Disclosure template for main features of regulatory capital instruments

to maturity for U.S. Treasury securities with a maturity of one year as most recently published on H.15 by the Board of Governors of the United States Federal Reserve System, plus 1.300% Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Mandatory Existence of step-up or other incentive to redeem No Cumulative Convertible or non-convertible Convertible or non-convertible Tonvertible, conversion trigger(s) Non-Viability Trigger Event (as determined by APRA) (contractual approach) May convert fully or partially (as applicable)	1	Issuer	National Australia Bank Limited
Means by American decoración y equirement el Section 1. Mans by American decoración y equirement el Section 1. Mans by American decoración y equirement el Section 1. Transitioned Bosel III nose. Peter transitioned Bosel III nose. Solo and group. American y experiment y e	2	Unique identifier	Rule 144A Notes: US632525CF64 / Regulation S Notes: USQ6535DCJ11
where typ which activosability requirement of Section 13 of the foreign law) of the total conductoring property of the propert	3	Governing law(s) of the instrument	
Fig. Post-demotivate Basel III rules Tar 2 capital	3a	of the total loss-absorbing capacity (TLAC) term sheet is achieved (for other TLAC-eligible instruments governed	·
Eligible at solo / group / group and solo Solo and group	4	Transitional Basel III rules	Not applicable
Subcontracted rotes Subcontracted rotes	5	Post-transitional Basel III rules	Tier 2 capital
A\$1,898 million A\$1,989 million Per value of instrument USD 1,250,000,000 Lisibility - emorised cost Accounting deserfication Lisibility - emorised cost 14 January 2005 Perpetual of dated Dated Dated Solden date of instance of a dated Dated To Original date of prior supervisory approval Dated To Original date prior supervisory approval As January 2006 Portional call date, configent call date and redemption annual manual prior supervisory approval Optional call date, configent call dates and redemption annual manual prior supervisory approval Optional call date, configent call dates and redemption annual manual prior supervisory approval Optional call date, configent call dates and redemption annual manual prior supervisory approval Optional call date, configent call dates and redemption annual manual prior supervisory approval Optional call date, configent call dates and redemption annual prior supervisory approval Optional call date, configent call dates and redemption annual prior supervisory approval Optional call dates, configent call dates and redemption annual prior supervisory approval Optional call dates, configent call dates and redemption annual prior supervisory approval Optional call dates, configent call dates, config	6	Eligible at solo / group / group and solo	Solo and group
Par value of instrument USD 1.250.000.000 Liability – amortised cost Conjugate date of issurance 14. Annary 2025 Perpetual or dialed Dated Dated Dispiral maturity date 15. Opional call date, confingent call dates and redemption Grigorial maturity date 16. Opional call date, confingent call dates and redemption Subsequent call date, prior supervisory approval 17. Pixed or floating dividend / coupon 18. Objects and subject to prior supervisory approval 19. Opional call date, confingent call dates and redemption Grigorian call date, pixed and subject to prior supervisory approval 19. Opional call date, pixed particular dates and redemption Grigorian call date, pixed particular dates and redemption Conjugate call date, pixed particular dates and redemption Dispirate call dates, pixed particular dates and redemption Dispirate call dates, pixed particular dates and redemption Conjugate call date, pixed particular dates and redemption Growman of the dates and pixed prior dates and redemption Conjugate call dates, pixed particular dates and redemption Conjugate call dates, pixed particular dates and redemption Conjugate call dates, pixed p	7	Instrument type	Subordinated notes
Liability – amortised cost 11 Original date of issuance 12 Perpetal or dated 13 Original maturity date 14 January 2035 15 Original maturity date 16 Issuer call subject to prior supervisory approval 17 Sponda call date, confingent call dates and redemption 18 Autority date 19 Optional call date, originated and dates and redemption 19 Optional call date, ril applicable 10 Subsequent call dates, ril applicable 10 Net applicable 11 Fixed or fiolating dividend / coupon 11 Fixed or fiolating dividend / coupon 12 Fixed or fiolating dividend / coupon 13 Coupon rate and any related index 14 Subsequent call dates, ril applicable 14 Existence of a dividend stopper 15 Fixed original dividend / coupon 16 Subsequent call dates, ril applicable 16 Coupon rate and any related index 17 Fixed or fiolating dividend / coupon 18 Coupon rate and any related index 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non-carnulative or cumulative 23 Convertible or non-conventible 24 Convertible or non-conventible 25 Convertible or non-conventible 26 If convertible, conversion integer(s) 27 If convertible, conversion integer(s) 28 If convertible, specify instrument sype convertible 29 If convertible, specify instrument sype convertible 20 If convertible, specify instrument sype convertible 21 If convertible, specify instrument sype convertible 22 If convertible, specify instrument sype convertible 23 If write-down, write-down trigger(s) 24 If if convertible, specify instrument sype convertible 25 If convertible, specify instrument sype convertible 26 If convertible, specify instrument sype convertible 27 If convertible, specify instrument sype convertible 28 If write-down, write-down trigger(s) 29 If write-down, write-down trigger(s) 29 Fishering a Non-Vuibility Trigger Event if for any reason conversion has not been effected within five business days 29 If write-down, write-dow	8	Amount recognised in regulatory capital	A\$1,989 million
11 Driginal date of issuance 14 January 2005 12 Perpetual or dated 15 Display date 15 Dated 15 Dated 15 Display date 15 Dated 15 Display date 16 Display date 16 Dated 16 Display date 1	9	Par value of instrument	USD 1,250,000,000
Perpetual or dated Dated 13 Original maturity date 14 January 2036 14 Issuer call subject to prior supervisory approval 75 15 Optional call date, certifigent call dates and redemption amount 76 Subsequent call dates, if applicable Not Not Applicable Not Not Not Applicable Not	10	Accounting classification	Liability – amortised cost
14 January 2036 14 Issuer cell subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount. For Content of the Content of th	11	Original date of issuance	14 January 2025
Issuer call subject to prior supervisory approval Yes	12	Perpetual or dated	Dated
Optional call date, contingent call dates and redemption amount Subsequent call dates and redemption amount Subsequent call dates, if applicable Not opplicable Not applicable Not opplicable Not opplicable Not opplicable Not op	13	Original maturity date	14 January 2036
Contingent call trace. If applicable Coupons / dividends Fixed Coupon rate and any related index Sold great	14	Issuer call subject to prior supervisory approval	Yes
Coupons / dividends 17 Fixed or floating dividend / coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type conversion 29 If convertible, specify instrument type conversion in subconditional conversion or instrument in the noninal amount of the subconditated rote (with a 1% discount), subject to a maximum conversion number 29 If write-down, write-down, discorption of write-up mechanism 29 If write-down, premanent or temporary 20 If write-down, permanent or temporary 21 If write-down, permanent or temporary 22 If write-down, permanent or temporary 23 If write-down, permanent or temporary 24 If write-down, permanent or temporary 25 If write-down, permanent or temporary 26 Postion in subcordination 27 Port of subcordination 28 If write-down, full or partial 29 If write-down, full or partial 29 If write-down, full or partial 20 Postion in subcordination 20 Postion in subcordination 21 If write-down, full or partial 22 If write-down, permanent or temporary 23 Permanent 24 If write-down, permanent or temporary 25 Permanent 26 Postion in subcordination 27 Postion in subcordination 28 Non-compliant transitioned features 29 Non-compliant transitioned features 20 Non-compliant transitioned features 20 Non-compliant transitioned features 21 If write-down, permanent or temporary 26 Permanent 27 Permanent 28 If write-down, permanent or temporary 29 Permanent 29 If write-down, permanent or temporary 20 Permanent 20 Permanent 21 If write-down, permanent or temporary 22 Permanent 23 Permanent 24 Permanent 25 Permanent 26 Permanent 27 Permanent 28 Perman	15		Contingent call: Tax and Regulatory events
Fixed or floating dividend / coupon Fixed Coupon rate and any related index Coupon rate and any related index Coupon rate and any related index To mainthy for U.S. Treasury securities with a maturity of one year as most recently published on H.15 by the Board of Governors of the United States Federal Reserve System, plus 1:300% Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem No Curvaliable Convertible or non-convertible Convertible or non-convertible To convertible, conversion trigger(s) If convertible, port or partially If convertible, port or partially dispersion or partially If convertible, port or partially dispersion or partially If convertible, port or partially If convertible, port or partially If convertible, port or partially dispersion or partially (as applicable) If convertible, port or partially dispersion or partially (as applicable) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days If write-down, full	16	Subsequent call dates, if applicable	Not applicable
5.902% per annum fixed up to the optional call date. Thereafter, a fixed rate per annum equal to the then prevailing yield to maturity for U.S. Treasury securities with a maturity of one year as most recently published on H.15 by the Board of Governors of the United States Federal Reserve System, plus 1.300% Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem No Non-cumulative or cumulative Conventible or non-conventible Conventible or non-conventible If conventible, conversion frigger(s) If conventible, conversion frigger(s) If conventible, conversion frigger(s) If conventible, conversion rate To conventible, conversion rate If conventible, conversion rate If conventible, conversion rate To conventible, specify instrument type conversion Mandatory If conventible, specify instrument type conversion Mandatory If conventible, specify instrument type conventible into Common Equity Tier 1 To conventible, specify instrument it converts into National Australia Bank Limited Write-down feature Yes If write-down, feature Yes If write-down, feature Yes If write-down, permanent or temporary If write-down, permanent or temporary Permanent If temporary write-down, description of write-up machanism Not applicable Not applicable Not applicable Unsubordinated unsecured creditors (including all depositors of NAB) Concerned, Non-compliant transitioned features No		Coupons / dividends	
to maturity for U.S. Treasury securities with a maturity of one year as most recently published on H.15 by the Board of Governors of the United States Federal Reserve System, plus 1:300% Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem No Convertible or non-convertible Convertible or non-convertible Convertible or non-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) 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 type convertible into Write-down feature Yes If urite-down, write-down trigger(s) If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days If write-down, permanent or temporary Permanent Hi temporary write-down, description of write-up mechanism Not applicable Position in subordination hierarchy in liquidation (specify instrument type ordinared in the legal entity concerned) No Non-compliant transitioned features No	17	Fixed or floating dividend / coupon	Fixed
Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem No Cumulative Convertible Ann-cumulative or cumulative or cumulative Convertible If convertible on non-convertible Tonvertible on non-convertible Tonvertible on non-convertible Tonvertible on non-convertible Tonvertible on non-convertible on non-converti	18	Coupon rate and any related index	
21 Existence of step-up or other incentive to redeem No 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 If convertible, mandatory or optional conversion 20 If convertible, specify instrument type convertible into 21 If convertible, specify instrument in tensors 22 If write-down, write-down trigger(s) 23 If write-down, full or partial 24 If write-down, full or partial 25 If write-down, permanent or temporary 26 If write-down, permanent or temporary 27 If write-down, permanent or temporary 28 If write-down, write-down, description of write-up mechanism 30 If write-down, write-down, description of write-up mechanism 31 If write-down, permanent or temporary 32 Position in subordination 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 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 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 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	19	Existence of a dividend stopper	No
Non-cumulative or cumulative Cumulative 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) 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, 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) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days If write-down, full or partial Full or partial (as applicable) If temporary write-down, description of write-up mechanism Not applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No	20	Fully discretionary, partially discretionary or mandatory	Mandatory
Convertible or non-convertible Convertible 24	21	Existence of step-up or other incentive to redeem	No
1 If convertible, conversion trigger(s) 1 If convertible, fully or partially 2 May convert fully or partially (as applicable) 2 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 2 If convertible, mandatory or optional conversion 3 Mandatory 4 If convertible, specify instrument type convertible into 5 Common Equity Tier 1 5 If convertible, specify issuer of instrument it converts into 6 Not applicable 7 If write-down, write-down trigger(s) 7 Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days 8 If write-down, full or partial 9 Full or partial (as applicable) 9 If temporary write-down, description of write-up mechanism 9 Not applicable 9 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) 9 Non-compliant transitioned features 9	22	Non-cumulative or cumulative	Cumulative
If convertible, fully or partially Bay 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 Mandatory If convertible, mandatory or optional conversion Mandatory If convertible, specify instrument type convertible into Common Equity Tier 1 Write-down feature Yes If 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 five business days If write-down, permanent or temporary Full or partial (as applicable) If write-down, permanent or temporary Permanent Not applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument tin the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No Non-compliant transitioned features No	23	Convertible or non-convertible	Convertible
26 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 Mandatory Mandatory Mandatory Common Equity Tier 1 29 If convertible, specify instrument type convertible into Write-down feature Yes 11 If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days 12 If write-down, util or partial Full or partial (as applicable) 13 If write-down, permanent or temporary Permanent Not applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No Non-compliant transitioned features No	24	If convertible, conversion trigger(s)	Non-Viability Trigger Event (as determined by APRA) (contractual approach)
1 convertible, conversion rate nominal amount of the subordinated note (with a 1% discount), subject to a maximum conversion number 1 fromvertible, mandatory or optional conversion Mandatory 1 fromvertible, specify instrument type convertible into Common Equity Tier 1 2 fromvertible, specify issuer of instrument it converts into National Australia Bank Limited 3 Write-down feature Yes 3 frwite-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days 3 frwite-down, full or partial Full or partial (as applicable) 4 fremporary write-down, description of write-up mechanism Not applicable 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No	25	If convertible, fully or partially	
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) If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No Common Equity Tier 1 National Australia Bank Limited National Australia Bank Limited Yes Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days Full or partial (as applicable) Full or partial (as applicable) Permanent Not applicable Not applicable Unsubordinated unsecured creditors (including all depositors of NAB) Non-compliant transitioned features No	26	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 issuer of instrument it converts into Write-down feature Yes If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) 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 five business days Full or partial (as applicable) Fermanent Not applicable Not applicable Unsubordinated unsecured creditors (including all depositors of NAB)	27	If convertible, mandatory or optional conversion	Mandatory
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 five business days If write-down, full or partial Full or partial (as applicable) If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No No	28	If convertible, specify instrument type convertible into	Common Equity Tier 1
If write-down, write-down trigger(s) Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days If write-down, full or partial Full or partial (as applicable) If write-down, permanent or temporary Permanent If temporary write-down, description of write-up mechanism Not applicable Not applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No No	29	If convertible, specify issuer of instrument it converts into	National Australia Bank Limited
32 If write-down, full or partial Full or partial (as applicable) 33 If write-down, permanent or temporary Permanent 34 If temporary write-down, description of write-up mechanism Not applicable 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) 36 Non-compliant transitioned features No	30	Write-down feature	Yes
33 If write-down, permanent or temporary Permanent 34 If temporary write-down, description of write-up mechanism Not applicable 34a Type of subordination Not applicable 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) 36 Non-compliant transitioned features No	31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if for any reason conversion has not been effected within five business days
If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity No Non-compliant transitioned features No No	32	If write-down, full or partial	Full or partial (as applicable)
34a Type of subordination Not applicable Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) 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 in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features No	34		Not applicable
instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Unsubordinated unsecured creditors (including all depositors of NAB) Non-compliant transitioned features No	34a	Type of subordination	Not applicable
	35	instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity	Unsubordinated unsecured creditors (including all depositors of NAB)
37 If yes, specify non-compliant features Not applicable	36	Non-compliant transitioned features	No
	37	If yes, specify non-compliant features	Not applicable