



**Building a better
working world**

Ernst & Young Services Pty Limited
8 Exhibition Street
Melbourne VIC 3000 Australia
GPO Box 67 Melbourne VIC 3001

Tel: +61 3 9288 8000
Fax: +61 3 8650 7777
ey.com/au

Independent Reasonable Assurance Report to the Directors of National Australia Bank Limited (“the Company”)

Opinion

We have undertaken a reasonable assurance engagement on the Company’s compliance, in all material respects, with the Commission Delegated Regulation (EU) 2018/815 of 17 December 2018 supplementing Directive 2004/109/EC of the European Parliament and of the Council with regard to regulatory technical standards on the specification of a single electronic reporting format (hereinafter referred to as “the ESEF Regulation”), so far as it relates to the Company’s digital file, identified as F8SB4JFBSYQFRQEH3Z21-2024-09-30-en the xHTML format and iXBRL tagging of the consolidated financial statements of the Company and its controlled entities (which together form the “Group”) as at 30 September 2024 and for the year then ended (“the digital file”).

In our opinion, the digital file complies, in all material respects with the requirements of the ESEF Regulation.

Basis for opinion

We conducted our engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

The Company’s responsibilities

The Company is responsible for:

- (a) Compliance activity undertaken to meet the ESEF Regulation; and
- (b) Identification of risks that threaten the ESEF Regulation being met and controls which will mitigate those risks and monitor ongoing compliance.

Our independence and quality management

We have complied with the independence and relevant ethical requirements, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies Auditing Standard ASQM 1 *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.



**Building a better
working world**

Assurance practitioner's responsibilities

Our responsibility is to express an opinion on the Company's compliance, in all material respects, with the ESEF Regulation so far as it relates to the digital file. ASAE 3100 requires that we plan and perform our procedures to obtain reasonable assurance about whether the Company has complied, in all material respects, with the ESEF Regulation so far as it relates to the digital file.

An assurance engagement to report on the Company's compliance with the ESEF Regulation so far as it relates to the digital file involves performing procedures to obtain evidence about the Company's compliance activity to meet the ESEF Regulation. The procedures selected depend on our judgement, including the identification and assessment of risks of material non-compliance with the ESEF Regulation, so far as it relates to the digital file.

As part of our work, we performed procedures to obtain an understanding of the Company's process for preparing its consolidated financial statements in xHTML format. We evaluated the completeness and accuracy of the iXBRL tagging and assessed management's use of judgement, including a reconciliation of the iXBRL tagged data with the audit consolidated financial statements in human-readable format.

Inherent limitations

Because of the inherent limitations of a reasonable assurance engagement together with the internal control structure, it is possible that fraud, error, or non-compliance with the ESEF Regulation may occur and not be detected.

A reasonable assurance engagement so far as it relates to the digital file at 30 September 2024 does not provide assurance on whether compliance with the ESEF Regulation will continue in the future.

Other matter

In this report, we do not express an audit opinion, review conclusion or any other assurance conclusion on the consolidated financial statements of the Group and Company. Our audit opinion on the consolidated financial statements of the Group and Company as at 30 September 2024 and for the year then ended is set out in our Independent Auditor's Report to the Members of National Australia Bank Limited dated 7 November 2024. Our report is not modified in respect of this matter.

A handwritten signature in black ink that reads 'Ernst & Young' in a cursive script.

Ernst & Young
Melbourne
16 December 2024