australian weighting to the downside economic scenario to 45% and a net increase in Forward-Looking Adjustments (FLAs) of $148 million.
- The net increase in FLAs of $148 million relates to potential stress which may emerge in sectors most likely to be impacted by fuel supply and cost issues. New and increased FLAs of $201 million were added for the Agriculture, Transport & Storage, Manufacturing, Construction and Commercial Property sectors. This was partially offset by a release of $53 million of FLAs for Tourism, Hospitality & Entertainment and Other sectors.
- The ratio of non-performing exposures as a percentage of gross loans and acceptances decreased 3 bps to 1.52%. The default but not impaired assets ratio declined 7 bps mainly reflecting improvement in the Australian mortgage and B&PB business lending portfolios. This was partially offset by an increase in the impaired asset ratio of 4 bps mainly related to the impairment of a small number of C&IB customers.

Credit impairment charge / (write-back) ($m)



Non-performing exposures / gross loans and acceptances (%)

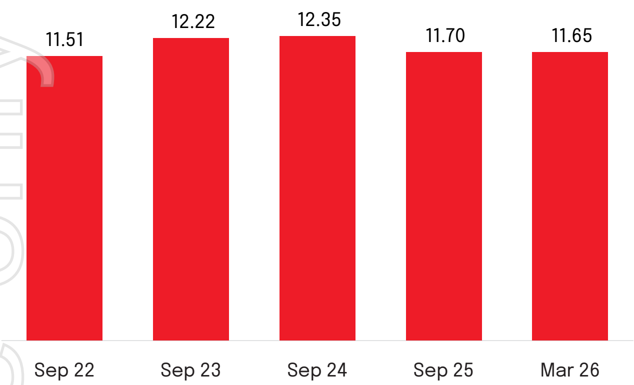


While underlying asset quality outcomes have generally improved in 1H26, the outlook is more uncertain as a result of the Middle East conflict which presents a key source of downside risk. As such, we have increased forward looking collective provisions. Total collective provisions as a ratio of credit risk weighted assets (CRWA) increased 2 bps to 1.35% and total provisions represent 1.68% of CRWA.

(1) Excluding large notable items (LNIs). 1H26 operating expenses included $1,347 million as an LNI related to the accelerated amortisation charge following a change in the Group's software capitalisation policy. Refer to key risks, qualifications and assumptions in relation to forward-looking statements on page 8.

Capital, funding and liquidity

Group CET1 ratio[i] (%)



(i) CET1 capital ratio on a Level 2 basis. From 1 January 2023 ratios are reported under APRA's revised capital framework.

Key ratios as at 31 March 2026

- Group CET1 ratio of 11.65%, down 5 bps from September 2025. Key drivers of the reduction include RWA growth (excluding FX) of $13 billion (-33 bps), payment of the FY25 final dividend (-59 bps) and net foreign exchange rate translation (-8 bps). These impacts have been partially offset by cash earnings (+81 bps) and the sale of the Group's remaining 20% stake in MLC Life (+11 bps)[1].
- Pro forma CET1 ratio of 12.05% reflecting the expected impact of a 1.5% discount applied to the 1H26 DRP and partial underwrite of the DRP, in total expected to raise approximately $1.8 billion.
- Leverage ratio of 4.91%.
- Liquidity Coverage Ratio (LCR) quarterly average of 132%.
- Net Stable Funding Ratio (NSFR) of 116%.
- $19.6 billion wholesale term funding issued in 1H26 including $3.7 billion of Tier 2 capital

Key divisional performance - Cash earnings ex LNIs

	1H26 ($m)	% change 1H26 v 2H25	Key drivers 1H26 v 2H25
Business and Private Banking	1,850	9.9	Earnings increased with higher underlying profit and lower credit impairment charges. Revenue rose, benefitting from lending volume growth, broadly stable margins and improved Markets and fee income, partly offset by higher customer remediation charges. Expenses were lower with productivity savings partially offset by continued investments to support business growth and technology capabilities.
Personal Banking	700	0.3	Earnings were broadly stable with higher underlying profit offset by higher credit impairment charges relating to the unsecured retail portfolio. Revenue increased with higher margins and lending volume growth. Expenses rose with higher personnel costs related to investment in proprietary lenders and bankers and salary inflation, along with increased investment in technology, partially offset by productivity benefits.
Corporate and Institutional Banking	921	(2.6)	Lower earnings impacted by higher credit impairment charges related to impairment of a small number of customers. This was partially offset by higher underlying profit. Revenue growth was supported by higher Markets income and volume growth, partially offset by lower margins (ex Markets). Operating expenses were lower reflecting productivity benefits.
New Zealand Banking (NZ $m)	728	3.4	Higher earnings driven by lower credit impairment charges. Revenue was stable with higher M&T and fee income along with lending volume growth, offset by lower margins (ex M&T) and increased customer remediation charges. Operating expenses were flat mainly reflecting productivity benefits offsetting higher technology-related costs.

(1) Sale of the Group's remaining 20% stake in MLC Life to Nippon Life Insurance Company for $497 million completed on 31 October 2025. Impact on Level 1 CET1 ratio of 8 bps. A reference to "MLC Life" in this document means Nippon Life Insurance Australia and New Zealand Limited (formerly MLC Limited).

Our strategic ambition

Why we are here

To be the most customer-centric company in Australia and New Zealand

Who we are here for

Customers
Customers who trust us and choose us to be their bank

Colleagues
Customer-obsessed colleagues who are proud to work at NAB

Who we are

- **We are customer obsessed**
- **We keep it simple**
- **We move with speed**
- **We own it**
- **We win together**

What we will be known for

Relationship led
1. Exceptional bankers
2. Unrivalled customer service
3. Personalised and proactive

Exceptional experiences
1. Brilliant at the basics
2. Trusted in moments that matter
3. Simple, fast and easy to deal with

Safe and sustainable
1. Strong balance sheet and proactive risk management
2. Secure, simplified and resilient technology
3. Long term and sustainable approach

Where we will grow

Business & Private
Clear market leader

Corporate & Institutional
Disciplined growth

Personal
Deepen customer relationships

BNZ
Personal & SME

ubank
Customer acquisition

What we will deliver

- **Leading customer advocacy**
- **Winning in market**
- **Customer-obsessed colleagues**
- **Simple, fast, resilient**
- **Strong returns**

Economic outlook[1]

The Australian economy entered 2026 in a strong position, weathering global trade uncertainties to finish 2025 with real GDP growth of 2.6% year on year. Strength was broad-based, with robust contributions from the private sector (household consumption and business investment). However, with growth above the sustainable trend and unemployment in the low 4% range, inflation picked up significantly in the second half of 2025, with core inflation rising back to 3.4% year on year (from 2.7% in the second quarter). This has seen monetary policy tightened with the cash rate increasing 25 bps in both February and March 2026 to 4.10%, and a further 25 bps increase expected in May. Year on year real GDP growth is forecast to slow to 1.5% over 2026, with unemployment expected to peak at 4.75% and credit growth expected to moderate over the second half of 2026. However, the Middle East conflict makes forecasting uncertainty extremely high, with higher oil prices and related disruptions adding sharply to near term inflation and creating real risks to both inflation and growth. The size of the shock is significant, but hard to quantify and is highly dependent on the extent and persistence of the crisis.

New Zealand's economy entered 2026 in a fragile position. After contracting in 2024, real GDP growth improved to a relatively subdued 1.3% over 2025. Household consumption growth strengthened but remained lacklustre by historical standards, while business investment again declined. The unemployment rate edged higher over 2025 ending at 5.4%, and inflation increased above 3% p.a. The flow-through of 200 bps of cuts in the official cash rate over 2025 along with high commodity export prices should support growth ahead, but impacts from the Middle East conflict on confidence, energy and other costs represent drags on growth and upward pressure on inflation. This sees real GDP currently forecast to grow by 1.8% over 2026 and 2.4% over 2027 and the cash rate expected to start increasing in 2026. However, outcomes are highly uncertain and dependent on the extent and duration of the Middle East conflict, with New Zealand particularly exposed given its challenging starting position, its reliance on imported fuel and high dependency on shipping to support import and export flows.

(1) References to years relate to calendar years. References to growth over a year relate to December quarter versus December quarter of previous year.

Strategic overview

NAB's strategy is focused on achieving much stronger customer advocacy, greater speed and simplicity, and ongoing technology modernisation, while supporting our key priorities of growing business banking, driving deposit growth and strengthening proprietary home lending.

In Business & Private Banking, a relationship-led approach increasingly enabled by digital, data and analytics continues to deliver good growth. B&PB business lending balances grew 4.6% over the six months to March 2026, with well diversified growth across sectors and SME market share gains(1). Deposit balances rose 5.9% over the same period supported by a continued focus on growing transactional banking with a 31% increase in new business transaction account openings in 1H26 compared with 1H24 and an 11% lift in transaction account balances in 1H26. These outcomes have benefited from a focus on digitising our customers' simple needs and removing work from our bankers, creating capacity to reinvest in relationship banking and solving more complex needs. This includes continued development of our business lending platform with over 80% of 1H26 lending applications submitted digitally, and further enhancements to the deposit account opening process delivering faster, more seamless experiences.

In Personal Banking, we continue to navigate the Australian home lending market in a deliberate and disciplined way. Over 1H26, Australian home lending balances rose 2.7%, representing a system multiple of 1.1x excluding the impact of the Advantedge run-off(2). Proprietary channel drawdowns rose over the same period to 47.7% from 41.4%(3), supported by improvements in banker capabilities and tools over several periods. Continued growth in proprietary home lending is allowing us to adopt a more targeted approach in the broker market. This, in combination with further delivery of seamless customer and broker experiences, is positioning us well to optimise growth and returns in this important market. Retail deposit performance has also been encouraging in 1H26, benefiting from investments to reinvigorate our branch network. This has supported good PB deposit balance growth of 3.1% over the six months to March 2026 including an 11% lift in branch originated new transaction account sales.

Corporate & Institutional Banking has faced a more competitive environment this period. However, ongoing execution of its returns-focused strategy has supported continued underlying profit growth and attractive returns in 1H26, with further transactional banking mandate wins and lending growth of 6.9% over the six months to March 2026.

Despite a continued challenging environment, New Zealand Banking is making good progress against its strategic focus on customer obsession and enhanced digital capability to support good balance sheet momentum and returns. In 1H26 customer growth remained strong, digitally active customers increased and growth was above system in household deposits and home lending(4).

NAB is striving to be the most customer centric company in Australia and New Zealand. Pleasingly, strategic customer NPS(5) outcomes improved over the 12 months to March 2026. Medium and Large Business NPS increased 16 points with NAB's ranking improving from fourth to equal first of the major banks, while Micro and Small Business NPS rose five points with NAB's ranking stable at second. Over the same period, Mass Consumer NPS improved five points with NAB's ranking maintained at second of the major banks and High Net Worth and Mass Affluent NPS improved 14 points with NAB's ranking rising from fourth to third. Our NAB Customer Voices program, which commenced in FY25, is building momentum and is now embedded in over half our priority front line teams. This program, which allows us to more systemically measure, capture and leverage customer feedback, and increase the pace at which we respond, is delivering improved customer outcomes in interactions most impacting advocacy.

Essential to improving customer advocacy and achieving our priorities is the need to continue transforming our bank to become simpler, faster and more resilient. This remains a key focus of our investment spend. Much progress has already been made – we have 27% fewer products in 1H26 than in FY22 and have decommissioned approximately 500 legacy applications since October 2023. But more needs to be done. Given the importance of this next phase in our technology journey and rapidly evolving technological developments, we have added two new roles to our Executive Leadership Team to sharpen our focus and pace here. We will continue to further rationalise products, increase the speed of delivery of customer outcomes, improve productivity of our bankers and engineers and progressively modernise our core platforms. These changes are key foundations of modern banking and are expected to position us well to increasingly deploy modern AI tools and solutions.

Maintaining prudent balance sheet settings is an important pillar of our strategy to ensure we can grow and support customers through cycles. We have taken proactive steps this period to improve the resilience of our balance sheet given the more volatile operating environment which has emerged recently as a result of the Middle East conflict. Collective provisions as a ratio of CRWA increased 2 bps to 1.35% and includes a $300 million top-up to forward-looking provisions which now total $1.93 billion. Our Group CET1 ratio of 11.65% is modestly lower over the six months to March 2026 reflecting strong volume growth and market volatility impacts, but remains above our target of greater than 11.25%. Adjusting for the combined expected impact of a 1.5% discount and partial underwrite of the 1H26 DRP to raise approximately $1.8 billion of capital, pro forma CET1 ratio is 12.05% which we view as appropriate in the current environment. Liquidity and funding ratios remain well above regulatory minimums.

While heightened geopolitical tension has made the outlook increasingly uncertain, we believe we are well placed to navigate this situation. Our balance sheet settings have been strengthened, we have a clear strategy to deliver sustainable growth and attractive returns over time, underpinned by consistent investment to significantly uplift customer advocacy, speed and simplicity across our Bank. We remain focused on managing our business for the long term.

(1) SME business lending market share derived from latest RBA statistics as at Feb 26 excluding financial business and including business lending relating to both B&PB and some C&IB customers.
(2) System refers to APRA Monthly Authorised Deposit-taking Institution statistics. Latest data as at Mar 26. Including Advantedge, 1H26 growth versus system was 0.7x.
(3) Refers to proprietary home lending drawdowns in PB and B&PB divisions. Excludes ubank.
(4) RBNZ market share statistics. Latest data as at Mar 26.
(5) Net Promoter® and NPS® are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter Score℠ is a service mark of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Sourced from RFI Global – Atlas, measured on 6 month rolling average to March 2026. Mass Consumer: based on all consumers, 18+ and excludes HNW&MA customers. HNW&MA: based on all consumers, 18+ with personal income of $260k+ and/or investible assets $2.5m+ and/or footings of over $850k. Medium & Large Business: based on business customers with turnover $5m-<$200m. Micro & Small Business: based on business customers with turnover up to $5m . Ranking based on absolute scores, not statistically significant differences.

Group performance results

Cash earnings is a non-IFRS key financial performance measure used by NAB and the investment community. NAB also uses cash earnings for its internal management reporting as it better reflects what NAB considers to be the underlying performance of the Group. Cash earnings is not a statutory financial measure, is not presented in accordance with Australian Accounting Standards, and is not audited or reviewed in accordance with Australian Auditing Standards. The 2026 Half Year Results provides details of how cash earnings are defined on page 12 and a discussion of non-cash earnings items and full reconciliation of statutory net profit attributable to owners of the Company on pages 99 to 101.

	Half Year to				
	Mar 26 $m	**Sep 25 $m**	**Mar 25 $m**	**Mar 26 v Sep 25 %**	**Mar 26 v Mar 25 %**
Net interest income	**9,163**	8,953	8,445	2.3	8.5
Other operating income	**1,707**	1,592	1,823	7.2	(6.4)
Net operating income	**10,870**	10,545	10,268	3.1	5.9
Operating expenses excluding large notable items	**(5,018)**	(5,043)	(4,805)	(0.5)	4.4
Large notable items before tax	**(1,347)**	-	-	large	large
Total operating expenses	**(6,365)**	(5,043)	(4,805)	26.2	32.5
Underlying profit	**4,505**	5,502	5,463	(18.1)	(17.5)
Credit impairment charge	**(706)**	(485)	(348)	45.6	large
Cash earnings before income tax	**3,799**	5,017	5,115	(24.3)	(25.7)
Income tax expense[1]	**(1,141)**	(1,490)	(1,512)	(23.4)	(24.5)
Cash earnings before non-controlling interests	**2,658**	3,527	3,603	(24.6)	(26.2)
Less: Non-controlling interests	**(19)**	(19)	(20)	-	(5.0)
Cash earnings	**2,639**	3,508	3,583	(24.8)	(26.3)
Adjusted for: Large notable items after tax	**949**	-	-	large	large
Cash earnings excluding large notable items[2]	**3,588**	3,508	3,583	2.3	0.1
Non-cash earnings items after tax	**117**	(151)	(152)	large	large
Net profit attributable to owners of the Company from continuing operations	**2,756**	3,357	3,431	(17.9)	(19.7)
Net loss attributable to owners of the Company from discontinued operations	**(6)**	(5)	(24)	20.0	(75.0)
Net profit attributable to owners of the Company	**2,750**	3,352	3,407	(18.0)	(19.3)
Cash earnings / (loss) by division:					
Business and Private Banking	**1,850**	1,683	1,647	9.9	12.3
Personal Banking	**700**	698	555	0.3	26.1
Corporate and Institutional Banking	**921**	946	908	(2.6)	1.4
New Zealand Banking	**627**	646	707	(2.9)	(11.3)
Corporate Functions and Other[1]	**(1,459)**	(465)	(234)	large	large
Cash earnings	**2,639**	3,508	3,583	(24.8)	(26.3)
Adjusted for: Large notable items after tax	**949**	-	-	large	large
Cash earnings excluding large notable items	**3,588**	3,508	3,583	2.3	0.1

(1) Includes the impact of large notable items. Refer to *Section 1 Group highlights - Large notable items* for further information.
(2) Excluding large notable items of $949m after tax which form part of Corporate Functions and Other division. Refer to *Section 1 Group highlights - Large notable items* of NAB's 2026 Half Year Results for further information.

Shareholder summary

	Half Year to				
	Mar 26	Sep 25	Mar 25	Mar 26 v Sep 25	Mar 26 v Mar 25
Group - Including discontinued operations					
Dividend per share (cents)	**85**	85	85	-	-
Statutory dividend payout ratio	**94.5%**	77.5%	76.4%	large	large
Statutory earnings per share - basic (cents)	**89.9**	109.7	111.2	(19.8)	(21.3)
Statutory earnings per share - diluted (cents)	**89.7**	109.1	109.2	(19.4)	(19.5)
Statutory return on equity	**8.9%**	10.5%	11.1%	(160 bps)	(220 bps)
Net tangible assets per ordinary share ($)	**18.32**	18.71	18.55	(2.1%)	(1.2%)
Group - Continuing operations					
Cash dividend payout ratio	**98.5%**	74.0%	72.7%	large	large
Statutory dividend payout ratio from continuing operations	**94.3%**	77.3%	75.9%	large	large
Statutory earnings per share from continuing operations - basic (cents)	**90.1**	109.9	112.0	(19.8)	(21.9)
Statutory earnings per share from continuing operations - diluted (cents)	**89.9**	109.3	109.9	(19.4)	(20.0)
Cash earnings per share - basic (cents)	**86.3**	114.8	116.9	(28.5)	(30.6)
Cash earnings per share - diluted (cents)	**86.1**	114.1	114.5	(28.0)	(28.4)
Cash return on equity	**8.5%**	11.0%	11.7%	(250 bps)	(320 bps)
Group - Continuing operations excluding large notable items[1]					
Cash dividend payout ratio	**72.5%**	74.0%	72.7%	(150 bps)	(20 bps)
Statutory dividend payout ratio from continuing operations	**70.2%**	77.3%	75.9%	(710 bps)	(570 bps)
Statutory earnings per share from continuing operations - basic (cents)	**121.1**	109.9	112.0	11.2	9.1
Statutory earnings per share from continuing operations - diluted (cents)	**120.3**	109.3	109.9	11.0	10.4
Cash earnings per share - basic (cents)	**117.3**	114.8	116.9	2.5	0.4
Cash earnings per share - diluted (cents)	**116.7**	114.1	114.5	2.6	2.2
Cash return on equity	**11.6%**	11.0%	11.7%	60 bps	(10 bps)

(1) Excluding large notable items of $949m after tax which form part of Corporate Functions and Other division. Refer to *Section 1 Group highlights - Large notable items* of NAB's 2026 Half Year Results for further information.

For further information

Media	Investor Relations
Mark Alexander M: +61 (0) 412 171 447	Sally Mihell M: +61 (0) 436 857 669
Jo Beckwith M: +61 (0) 411 208 101	Natalie Coombe M: +61 (0) 477 327 540

This Results Summary has been authorised for release by the Board.

Disclaimer - Forward-looking statements

This Result Summary and the 2026 Half Year Results contain statements that are, or may be deemed to be, forward-looking statements. Forward-looking statements include all statements, other than statements of historical or present facts. These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "ambition", "believe", "estimate", "plan", "project", "anticipate", "expect", "goal", "target", "intend", "likely", "may", "will", "could" or "should" or, in each case, their negative or other variations or other similar expressions, or by discussions of strategy, plans, objectives, targets, goals, future events or intentions. Indications of, or guidance on, future earnings and financial position and performance are also forward-looking statements. Users are cautioned not to place undue reliance on such forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Group, which may cause actual results to differ materially from those expressed or implied in such statements. There can be no assurance that actual outcomes will not differ materially from these statements.

There are many factors that could cause actual results to differ materially from those projected in such statements, including (without limitation) a significant change in the Group's financial performance or operating environment; a material change to law or regulation or changes to regulatory policy or interpretation; and risks and uncertainties associated with the ongoing impacts of the Russia-Ukraine and Middle Eastern conflicts and other geopolitical tensions, the Australian and global economic environment and capital market conditions and changes in global trade policies. Further information is contained in the Group's Annual Report for the 2025 financial year, available at nab.com.au/annualreports.