Announcement Summary

Entity name

NATIONAL AUSTRALIA BANK LIMITED

Security on which the Distribution will be paid

NAB - ORDINARY FULLY PAID

Announcement Type

New announcement

Date of this announcement

5/11/2026

Distribution Amount

AUD 0.85000000

Ex Date

10/11/2026

Record Date

11/11/2026

Payment Date

15/12/2026

DRP election date

Thursday November 12, 2026 17:00:00

Additional Information

Further information is available at http://www.nab.com.au/shareholder

Refer to below for full details of the announcement

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Announcement Details

Part 1 - Entity and announcement details

1.1 Name of +Entity

NATIONAL AUSTRALIA BANK LIMITED

1.2 Registered Number Type

ABN

Registration Number

12004044937

1.3 ASX issuer code

NAB

1.4 The announcement is

New announcement

1.5 Date of this announcement

5/11/2026

1.6 ASX +Security Code

NAB

ASX +Security Description

ORDINARY FULLY PAID

Part 2A - All dividends/distributions basic details

2A.1 Type of dividend/distribution

Ordinary

2A.2 The Dividend/distribution:

relates to a period of six months

2A.3 The dividend/distribution relates to the financial reporting or payment period ending ended/ending (date)

30/9/2026

2A.4 +Record Date

11/11/2026

2A.5 Ex Date

10/11/2026

2A.6 Payment Date

15/12/2026

2A.7 Are any of the below approvals required for the dividend/distribution before business day 0 of the timetable?

- **Security holder approval**
- **Court approval**
- **Lodgement of court order with +ASIC**
- **ACCC approval**

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- **FIRB approval**
- **Another approval/condition external to the entity required before business day 0 of the timetable for the dividend/distribution.**

No

2A.8 Currency in which the dividend/distribution is made ("primary currency")

AUD - Australian Dollar

2A.9 Total dividend/distribution payment amount per +security (in primary currency) for all dividends/distributions notified in this form

AUD 0.85000000

2A.10 Does the entity have arrangements relating to the currency in which the dividend/distribution is paid to securityholders that it wishes to disclose to the market?
Yes

2A.11 Does the entity have a securities plan for dividends/distributions on this +security?
We have a Dividend/Distribution Reinvestment Plan (DRP)
We have a Bonus +Security Plan or equivalent (BSP)

2A.11a If the +entity has a DRP, is the DRP applicable to this dividend/distribution?
Yes

2A.11a(i) DRP Status in respect of this dividend/distribution

Full DRP

2A.11b If the +entity has a BSP, is the BSP applicable to this dividend/distribution?
Yes

2A.11b(i) BSP status in respect of this dividend/distribution

Full BSP offered

2A.12 Does the +entity have tax component information apart from franking?
Yes

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Part 2B - Currency Information

2B.1 Does the entity default to payment in certain currencies dependent upon certain attributes such as the banking instruction or registered address of the +securityholder? (For example NZD to residents of New Zealand and/or USD to residents of the U.S.A.).
Yes

2B.2 Please provide a description of your currency arrangements

Cash dividends will be paid by direct credit into a nominated bank account in AUD, GBP, NZD and USD (as applicable). The dividend payable in foreign currencies will be set at the prevailing market rate on 13 November 2026 at 4.00pm (AEDT).
AUD cheques will no longer be issued to shareholders who do not nominate a valid bank account to receive cash dividends.

2B.2a Other currency/currencies in which the dividend/distribution will be paid:

Currency	Payment currency equivalent amount per security
GBP - Pound Sterling	GBP
NZD - New Zealand Dollar	NZD

USD - US Dollar | USD

2B.2b Please provide the exchange rates used for non-primary currency payments

The dividend payable in foreign currencies will be set at the prevailing market rate on 13 November 2026 at 4.00pm (AEDT).

2B.2c If payment currency equivalent and exchange rates not known, date for information to be released

13/11/2026

Estimated or Actual?
Actual

2B.3 Can the securityholder choose to receive a currency different to the currency they would receive under the default arrangements?
Yes

2B.3a Please describe what choices are available to a securityholder to receive a currency different to the currency they would receive under the default arrangements

As shown in 2B.2a.

2B.3b Date and time by which any document or communication relating to the above arrangements must be received in order to be effective for this dividend/distribution

Wednesday November 11, 2026 17:00:00

2B.3c Please provide, or indicate where relevant forms can be obtained and how and where they must be lodged

Shareholders who wish to change or vary the way they currently receive dividends, must notify the Share Registry by the record date or the last election date for the DRP and BSP in one of the following ways:
- online by visiting http://www.investorcentre.com/nab;
- email your request to nabservices@computershare.com.au;
- call NAB's Share Registry on 1300 367 647 (Australia) or +61 3 9415 4299 (outside Australia); or
- by mail addressed to NAB Share Registry, GPO Box 2333, Melbourne Victoria, 3001 Australia

Part 3A - Ordinary dividend/distribution

3A.1 Is the ordinary dividend/distribution estimated at this time?
No

3A.1a Ordinary dividend/distribution estimated amount per +security

AUD

3A.1b Ordinary Dividend/distribution amount per security

AUD 0.85000000

3A.2 Is the ordinary dividend/distribution franked?
Yes

3A.2a Is the ordinary dividend/distribution fully franked?
Yes

3A.3 Percentage of ordinary dividend/distribution that is franked

100.0000 %

3A.3a Applicable corporate tax rate for franking credit (%)

30.0000 %

3A.4 Ordinary dividend/distribution franked amount per +security

AUD 0.85000000

3A.5 Percentage amount of dividend which is unfranked

0.0000 %

3A.6 Ordinary dividend/distribution unfranked amount per +security excluding conduit foreign income amount

AUD 0.00000000

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3A.7 Ordinary dividend/distribution conduit foreign income amount per security

AUD 0.00000000

Part 3E - Other - distribution components / tax

3E.1 Please indicate where and when information about tax components can be obtained (you may enter a url).

New Zealand imputation credits have been attached to the dividend at the rate of NZD 0.15 per ordinary share. Additional tax information is available at http://www.nab.com.au/dividendinformation.

3E.2 Please indicate the following information if applicable. (Refer Annual Investment Income Report specification for further information)

Field Name	AIIR Specification Reference	Value	Estimated/Actual
Interest	9.79		
Unfranked dividends not declared to be conduit foreign income	9.80		
Unfranked dividends declared to be conduit foreign income	9.81		
Assessable foreign source income	9.91		
Tax-free amounts	9.96		
Tax-deferred amounts	9.97		
Managed investment trust fund payments	9.105		
Franked distributions from trusts	9.120		
Gross cash distribution	9.121		
Interest exempt from withholding	9.122		
Capital Gains discount method Non-Taxable Australian property	9.124		
Capital gains other Non-Taxable Australian property	9.126		
Other income	9.130		
Royalties	9.135		
NCMI			

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Excluded from NCMI

Part 4A - +Dividend reinvestment plan (DRP)

4A.1 What is the default option if +security holders do not indicate whether they want to participate in the DRP?
Do not participate in DRP (i.e. cash payment)

4A.2 Last date and time for lodgement of election notices to share registry under DRP

Thursday November 12, 2026 17:00:00

4A.3 DRP discount rate

1.5000 %

4A.4 Period of calculation of reinvestment price

Start Date	End Date
17/11/2026	30/11/2026

4A.5 DRP price calculation methodology

The arithmetic average of the volume weighted average price of NAB ordinary shares sold on ASX and Cboe Australia during the 10 Trading Days from 17 November 2026 to 30 November 2026, with a discount of 1.5 percent calculated to two decimal places.

4A.6 DRP Price (including any discount):

AUD

4A.7 DRP +securities +issue date

15/12/2026

4A.8 Will DRP +securities be a new issue?
Yes

4A.8a Do DRP +securities rank pari passu from +issue date?
Yes

4A.9 Is there a minimum dollar amount or number of +securities required for DRP participation?
No

4A.10 Is there a maximum dollar amount or number of +securities required for DRP participation?
No

4A.11 Are there any other conditions applying to DRP participation?
Yes

4A.11a Conditions for DRP participation

Please refer to the terms and conditions of the DRP, which can be viewed at https://nab.com.au/dividendinformation

4A.12 Link to a copy of the DRP plan rules

http://www.nab.com.au/dividendpackage

4A.13 Further information about the DRP

Part 4B - Bonus +security plan or equivalent (BSP)

4B.1 What is the default option if +security holders do not indicate whether they want to participate in the BSP?
Do not participate in BSP (i.e. cash payment)

4B.2 Last date and time for lodgement of election notices to share registry under BSP

Thursday November 12, 2026 17:00:00

4B.3 BSP discount rate

0.0000 %

4B.4 Period of calculation of BSP price

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Start Date	End Date
17/11/2026	30/11/2026

4B.5 BSP price calculation methodology

The arithmetic average of the volume weighted average price of NAB ordinary shares sold on ASX and Cboe Australia during the 10 Trading Days from 17 November 2026 to 30 November 2026, calculated to two decimal places. There will be no discount applied in determining the Current Market Price on the BSP.

4B.6 BSP Price (including any discount)	4B.7 BSP +securities +issue date
AUD	15/12/2026

4B.8 Will BSP +securities be a new issue?	4B.8a Do BSP +securities rank pari passu from +issue date?
Yes	Yes

4B.9 Is there a minimum dollar amount or number of +securities required for BSP participation?
No

4B.10 Is there a maximum dollar amount or number of +securities required for BSP participation?
No

4B.11 Are there any other conditions applying to BSP participation?
Yes

4B.11a Conditions for BSP participation

Please refer to the terms and conditions of the BSP, which can be viewed at https://nab.com.au/dividendinformation

4B.12 Link to a copy of the BSP plan rules

http://www.nab.com.au/dividendpackage

4B.13 Further information about the BSP

The BSP was closed to new participants on 10 May 2007.

Part 5 - Further information

5.1 Please provide any further information applicable to this dividend/distribution

Further information is available at http://www.nab.com.au/dividendinformation

5.2 Additional information for inclusion in the Announcement Summary

Further information is available at http://www.nab.com.au/shareholder

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