

14/03/2019	National Australia Bank Limited	Stock borrow - refer Appendix 2(b)	No consideration directly referable to the securities provided by NAB	273,900	273,900
15/03/2019	National Australia Bank Limited	Stock borrow - refer Appendix 2(b)	No consideration directly referable to the securities provided by NAB	1,052,300	1,052,300
19/03/2019	National Australia Bank Limited	Stock borrow - refer Appendix 2(c)	No consideration directly referable to the securities provided by NAB	30,000,000	30,000,000
15/03/2019	National Australia Bank Limited	Stock return - refer Appendix 2(a)	No consideration directly referable to the securities provided by NAB	66,496	66,496
18/03/2019	National Australia Bank Limited	Stock return - refer Appendix 2(a)	No consideration directly referable to the securities provided by NAB	133,008	133,008
19/03/2019	National Australia Bank Limited	Stock return - refer Appendix 2(a)	No consideration directly referable to the securities provided by NAB	176,288	176,288

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Nature of relevant interest	Class and number of securities	Person's votes
MLC Investments Limited	National Nominees Limited (ACN 004 278 899)		Power to control the voting and /or disposal of securities pursuant to its position as the responsible entity or trustee of various managed investment schemes and trusts.	Fully paid ordinary shares 24,384,216	24,384,216
MLC Wealth Management Limited	Navigator Australia Limited (ACN 006 302 987)		Power to exercise voting rights pursuant to position held as the Registrable Superannuation Entity licensee for the superannuation products it issues.	Fully paid ordinary shares 1,794,319	1,794,319
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Power to control the voting and /or disposal of securities pursuant to securities lending agreements.	Fully paid ordinary shares 36,604,000	36,604,000
Antares Capital Partners Limited	National Nominees Limited (ACN 004 278 899)		Power to control the voting and /or disposal of securities pursuant to its position as the responsible entity, investment manager or trustee of various managed investment schemes or trusts.	Fully paid ordinary shares 303,659	303,659

National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Power to control the voting and /or disposal of securities pursuant to securities lending agreements.	Fully paid ordinary shares 53,477,260	53,477,260
JBWere Limited	Invia Custodian Pty Limited (ACN 006 127 984)		Power to control the voting and /or disposal of securities pursuant to position as investment manager for various client portfolios.	Fully paid ordinary shares 161,717	161,717
JBWere (NZ) Pty Limited	JBWere (NZ) Nominees Limited (NZBN 9429031839822)		Power to control the voting and/or acquisition or disposal of securities pursuant to its position as the entity performing a discretionary investment management services to its clients.	Fully paid ordinary shares 2,962,185	2,962,185
Grand total					119,687,356

5. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of Association
No change	

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
National Australia Bank Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
MLC Investments Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
MLC Wealth Management Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Antares Capital Partners Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Nominees Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
Navigator Australia Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
JBWere Limited	Level 15 101 Collins Street MELBOURNE VIC 3000
Invia Custodian Pty Limited	Level 15 101 Collins Street MELBOURNE VIC 3000
JBWere (NZ) Pty Limited	Level 38 48 Shortland Street AUCKLAND NEW ZEALAND 1010

Signature

Name	Kelly Patterson	Capacity Company Secretary for and on behalf of National Australia Bank Limited
Signature		Date 22/03/2019

Appendix 1 - HSO

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement (SBA) clients	National Australia Bank Limited and AMSLA Counterparties (a) DEUTSCHE SECURITIES AUSTRALIA LIMITED (b) UBS SECURITIES AUSTRALIA LTD (d) MERRILL LYNCH EQUITIES (AUSTRALIA) LTD (f) CREDIT SUISSE
Transfer dates	14/3/2019 to 19/3/2019 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.	14/3/2019 to 19/3/2019 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.
Holder of voting rights	Registered owner	Registered owner
Are there any restrictions on voting	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.
Scheduled date of return (if any)	On demand	On demand
Does the borrower have the right to return early?	Yes - at notice	Yes - at notice
Does the lender have the right to recall early?	Yes - at notice	Yes - at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement.	Yes, or equivalent protection under AMSLA.
National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC give a copy of the agreements to the company, responsible entity or ASIC.		

Appendix 1- HSO

Date	Nature of Change	Consideration	No. of Securities	Class	AMSLA Counterparty
14/03/2019	Collateral Settle Sec Loan		3400000	ORD	(f)
14/03/2019	Collateral Settle Sec Loan		4492000	ORD	(d)
15/03/2019	Collateral Settle Sec Loan		47437000	ORD	(a)
15/03/2019	Collateral Return Security		-46000000	ORD	(a)
15/03/2019	Collateral Settle Sec Loan		3400000	ORD	(f)
15/03/2019	Collateral Return Security		-2548000	ORD	(b)
18/03/2019	Collateral Return Security		-4000000	ORD	(a)
18/03/2019	Collateral Return Security		-2785000	ORD	(a)
18/03/2019	Collateral Return Security		-26000000	ORD	(a)
18/03/2019	Collateral Settle Sec Loan		26000000	ORD	(a)
18/03/2019	Collateral Return Security		-3000000	ORD	(f)
18/03/2019	Collateral Return Security		-3000000	ORD	(f)
18/03/2019	Collateral Return Security		-2052000	ORD	(b)
19/03/2019	Collateral Settle Sec Loan		40000000	ORD	(a)
19/03/2019	Collateral Return Security		-40000000	ORD	(a)

APPENDIX 2 – HSO

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement clients AMSLA Counterparties Barclays Bank PLC (a) Morgan Stanley Australia Securities Limited (b) Deutsche Securities Australia Limited (c)
Transfer date	14 March 2019 to 19 March 2019 – inclusive
Holder of voting rights	Registered owner
Are there any restrictions on voting	No
Scheduled date of return (if any)	N/A
Does the borrower have the right to return early?	Yes – at notice
Does the lender have the right to recall early?	Yes – at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement /AMSLA

National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC, give a copy of the agreements to the company, responsible entity or ASIC.

This is Annexure A of 3 pages referred to in the Form 604 Notice of change of interests of substantial holder signed by me and dated 22/03/2019

Kelly Patterson, Company Secretary

ADVANTEDGE FINANCIAL SERVICES HOLDINGS PTY LTD

ADVANTEDGE FINANCIAL SERVICES PTY LTD

ADVANTEDGE FINANCIAL SOLUTIONS PTY LTD

AF&L DRAGON LEASING PTY LTD

AF&L GOLD PTY LTD

AF&L VISTA PTY LTD

AFSH NOMINEES PTY LTD

ANCHORAGE HOME LOANS PTY LTD

ANGARA COMPANY LIMITED

ANTARES CAPITAL PARTNERS LTD

APOGEE FINANCIAL PLANNING LIMITED

ARDB PTY LIMITED

ASIBOND PTY. LIMITED

AUSMAQ LIMITED

AUSTRALIAN COMPANY NUMBER 094 484 625 LIMITED

BANK OF NEW ZEALAND

BLSSA PTY LTD

BNZ BRANCH PROPERTIES LTD

BNZ EQUITY INVESTMENTS NO.2 LIMITED

BNZ FACILITIES MANAGEMENT LIMITED

BNZ INSURANCE SERVICES LIMITED

BNZ INTERNATIONAL FUNDING LTD

BNZ INVESTMENT SERVICES LIMITED

BNZ INVESTMENTS LTD

BNZ LIFE INSURANCE LIMITED

BNZ PROPERTY INVESTMENTS LTD

CHOICE LEND PTY LTD (IN LIQUIDATION)

CRUICKSHANK ASSET MANAGEMENT PTY LTD

CUSTOM CREDIT CORPORATION LTD (IN LIQUIDATION)

CUSTOM CREDIT HOLDINGS LTD (IN LIQUIDATION)

DIBA EQUITIES LIMITED

DIBA INVESTMENTS LIMITED

EQUITY MANAGEMENT UNIT HOLDINGS (NO.2) PTY LTD

EQUITY MANAGEMENT UNIT HOLDINGS PTY LTD

FASTLEND PTY LTD (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY HOLDINGS PTY LIMITED (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY PTY LTD

FINTRACK MEMBERS PTY LTD (IN LIQUIDATION)

GODFREY PEMBROKE LIMITED

GWM ADVISER SERVICES LIMITED

HICAPS PTY LTD

INDEPENDENT MORTGAGE AFFILIATES PTY LIMITED (IN LIQUIDATION)

INVIA CUSTODIAN PTY LIMITED

JBWERE (NZ) HOLDINGS LIMITED

JBWERE (NZ) NOMINEES LIMITED

JBWERE (NZ) PTY LTD

JBWERE LIMITED

LIMEHOUSE INVESTMENTS PTY LIMITED

MARGIN LENDING (NZ) LIMITED

MEDFIN AUSTRALIA PTY LIMITED

MERITUM FINANCIAL GROUP PTY LTD

MERITUM FINANCIAL PLANNING PTY LTD

MLC ALLIANCE HOLDINGS PTY LIMITED

MLC HOLDINGS LIMITED

MLC INVESTMENTS LIMITED

MLC LIFETIME COMPANY LIMITED

MLC NOMINEES PTY LTD

MLC PROPERTIES PTY. LIMITED

MLC WEALTH MANAGEMENT LIMITED

MORTGAGE SUPPORT SERVICES PTY LTD (IN LIQUIDATION)

MSS MF PTY LTD (IN LIQUIDATION)

MSS MFA PTY LTD (IN LIQUIDATION)

MUDCHUTE PTY LIMITED

NAB ASSET MANAGEMENT LIMITED

NAB ASSET MANAGEMENT SERVICES LIMITED

NAB EUROPE LIMITED

NAB INVESTMENTS LIMITED

NAB JAPAN SECURITIES LIMITED

NAB PROPERTIES AUSTRALIA PTY LIMITED

NAB TRUST SERVICES LIMITED

NAB VENTURES PTY LIMITED

NABCAPITAL LEASING (NO.2) PTY LIMITED

NABINVEST (UK) LIMITED

NABINVEST CAPITAL PARTNERS PTY LIMITED

NABINVEST UK RE LIMITED

NABSECURITIES, LLC

NATIONAL AMERICAS HOLDINGS LLC

NATIONAL ASSET MANAGEMENT LIMITED

NATIONAL AUSTRALIA BANK LIMITED

NATIONAL AUSTRALIA CORPORATE SERVICES PTY LIMITED

NATIONAL AUSTRALIA FINANCE (ASIA) LIMITED

NATIONAL AUSTRALIA FINANCE (COMMERCIAL LEASING) LIMITED

NATIONAL AUSTRALIA FINANCE (EUROPE HOLDINGS) LIMITED

NATIONAL AUSTRALIA FINANCE (INFRASTRUCTURE LEASING NO.2) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.1) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.5) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.6) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING) LIMITED

NATIONAL AUSTRALIA FINANCIAL MANAGEMENT LIMITED

NATIONAL AUSTRALIA FUNDING (DELAWARE) INC.

NATIONAL AUSTRALIA GROUP (NZ) LIMITED

NATIONAL AUSTRALIA GROUP SERVICES LTD

NATIONAL AUSTRALIA INVESTMENT CAPITAL LIMITED

NATIONAL AUSTRALIA MANAGERS LIMITED

NATIONAL AUSTRALIA PKI HOLDINGS LLC

NATIONAL AUSTRALIA UNDERWRITERS LIMITED

NATIONAL CAPITAL HOLDINGS I INC.

NATIONAL EQUITIES LIMITED

NATIONAL FUNDING HOLDINGS PTY LTD

NATIONAL HK INVESTMENTS LIMITED

NATIONAL MARGIN SERVICES PTY LIMITED

NATIONAL MARKETS GROUP LIMITED

NATIONAL MORTGAGE SECURITIES, INC.

NATIONAL NOMINEES LIMITED

NATIONAL OBU PTY LIMITED

NATIONAL WEALTH MANAGEMENT HOLDINGS LIMITED

NATIONAL WEALTH MANAGEMENT INTERNATIONAL HOLDINGS LTD

NATIONAL WEALTH MANAGEMENT NEW ZEALAND HOLDINGS LTD

NATIONAL WEALTH MANAGEMENT SERVICES LTD

NAUTILUS INSURANCE PTE LIMITED

NAUTILUS NAB LIMITED

NAVIGATOR AUSTRALIA LIMITED

NBA PROPERTIES PTY LIMITED

NMS NOMINEES PTY LIMITED

NULIS NOMINEES (AUSTRALIA) LIMITED

NWMH SUB (CANADA) INC

NWMH SUB LIMITED

PARTOWN PTY. LIMITED

PENNLEY PTY LTD

PFS NOMINEES PTY LIMITED

PLAN AUSTRALIA OPERATIONS PTY. LTD.

PLAN GROUP NOMINEES PTY LTD

PLAN LENDING PTY LTD (IN LIQUIDATION)

PLUM FINANCIAL SERVICES LIMITED

PRESIMA INC.

PROFESSIONAL LENDERS ASSOCIATION NETWORK OF AUSTRALIA PTY. LTD.

TASOVAC PTY LIMITED

THE DEEP IN HULL LIMITED

VALEWIN PTY. LIMITED

WEALTHHUB SECURITIES LIMITED

WEALTHHUB SECURITIES NOMINEES PTY LIMITED

WM LIFE AUSTRALIA LIMITED
