

NATIONAL AUSTRALIA BANK LTD  
Form 6-K  
November 30, 2004

FILE NO 1-9945

# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON DC 20549

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## FORM 6-K

### REPORT OF FOREIGN ISSUER

Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934

For the month of November 2004

## National Australia Bank Limited

ACN 004 044 937

(Registrant's Name)

Level 24

500 Bourke Street

MELBOURNE VICTORIA 3000

AUSTRALIA

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

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Form 20-F

Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes

No

If Yes is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82

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**Appendix 3Y**

**Change of Director's Interest Notice**

*Information or documents not available now must be given to ASX as soon as possible. Information and documents given to ASX becomes ASX's property and may be made public.*

**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Robert George ELSTONE  
**Date of last notice** 8 September 2004

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 2,000

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<b>Class</b>	Ordinary
<b>Number acquired</b>	196
<b>Number disposed</b>	
<b>Value/consideration</b>	\$5,521.32
Note: If consideration is non-cash, provide details and estimated valuation	
<b>No of securities held after change</b>	2,196
<b>Nature of change</b>	Non-Executive Directors Share Plan

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back

GF NOLAN  
Company Secretary

Appendix 3Y

Change of Director's Interest Notice

Rule 3.19A.2

**Appendix 3Y**

**Change of Director's Interest Notice**

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Daniel Thomas GILBERT  
**Date of last notice** 8 September 2004

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder)**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 2,000

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**Invia Custodian Pty Limited**

Relevant interest in 1,772 ordinary shares fully paid in the share capital of National Australia Bank Limited

<ACEJOE PL Super Fund A/C>

Relevant interest in 1,253 National Income Securities

**Class**

Ordinary

**Number acquired**

196

**Number disposed**

**Value/consideration**

5,521.32

Note: If consideration is non-cash, provide details and estimated valuation

**No of securities held after change**

2,196

**Invia Custodian Pty Limited**

Relevant interest in 1,772 ordinary shares fully paid in the share capital of National Australia Bank Limited

<ACEJOE PL Super Fund A/C>

Relevant interest in 1,253 National Income Securities

**Nature of change**

Non-Executive Directors Share Plan

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back

GF NOLAN  
Company Secretary

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Jillian Shirley SEGAL  
**Date of last notice** 8 September 2004

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 2,000

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**Larinay Pty Limited** 180 National Income Securities

**Class** Ordinary

**Number acquired** 538

**Number disposed**

**Value/consideration** \$15,155.46

Note: If consideration is non-cash, provide details and estimated valuation

**No of securities held after change** 2,538

**Larinay Pty Limited** 180 National Income Securities

**Nature of change** Non-Executive Directors Share Plan

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back

GF NOLAN  
Company Secretary



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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Peter John Benedict DUNCAN  
**Date of last notice** 24 September 2004

**Part 1 - Change of Director s relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 5,510

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950 National Income Securities

**Class** Ordinary

**Number acquired** 4,284

**Number disposed**

**Value/consideration** \$120,680.28

Note: If consideration is non-cash, provide details and estimated valuation

**No of securities held after change** 9,794

950 National Income Securities

**Nature of change** Non-Executive Directors Share Plan &

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back Non-Executive Directors Retirement Benefit Shares

GF NOLAN  
Company Secretary

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** **Graham John KRAEHE**  
**Date of last notice** **21 July 2004**

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 14,857

2,500 (held in a trust)

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670 National Income Securities

**Class** Ordinary

**Number acquired** 11,626

**Number disposed**

**Value/consideration** \$327,504.42

Note: If consideration is non-cash, provide details and estimated valuation

**No of securities held after change** 26,483

2,500 (held in a trust)

670 National Income Securities

**Nature of change** Non-Executive Director s Share Plan &

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back Non-Executive Directors Retirement Benefit Shares

GF NOLAN  
Company Secretary

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Rule 3.19A.2

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Geoffrey Allan TOMLINSON  
**Date of last notice** 21 July 2004

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder)**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 20,921

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500 National Income Securities

**Class** Ordinary

**Number acquired** 11,449

**Number disposed**

**Value/consideration** \$325,518.33

Note: If consideration is non-cash, provide details and estimated valuation

**No of securities held after change** 32,370

500 National Income Securities

**Nature of change** Non-Executive Directors Share Plan &

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back Non-Executive Directors Retirement Benefit Shares

GF NOLAN  
Company Secretary

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** John Gordon THORN  
**Date of last notice** 15 June 2004

**Part 1 - Change of Director s relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 2,585

<b>Class</b>	Ordinary
<b>Number acquired</b>	686
<b>Number disposed</b>	
<b>Value/consideration</b>	\$19,324.62
Note: If consideration is non-cash, provide details and estimated valuation	
<b>No of securities held after change</b>	3,271
<b>Nature of change</b>	Non-Executive Directors    Share Plan &
Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Non-Executive Directors    Retirement Benefit Shares

GF NOLAN  
Company Secretary



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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Paul John RIZZO  
**Date of last notice** 8 September 2004

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 18 November 2004

**No. of securities held prior to change** 2,000

<b>Class</b>	Ordinary
<b>Number acquired</b>	219
<b>Number disposed</b>	
<b>Value/consideration</b>	\$6,169.23
Note: If consideration is non-cash, provide details and estimated valuation	
<b>No of securities held after change</b>	2,219
<b>Nature of change</b>	Non-Executive Directors    Share Plan

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back

GF NOLAN  
Company Secretary

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Ahmed FAHOUR  
**Date of last notice** 13 October 2004

**Part 1 - Change of Director s relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest** As shown

**(including registered holder**

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 19 November 2004

**No. of securities held prior to change** 300,865 ordinary shares

160,000 Executive Share Options over 160,000 ordinary shares of National Australia Bank Limited

40,000 Performance Rights

**Class** Ordinary shares

**Number acquired** 2,000 Ordinary shares

**Number disposed** N/A

**Value/consideration** \$55,901.42

Note: If consideration is non-cash, provide details and estimated valuation

**No of securities held after change** 302,865 ordinary shares

160,000 Executive Share Options over 160,000 ordinary shares of National Australia Bank Limited

40,000 Performance Rights

**Nature of change** On market trade

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back

GF NOLAN  
Company Secretary 26 November 2004

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Rule 3.19A.2

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**Name of Entity** NATIONAL AUSTRALIA BANK LIMITED  
**ABN** 12 004 044 937

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the Director for the purposes of section 205G of the Corporations Act.

**Name of Director** Michael James ULLMER  
**Date of last notice** 7 October 2004

**Part 1 - Change of Director's relevant interest in securities**

*In the case of a trust, this includes interests in the trust made available by the responsibility entity of the trust.*

**Direct or indirect interest** As shown

**Nature of indirect interest (including registered holder)** As shown

Note: provide details of the circumstances giving rise to the relevant interest

**Date of change** 22 November 2004

**No. of securities held prior to change** 100,000 Executive Share Options over 100,000 ordinary shares of National Australia Bank Limited

25,000 Performance Rights

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<b>Class</b>	Ordinary shares
<b>Number acquired</b>	2,000 Ordinary shares
<b>Number disposed</b>	N/A
<b>Value/consideration</b>	\$55,440
Note: If consideration is non-cash, provide details and estimated valuation	
<b>No of securities held after change</b>	2,000 Ordinary shares 100,000 Executive Share Options over 100,000 ordinary shares of National Australia Bank Limited 25,000 Performance Rights
<b>Nature of change</b>	On market trade
Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	

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GF NOLAN

Company Secretary

29 November 2004

**SIGNATURE PAGE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorised.

**NATIONAL AUSTRALIA BANK LIMITED**

*/s/ Susan Crook*

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Date: 29 November 2004

Title: *Associate Company Secretary*