

Disclosure template for main features of regulatory capital instruments

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| 1 | Issuer | National Australia Bank Limited (ABN 12 004 044 937) ("NAB") |
| 2 | Unique identifier | ASX: NAB ISIN: AU000000NAB4 |
| 3 | Governing law(s) of the instrument | Australia |
| 4 | Transitional Basel III rules | Common Equity Tier 1 |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 |
| 6 | Eligible at solo/group/group&solo | Solo and Group |
| 7 | Instrument type | Ordinary Shares |
| 8 | Amount recognised in regulatory capital | A\$36,580 million |
| 9 | Par value of instrument | N/A |
| 10 | Accounting classification | Shareholders' Equity |
| 11 | Original date of issuance | Multiple |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | No maturity |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | N/A |
| 16 | Subsequent call dates, if applicable | N/A |
| 17 | Fixed or floating dividend/coupon | N/A |
| 18 | Coupon rate and any related index | N/A |
| 19 | Existence of a dividend stopper | N/A |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | N/A |
| 24 | If convertible, conversion trigger (s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger(s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Additional Tier 1 Capital |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | Not Applicable |