EU Public Country by Country Report

National Australia Bank Europe S.A.

Year ended 30 September 2025

more than money

1. General information

Name of the ultimate parent of the group / of the standalone undertaking	NATIONAL AUSTRALIA BANK LIMITED
Country where the ultimate parent has its registered office	The Commonwealth of Australia
Financial Year – start date	1 October 2024
Financial Year – end date	30 September 2025
Reporting currency	Australian Dollar (AUD)
Is the information in the report based on reporting instructions used for tax purposes, pursuant to Section III, Parts B and C, of Annex III to Directive 2011/16/EU	Yes
Name and registered office of a single subsidiary undertaking which has published the report on income tax information of an undertaking that is not governed by the law of a Member State	NAB EUROPE S.A.
Language of report	English – en

2. Overview of information on a country-by-country basis

Tax jurisdiction	Country code	Revenues	Profit (loss) before income tax	Income tax paid – cash basis	Income tax accrued – current year	Accumulated earnings	Number of employees
France	FR	218,910,050	9,239,946	643,698	1,963,972	-6,121,547	24
Vietnam	VN	172,756,029	11,018,709	1,263,542	826,014	26,852,336	2,212
Rest of the world		66,855,220,606	9,631,776,865	3,159,687,401	3,027,540,756	26,801,702,934	39,644

3. List of subsidiaries and activities

Tax jurisdiction	Country code	Entity name	Main business activity
France	FR	NAB EUROPE S.A.	Regulated Financial Services
Vietnam	VN	VIETNAM SOFTWARE DEVELOPMENT CENTER CO., LTD	Administrative, Management or Support Services
Rest of the world			Regulated Financial Services Administrative, Management or Support Services Sales, Marketing or Distribution Insurance Holding shares or other equity instruments Trustee and Securitisation vehicles.

4. Omitted information

Information omitted (if any) for this financial year

Information omitted (if any) for this financial year	Information omitted (if any) for this financial year, other tax jurisdiction	Explanation of reason for omission of information
N/A	N/A	N/A

Information omitted in previous financial years, which is disclosed in this financial year (if any)
N/A

5. Explanations for material discrepancies between income tax paid and accrued

Explanations on material discrepancies between amounts of income tax accrued during the relevant financial year and amounts of income tax paid on a cash basis as disclosed in Section 2, where applicable at group level, considering where appropriate corresponding amounts concerning previous financial years	**France:** Income tax paid is lower than income tax accrued due to the utilisation of prior year tax losses, reducing current cash tax payments. **Vietnam:** Income tax paid is higher than income tax accrued as FY2025 cash tax payments include settlement of FY2024 tax liabilities.