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 **27 February 2026**

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.

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:	11 November 2026** 16 November 2026*
No. of securities held prior to changes: **Direct Interest** **Name of holder & nature of interest** **Indirect interest:** INVIA CUSTODIAN PTY LIMITED <IRVINE SUPER FUND A/C> INVIA CUSTODIAN PTY LIMITED <IRVINE FAMILY A/C>	40,669 Variable Rewards Rights (VRD) 176,242 Long Term Equity Award (LTEA) 141,059 Long Term Variable Rights (LTVR) 19,800 Ordinary Shares 132,744 Ordinary Shares
Number disposed:	N/A
Number exercised:	20,158* Variable Rewards Rights (VRD)
Number lapsed:	6,364** Variable Rewards Rights (VRD)
Number acquired:	20,158* Ordinary Shares
Value/consideration: Note: If consideration is non-cash, provide details and estimated valuation	A$783,339.88* A$247,305.04**
No. of securities held after changes: **Direct Interest**	 14,147 Variable Rewards Rights (VRD) 131,186[1] Long Term Equity Award (LTEA) 186,115[1] Long Term Variable Rights (LTVR) 20,158 Ordinary Shares

[1] Reclassification of 45,056 LTEA as LTVR. No change to overall total.

Name of holder & nature of interest **Indirect interest:** INVIA CUSTODIAN PTY LIMITED <IRVINE SUPER FUND A/C> INVIA CUSTODIAN PTY LIMITED <IRVINE FAMILY A/C>	 19,800 Ordinary Shares 132,744 Ordinary Shares

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 20,158 VRD (FY22, FY23, FY24 and FY25 awards), in accordance with the terms and conditions of the award. Lapse of 6,364 VRD (FY23, FY24 and FY25 awards).

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



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LOUISE THOMSON
Group Company Secretary
18 November 2026

+ See chapter 19 for defined terms