Disclosure template for main features of regulatory capital instruments

Display Identifier Sint X \$2500548425 English Law (except to the subordination and convention provisions, which are governed by the laws of Victoria and the Conventional Authorials)	1	Issuer	National Australia Bank Limited (ABN 12 004 044 937) ("NAB")
Solventing lavely of the leasurables A Transcale Basel III rules Time 2 Biliphie at solvigrophypus-Basels Biliphie at solvigrophypus-Basels Biliphie at solvigrophypus-Basels Biliphie at solvigrophypus-Basels Ash Transcale Biliphie at solvigrophypus-Basels Ash Transcale Per value of instrument JPY 17,000,000,000 Per value of instrument JPY 17,000,000,000 Congraid date of issuance Zu July 2002 Per palae of dates controlled and controlled	2	Unique identifier	ISIN: XS2505548425
Forest maritional Basel III rules Forest framilional Basel III rules Forest framiliona	3	Governing law(s) of the instrument	
Eligible at soloignouplgroupsacolo Solo and Group	4	Transitional Basel III rules	·
Instrument type	5	Post-transitional Basel III rules	Tier 2
A Annount recognised in regulatory capital A \$176 million Par value of instrument JPY 17,000,000,000 Accounting classification Lability - annotised cost Congraid date of lesuance 22 July 2022 Perpetual or dated Date of lesuance 22 July 2022 Lability - annotised cost Congraid date of lesuance 22 July 2022 Lability - annotised cost Congraid date of lesuance 22 July 2022 Lability - annotised cost Congraid and part of dated Date	6	Eligible at solo/group/group&solo	Solo and Group
Par value of instrument JPY 17,000,000,000 Accounting classification Liability – amortised cost Jorginal date of issuance 22 July 2022 Dated Original maturity date Original maturity date Subsect of Studget to prior supervisory approval Is suser call subject to prior supervisory approval Subsequent call dates, if applicable Not Applicable The optional call date is 22 July 2027, Regulatory and Tax Event calls. The redemption price is par amount. Coupon rate and any related index Subsequent call dates, if applicable Not Applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Not Applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable in the optional call date, Pulsa 1,225. No Mandatory Mandatory Mandatory Mandatory If convertible, conversion trigger (s) If convertible, conversion rate Enhanced in the Subsortinated Note fortin a 1% discount), subject to a maximum conversion number Mandatory If convertible, specify instrument type conversion to home conversion a value to the nominal amount of the Subsortinated Note (with a 1% discount), subject to a maximum conversion number Mandatory If write-down, full or partial If write-down, full or partial Fully or partially (sa applicable) Fully or partially (sa applicable) Fully or partially (sa paplicable) Full or pa	7	Instrument type	Subordinated notes
Accounting classification Liability – amortised cost 11 Original date of issuance 22 July 2022 12 Perpetual or dated Dated 13 Original maturity date 22 July 2022 14 Issuer call subject to prior supervisory approval 15 Original call date, contingent call dates and redemption amount 16 Original call date, contingent call dates and redemption amount 17 Fixed or floating dividend/coupon 18 Subsequent call date, it applicable 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 19 Existence of a step up or other incentive to redeem 10 Non-compliant transitioned floating or partially 10 Existence of step up or other incentive to redeem 10 Non-compliant transitioned floating or partially 11 Convertible, conversion ringger (s) 12 Non-vertible, conversion ringger (s) 13 If convertible, conversion rate 14 If convertible, mandatory or optional conversion 15 If convertible, mandatory or optional conversion 16 Subsequent or optional call date is 22 July 2027. Regulatory and Tax Event calls. The redemption price is par 17 Existence of a dividend stopper 18 Non-vertible or any optional conversion or the optional call date. Plan 1,22%. 18 Non-vertible or any optional conversion 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non-vertible, conversion ringger (s) 23 Convertible or non-convertible 24 If convertible, conversion ringger (s) 25 Non-vertible or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible or partially (as applicable) 29 If write-down, relatedown type convertible into 30 Write-down fluid or partial 31 If write-down, relatedown type convertible into 32 If write-down, relatedown type convertible or part	8	Amount recognised in regulatory capital	A\$176 million
11 Original date of issuance 22 July 2022 12 Perpetual or dated 2 Dated 2 13 Original maturity date 2 2 July 2032 14 Issuer call subject to prior supervisory approval 22 July 2032 15 Optional call date, contingent call dates and redemption amount. The optional call date is 22 July 2027, Regulatory and Tax Event calls. The redemption price is par 15 Subsequent call dates, it applicable 16 Not Applicable 17 Fixed or floating division/coupon 18 Fixed 18 Coupon rate and any related index 2 July 2027, Regulatory and Tax Event calls. The redemption price is par 18 Coupon rate and any related index 2 July 2027, Regulatory and Tax Event calls. The redemption price is par 18 Coupon rate and any related index 2 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory on the call and tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July 2027, Regulatory and Tax Event calls. The redemption price is par 3 July	9	Par value of instrument	JPY 17,000,000,000
12 Perpetual or dated Dated 13 Original maturity date 22 July 2032 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount to provide the provided of the provided test of t	10	Accounting classification	Liability – amortised cost
12 Perpetual or dated Dated 13 Original maturity date 22 July 2032 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount to provide the provided of the provided test of t	11	Original date of issuance	22 July 2022
14 Issuer call subject to prior supervisory approval Yes	12		
14 Issuer call subject to prior supervisory approval Yes	13	Original maturity date	22 July 2032
The optional call date, contingent call dates and redemption anount Not Applicable Pixed or floating dividend/coupon Fixed Coupon rate and any related index Subsequent call dates, if applicable Not Applicable Pixed Coupon rate and any related index Subsequent call dates, if applicable Not Applicable Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No No Courrelible or non-convertible Convertible or non-convertible Convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument ty pe convertible into If convertible, specify instrument it converts in National Australia Bank Limited National Australia Bank Limited If write-down, related own, description of write-up mandatory Permanent Fully or partially (as applicable) If write-down, related own, related own, description of write-up mandatory Permanent Fully or partially (as applicable) If write-down, related own feature Yes If write-down, related own flexiture If write-down, related own flexiture Permanent Fully or partially (as applicable) Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB) Not-compliant transitioned features Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB)		· · ·	
Secondary Seco	15	Optional call date, contingent call dates and redemption	The optional call date is 22 July 2027. Regulatory and Tax Event calls. The redemption price is par
Coupon rate and any related index 1.25% per annum fixed rate up to the optional call date. Thereafter, a fixed rate equal to the prevailing yield on the secondary market bid price appearing on Bloomberg page JCB 0.2 (8/20)32 (JB367 ISIN JP1103671N7/4) on the day which is two Telvos business days prior to the optional call date, plus 1.22%. No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Convertible or non-convertible Convertible, convertible, conversion trigger (s) If convertible, conversion trigger (s) Non-Viability Trigger Event (as determined by APRA) (contractual approach) If convertible, uply or partially May convert fully or partially (as applicable) If convertible, conversion rate Each Subordinated Note converts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number Mandatory If convertible, specify instrument type convertible into Write-down feature Yes If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days If write-down, permanent or temporary Permanent If write-down, description of write-up mechanism No Hon-compliant transitioned features No Non-compliant transitioned features No Non-compliant transitioned features No	16		
1.25% per annum fixed rate up to the optional call date. Thereafter, a fixed rate equal to the prevailing yield on the secondary market bid price appearing on Bloomberg page JOB 0.2 8/20/32 (JBS67 ISIN JP1103671N74) on the day which is two Tokyo business days prior to the optional call date, plus 1.22%. No Fully discretionary, partially discretionary or mandatory Existence of a flividend stopper No Cumulative Cumulative or cumulative or cumulative If convertible, conversion trigger (s) If convertible, conversion trigger (s) Non-Viability Trigger Event (as determined by APRA) (contractual approach) May convert fully or partially (as applicable) If convertible, conversion rate Each Subordinated Note coverts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number Mandatory If convertible, specify instrument type convertibito Write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism No Non-compliant transitioned features No Non-compliant transitioned features No No 1.25% per annum fixed rate up to the optional call date. Thereafter, a fixed rate equal to the permanent or temporary in injudication (specify instrument type inmediately senior to instrument) Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB)	17	Fixed or floating dividend/coupon	Fixed
Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Mandatory Existence of step up or other incentive to redeem No Cumulative Convertible Convertible or non-convertible Convertible, fully or partially May convert fully or partially (as applicable) If convertible, conversion rate Each Subordinated Note converts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature Yes If write-down, write-down trigger(s) If write-down, feature Yes If write-down, full or partial If write-down, permanent or temporary Fully or partially (as applicable) Fully or partially firinger Event if for any reason conversion has not been effected within 5 business days If write-down, permanent or temporary Fully or partially (as applicable) The permanent If temporary write-down, description of write-up mechanism Not Applicable Non-compliant transitioned features No Non-compliant transitioned features No	18	Coupon rate and any related index	secondary market bid price appearing on Bloomberg page JGB 0.2 6/20/32 (JB367 ISIN JP1103671N74) on the day
21 Existence of step up or other incentive to redeem 22 Noncumulative Cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 If convertible, pecify instrument type convertion 30 Write-down, write-down, write-down, description of write-up mechanism 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned feature 37 Non-compliant transitioned feature 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features	19	Existence of a dividend stopper	
22 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down, write-down, write-down, trigger(s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features	20	Fully discretionary, partially discretionary or mandatory	Mandatory
Convertible or non-convertible Convertible If convertible, conversion trigger (s) Non-Viability Trigger Event (as determined by APRA) (contractual approach) If convertible, fully or partially May convert fully or partially (as applicable) Each Subordinated Note converts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number If convertible, mandatory or optional conversion Mandatory If convertible, specify instrument type convertible into Common Equity Tier 1 If convertible, specify issuer of instrument it converts into National Australia Bank Limited Write-down feature Yes If write-down, write-down trigger(s) If write-down, urite-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB) Non-compliant transitioned features No	21	Existence of step up or other incentive to redeem	No
If convertible, conversion trigger (s) Non-Viability Trigger Event (as determined by APRA) (contractual approach) If convertible, fully or partially May convert fully or partially (as applicable) If convertible, conversion rate Each Subordinated Note converts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number Mandatory If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Common Equity Tier 1 Personal Australia Bank Limited Write-down feature Yes If write-down, write-down trigger(s) If write-down, full or partial Fully or partially (as applicable) Permanent Not Applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features No No	22	Noncumulative or cumulative	Cumulative
If convertible, fully or partially May convert fully or partially (as applicable) Each Subordinated Note converts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number If convertible, mandatory or optional conversion Mandatory If convertible, specify instrument type convertible into If convertible, specify instrument it converts into National Australia Bank Limited Write-down feature Yes If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Not Applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features No	23	Convertible or non-convertible	Convertible
If convertible, conversion rate Each Subordinated Note converts into a variable number of NAB ordinary shares approximately equivalent in value to the nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number Mandatory If convertible, mandatory or optional conversion Mandatory If convertible, specify instrument type convertible into Common Equity Tier 1 National Australia Bank Limited Write-down feature Yes If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument) type immediately senior to instrument) Non-compliant transitioned features No	24	If convertible, conversion trigger (s)	Non-Viability Trigger Event (as determined by APRA) (contractual approach)
If convertible, conversion rate nominal amount of the Subordinated Note (with a 1% discount), subject to a maximum conversion number Mandatory If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Mational Australia Bank Limited Write-down feature Yes If write-down, write-down trigger(s) If write-down, full or partial Fully or partially (as applicable) If write-down, permanent or temporary Permanent Mot Applicable Unsubordinated Note (with a 1% discount), subject to a maximum conversion number Mandatory Mandatory Common Equity Tier 1 National Australia Bank Limited Yes Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days Fully or partially (as applicable) Permanent Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB) Non-compliant transitioned features No No	25	If convertible, fully or partially	May convert fully or partially (as applicable)
27If convertible, mandatory or optional conversionMandatory28If convertible, specify instrument type convertible intoCommon Equity Tier 129If convertible, specify issuer of instrument it converts intoNational Australia Bank Limited30Write-down featureYes31If write-down, write-down trigger(s)Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days32If write-down, full or partialFully or partially (as applicable)33If write-down, permanent or temporaryPermanent34If temporary write-down, description of write-up mechanismNot Applicable35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated unsecured creditors (including all depositors of NAB)36Non-compliant transitioned featuresNo	26	If convertible, conversion rate	
If convertible, specify issuer of instrument it converts into Write-down feature Yes If write-down, write-down trigger(s) If write-down, full or partial Fully or partially (as applicable) If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features National Australia Bank Limited Yes Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days Fully or partially (as applicable) Permanent Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB)	27	If convertible, mandatory or optional conversion	
Write-down feature Yes If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days If write-down, full or partial If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Yes Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days Fully or partially (as applicable) Permanent Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB)	28	If convertible, specify instrument type convertible into	Common Equity Tier 1
31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 4 Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days Fully or partially (as applicable) Permanent Not Applicable Unsubordinated unsecured creditors (including all depositors of NAB) No	29	If convertible, specify issuer of instrument it converts into	National Australia Bank Limited
32 If write-down, full or partial Fully or partially (as applicable) 33 If write-down, permanent or temporary Permanent 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	30	Write-down feature	Yes
33	31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if for any reason conversion has not been effected within 5 business days
34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No	32	If write-down, full or partial	Fully or partially (as applicable)
mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No	33	If write-down, permanent or temporary	Permanent
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No	34		Not Applicable
36 Non-compliant transitioned features No	35	Position in subordination hierarchy in liquidation (specify	Unsubordinated unsecured creditors (including all depositors of NAB)
37 If yes, specify non-compliant features Not Applicable	36	· ·	No
	37	If yes, specify non-compliant features	Not Applicable