# APS 330 Public Disclosure

30 June 2025

Dnister Ukrainian Credit Co-operative Limited



# Capital Disclosure Template as of 30 June 2025

### Common Equity Tier 1: instruments & reserves

1       Directly issued qualifying ordinary shares       15,045         2       Retained Earnings including current year earnings       15,045         3       Accumulated other comprehensive income (and other reserves)       12,552         4       Directly issued capital subject to phase out from CET1       27,596         5       Ordinary share capital issued by subsidiaries and held by third parties       27,596         6       Common Equity Tier 1 capital: regulatory adjustments       27,596         7       Prudential valuation adjustments       36         8       Goodwill (net of related tax)       30         9       Other intangibles other than mortgage servicing rights (net of related tax)       30         10       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)       30         11       Cash-flow hedge reserve       35       35         12       Shortfall of provisions to expected losses       35       35         15       Defined benefits superannuation fund net assets       11       31         16       Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions       344         13       Investments in the capital showe 10% threshold       31 <th></th> <th></th> <th>\$'000</th>			\$'000
3       Accumulated other comprehensive income (and other reserves)       12,552         4       Directly issued capital issued to phase out from CETI       20         5       Ordinary share capital issued by subsidiaries and held by third parties       27,596         6       Common Equity Tier 1 capital: regulatory adjustments       27,596         7       Prudential valuation adjustments       27,596         9       Other intangibles other than mortgage servicing rights (net of related tax)       0         9       Other intangibles other than mortgage servicing rights (net of related tax)       0         10       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)       0         11       Cash-flow hedge reserve       0       0         12       Shortfall of provisions to expected losses       0       0         13       Securitisation gain on sale       0       0         14       Gains and losses due to changes in own credit risk on fair valued liabilities       0       0         15       Defined benefits superannucling, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions       0         14       Gains and losses drain of the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolida	1	Directly issued qualifying ordinary shares	
4       Directly issued capital subject to phase out from CET1       Cordinary share capital issued by subsidiaries and held by third parties       27,596         5       Common Equity Tier 1 capital before regulatory adjustments       27,596         7       Prudential valuation adjustments       27,596         8       Goodwill (net of related tax)       9         9       Other intangibles other than mortgage servicing rights (net of related tax)       9         9       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)       10         10       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)       11         11       Cash-flow hedge reserve       12         12       Shortfall of provisions to expected losses       15         13       Securitisation gain on sale       14         14       Gains and losses due to changes in own credit risk on fair valued liabilities       15         15       Defined benefits superannuation fund net assets       16         16       Investments in the capital barking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital         19       Significant investments in the ordinary shares of financial	2	Retained Earnings including current year earnings	15,045
5     Ordinary share capital issued by subsidiaries and held by third parties     27,596       6     Common Equity Tier 1 capital: regulatory adjustments     27,596       7     Prudential valuation adjustments     6       8     Goodwill (net of related tax)     9       9     Other intangibles other than mortgage servicing rights (net of related tax)     10       10     Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)     11       11     Cash-flow hedge reserve     12       12     Shortfall of provisions to expected losses     13       13     Securitisation gain on sale     14       14     Gains and losses due to changes in own credit risk on fair valued liabilities     15       15     Defined benefits superannuation fund net assets     16       16     Investment in nown shares     14       17     Reciprocal cross-holdings in common equity     18       18     Investments in the capital bahrle, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more treat tax assets arising from temporary differences (amount above 10% threshold)       19     Significant investments in the capital systems of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions       21     Deferred tax a	3	Accumulated other comprehensive income (and other reserves)	12,552
6       Common Equity Tier 1 capital before regulatory adjustments       27,596         Common Equity Tier 1 capital: regulatory adjustments       7         7       Prudential valuation adjustments       8         8       Goodwill (net of related tax)       9         9       Other intangibles other than mortgage servicing rights (net of related tax)       10         10       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)       11         11       Cash-flow hedge reserve       12         12       Shortfail O provisions to expected losses       15         13       Securitisation gain on sale       14         14       Gains and losses due to changes in own credit risk on fair valued liabilities       15         15       Defined benefits superannuation fund net assets       16         16       Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions       544         19       Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope in gregulatory consolidation, net of eligible short positions       544         21       Amount exceeding the 15% threshold       23       4         22       Amount exceeding the 15% threshold <td< td=""><td>4</td><td>Directly issued capital subject to phase out from CET1</td><td></td></td<>	4	Directly issued capital subject to phase out from CET1	
Common Equity Tier 1 capital: regulatory adjustments         7       Prudential valuation adjustments         8       Goodwill (net of related tax)         9       Other intangibles other than mortgage servicing rights (net of related tax)         10       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)         11       Cash-flow hedge reserve         12       Shortfall of provisions to expected losses         13       Becuritisation gain on sale         14       Gains and losses due to changes in own credit risk on fair valued liabilities         15       Defined benefits superannuation fund net assets         16       Investment in own shares         17       Reciprocal cross-holdings in common equity         18       Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital         19       Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions         20       Mortgage servicing rights         21       Amount exceeding the 15% threshold         22       Amount exceeding the 15% threshold         23       of which: isferred tax a	5	Ordinary share capital issued by subsidiaries and held by third parties	
7       Prudential valuation adjustments         8       Goodwill (net of related tax)         9       Other intangibles other than mortgage servicing rights (net of related tax)         10       Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)         11       Cash-flow hedge reserve         12       Shortfall of provisions to expected losses         13       Securitisation gain on sale         14       Gains and losses due to changes in own credit risk on fair valued liabilities         15       Defined benefits superannuation fund net assets         16       Investment in own shares         17       Reciprocal cross-holdings in common equity         18       Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions         19       Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions         20       Mortgage service rights (amount above 10% threshold)         21       Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)         22       Amount exceeding the 15% threshold         23       of which: isignificant investments in the ordinary shares of financial entities	6	Common Equity Tier 1 capital before regulatory adjustments	27,596
<ul> <li>Goodwill (net of related tax)</li> <li>Other intangibles other than mortgage servicing rights (net of related tax)</li> <li>Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)</li> <li>Cash-flow hedge reserve</li> <li>Shortfall of provisions to expected losses</li> <li>Securitisation gain on sale</li> <li>Gains and losses due to changes in own credit risk on fair valued liabilities</li> <li>Defined benefits superannuation fund net assets</li> <li>Investment in own shares</li> <li>Reciprocal cross-holdings in common equity</li> <li>Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions</li> <li>Mortgage service rights (amount above 10% threshold)</li> <li>Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)</li> <li>of which: significant investments in the ordinary shares of financial entities</li> <li>of which: significant investments in the ordinary shares of financial entities</li> <li>of which: significant investments in the ordinary shares of financial entities</li> <li>of which: significant investments in the ordinary shares of financial entities</li> <li>of which: significant investments in the ordinary shares of financial entities</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>of which: deferred tax assets arising from temporary differences</li> <li>of which: ideferred tax assets arising from temporary differences</li> <li>of which: eduity investments in financial institutions not reported in rows 18,19 and 23</li> <li>of which: deferred tax assets not reported in rows 10,21 and 25</li> <li>of which: ideferred tax assets or reported in rows 10,21 and 25</li> <li>of which: ideferred tax assets or reported in rows 10,21 and 25</li> <li>of which: ideferred tax assets or reported in rows 10,21 and 25</li> <li>of which: ideferred tax assets o</li></ul>		Common Equity Tier 1 capital: regulatory adjustments	
9Other intangibles other than mortgage servicing rights (net of related tax)10Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)12Shortfall of provisions to expected losses13Securitisation gain on sale14Gains and losses due to changes in own credit risk on fair valued liabilities15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more that are outside the scope of regulatory consolidation, net of eligible short positions210Mortgage service rights (amount above 10% threshold)211Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)212Amount exceeding the 15% threshold213of which: significant investments in the ordinary shares of financial entities214of which: significant investments in the ordinary shares of financial entities215of which: deferred tax assets arising from temporary differences216of which: tresury shares217National specific regulatory adjustment218of which: tresury shares219of which: deferred tax assets on to portals en wordinary shares issued by the ADI </td <td>7</td> <td>Prudential valuation adjustments</td> <td></td>	7	Prudential valuation adjustments	
10Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax)11Cash-flow hedge reserve12Shortfall of provisions to expected losses13Securitisation gain on sale14Gains and losses due to changes in own credit risk on fair valued liabilities15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: deferred tax assets arising from temporary differences25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment254of which: contrade see used to purchase new ordinary shares issued by the ADI26of which: deferred tax assets not reported in rows 18,19 and 2326of which: deferred tax assets not reported in rows 10, 21and	8	Goodwill (net of related tax)	
differences (net of related tax)11Cash-flow hedge reserve12Shortfall of provisions to expected losses13Securitisation gain on sale14Gains and losses due to changes in own credit risk on fair valued liabilities15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment254of which: deferred tax assets not reported in rows 18,19 and 2326of which: deferred tax assets not reported in rows 10, 21 and 2526of which: deferred tax assets not reported in rows 10, 21 and 2526of which: capitalised expenses27of which: ideerred tax assets not reported in rows 10, 21 a	9	Other intangibles other than mortgage servicing rights (net of related tax)	
12Shortfall of provisions to expected losses13Securitisation gain on sale14Gains and losses due to changes in own credit risk on fair valued liabilities15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: deferred tax assets arising from temporary differences25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment27Security shares28of which: deferred tax assets arising from temporary differences26of which: deferred tax assets on treported in rows 10, 21 and 2327of which: deferred tax assets not reported in rows 10, 21 and 2528of which: investments in financial institutions not reported in rows 18, 19 and 2329of which: investments in commercial	10		
13Securitisation gain on sale14Gains and losses due to changes in own credit risk on fair valued liabilities15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: significant investments in the ordinary shares of financial entities25of which: significant investments in the ordinary shares of financial entities26National specific regulatory adjustment25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment27of which: deferred tax assets are used to purchase new ordinary shares issued by the ADI26of which: deferred fee income26of which: deferred tax assets not reported in rows 10, 21 and 2527of which: deferred tax assets not reported in rows 10, 21 and 2528	11	Cash-flow hedge reserve	
14Gains and losses due to changes in own credit risk on fair valued liabilities15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment27Shoich: deferred tax assets arising from temporary differences26of which: deferred fee income26of which: deferred tax assets not reported in rows 18,19 and 2326of which: deferred tax assets not reported in rows 10, 21 and 2527of which: investments in financial institutions not reported in rows 18,19 and 2328of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements29of which: investments in commercial	12	Shortfall of provisions to expected losses	
15Defined benefits superannuation fund net assets16Investment in own shares17Reciprocal cross-holdings in common equity18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: significant investments in the ordinary shares of financial entities25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment354of which: deferred tax assets arising from temporary differences26of which: deferred fee income26of which: deferred fee income26of which: deferred fee income26of which: deferred tax assets not reported in rows 10, 21 and 2326of which: deferred tax assets not reported in rows 10, 21 and 2326of which: capitalised expenses27of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements28of which: investments in comme	13	Securitisation gain on sale	
16Investment in own sharesInvestment in own shares17Reciprocal cross-holdings in common equity1818Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital54419Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions1020Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)2222Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities2423of which: significant investments in the ordinary shares of financial entities2554424of which: mortgage servicing rights2525of which: deferred tax assets arising from temporary differences25426National specific regulatory adjustment35426aof which: deferred tax assets arising from temporary differences25426bof which: deferred tax assets on treported in rows 10, 21 and 2325426cof which: deferred tax assets not reported in rows 10, 21 and 2535426aof which: capitalised expenses35426aof which: capitalised expenses35426aof which: capitalised expenses35426aof which: capitalised expenses <t< td=""><td>14</td><td>Gains and losses due to changes in own credit risk on fair valued liabilities</td><td></td></t<>	14	Gains and losses due to changes in own credit risk on fair valued liabilities	
17Reciprocal cross-holdings in common equity1818Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital54419Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions1020Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)1122Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities4423of which: significant investments in the ordinary shares of financial entities35424of which: mortgage servicing rights35425of which: mortgage servicing rights35426National specific regulatory adjustment35426of which: deferred tax assets arising from temporary differences35426of which: deferred fee income35426of which: deferred fee income35426of which: deferred tax assets not reported in rows 10, 21 and 2535426of which: capitalised expenses35426of which: capitalised expenses35426of which: capitalised expenses35426of which: covered bonds in excess of asset cover in pools35426of which: covered bonds in excess of	15	Defined benefits superannuation fund net assets	
18Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital54419Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions54120Mortgage service rights (amount above 10% threshold)54121Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)54222Amount exceeding the 15% threshold54323of which: significant investments in the ordinary shares of financial entities54424of which: mortgage servicing rights54425of which: deferred tax assets arising from temporary differences54426National specific regulatory adjustment35427of which: deferred tax assets arising from temporary differences54426of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI55426of which: deferred tax assets not reported in rows 10, 21and 2555427of which: capitalised expenses35428of which: capitalised expenses35429of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements35426of which: covered bonds in excess of asset cover in pools35426	16	Investment in own shares	
of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital19Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment27Amount exceeding the 15% threshold28of which: treasury shares29of which: deferred tax assets arising from temporary differences29National specific regulatory adjustment29a function of specific regulatory adjustment29of which: deferred tax assets arising from temporary shares issued by the ADI20of which: deferred tax assets on uper have now ordinary shares issued by the ADI20of which: deferred tax assets not reported in rows 10, 21 and 2520of which: deferred tax assets not reported in rows 10, 21 and 25216of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements22of which: covered bonds in excess of asset cover in pools23of which: undercapitalisation of a non-consolidated subsid	17	Reciprocal cross-holdings in common equity	
that are outside the scope of regulatory consolidation, net of eligible short positions20Mortgage service rights (amount above 10% threshold)21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment276of which: treasury shares286of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI26cof which: deferred fee income26dof which: capitalised expenses26dof which: capitalised expenses26eof which: capitalised expenses26eof which: capitalised expenses26fof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	18	of regulatory consolidation, net of eligible short positions, where the ADI does not own more	544
21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax)22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment272628of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI262627of which: deferred fee income28of which: deferred fee income29of which: deferred tax assets not reported in rows 18,19 and 2329of which: investments in financial institutions not reported in rows 18,19 and 2329of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements20of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements29of which: undercapitalisation of a non-consolidated subsidiary	19		
related tax)Amount exceeding the 15% threshold22Amount exceeding the 15% threshold23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment26aof which: treasury shares26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI26cof which: deferred fee income26dof which: deferred tax assets not reported in rows 18,19 and 2326eof which: capitalised expenses26fof which: capitalised expenses26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	20	Mortgage service rights (amount above 10% threshold)	
23of which: significant investments in the ordinary shares of financial entities24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment26aof which: treasury shares26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI26cof which: deferred fee income26dof which: deferred fee income26dof which: deferred tax assets not reported in rows 10, 21 and 2526fof which: capitalised expenses26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	21		
24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences26National specific regulatory adjustment26aof which: treasury shares26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI26cof which: deferred fee income26dof which: deferred fee income26dof which: deferred tax assets not reported in rows 10, 21and 2526fof which: capitalised expenses26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	22	Amount exceeding the 15% threshold	
25of which: deferred tax assets arising from temporary differences35426National specific regulatory adjustment35426aof which: treasury shares35426bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI35426cof which: deferred fee income35426dof which: equity investments in financial institutions not reported in rows 18,19 and 23426eof which: capitalised expenses35426gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements35426hof which: covered bonds in excess of asset cover in pools35426iof which: undercapitalisation of a non-consolidated subsidiary354	23	of which: significant investments in the ordinary shares of financial entities	
26National specific regulatory adjustment35426aof which: treasury shares35426bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI40026cof which: deferred fee income40026dof which: deferred fee income40026eof which: deferred tax assets not reported in rows 10, 21and 2540026fof which: capitalised expenses35426gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements35426hof which: covered bonds in excess of asset cover in pools40026iof which: undercapitalisation of a non-consolidated subsidiary400	24	of which: mortgage servicing rights	
26aof which: treasury shares26bof which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI26cof which: deferred fee income26dof which: equity investments in financial institutions not reported in rows 18,19 and 2326eof which: deferred tax assets not reported in rows 10, 21and 2526fof which: capitalised expenses26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	25	of which: deferred tax assets arising from temporary differences	
<ul> <li>26b of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI</li> <li>26c of which: deferred fee income</li> <li>26d of which: equity investments in financial institutions not reported in rows 18,19 and 23</li> <li>26e of which: deferred tax assets not reported in rows 10, 21and 25</li> <li>26f of which: capitalised expenses</li> <li>26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</li> <li>26h of which: covered bonds in excess of asset cover in pools</li> <li>26i of which: undercapitalisation of a non-consolidated subsidiary</li> </ul>	26	National specific regulatory adjustment	354
extent that the dividends are used to purchase new ordinary shares issued by the ADI26cof which: deferred fee income26dof which: equity investments in financial institutions not reported in rows 18,19 and 2326eof which: deferred tax assets not reported in rows 10, 21and 2526fof which: capitalised expenses26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	26a	of which: treasury shares	
26dof which: equity investments in financial institutions not reported in rows 18,19 and 2326eof which: deferred tax assets not reported in rows 10, 21and 2526fof which: capitalised expenses26gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	26b		
<ul> <li>26e of which: deferred tax assets not reported in rows 10, 21and 25</li> <li>26f of which: capitalised expenses 354</li> <li>26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</li> <li>26h of which: covered bonds in excess of asset cover in pools</li> <li>26i of which: undercapitalisation of a non-consolidated subsidiary</li> </ul>	26c	of which: deferred fee income	
26fof which: capitalised expenses35426gof which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements35426hof which: covered bonds in excess of asset cover in pools6000000000000000000000000000000000000	26d	of which: equity investments in financial institutions not reported in rows 18,19 and 23	
<ul> <li>26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</li> <li>26h of which: covered bonds in excess of asset cover in pools</li> <li>26i of which: undercapitalisation of a non-consolidated subsidiary</li> </ul>	26e	of which: deferred tax assets not reported in rows 10, 21and 25	
prudential requirements26hof which: covered bonds in excess of asset cover in pools26iof which: undercapitalisation of a non-consolidated subsidiary	26f	of which: capitalised expenses	354
26i of which: undercapitalisation of a non-consolidated subsidiary	26g		
	26h	of which: covered bonds in excess of asset cover in pools	
26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i	26i	of which: undercapitalisation of a non-consolidated subsidiary	
	26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	

27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	Total regulatory adjustments to Common Equity Tier 1	898
29	Common Equity Tier 1 Capital (CET1)	26,698
	Additional Tier 1 Capital Instruments	
30	Directly issued qualifying Additional Tier 1 Instruments	
31	of which: classified equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 Capital before regulatory adjustments	-
	Additional Tier 1 Capital: regulatory adjustments	
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross-holding in Additional Tier 1 instruments	
39	Investments in the capital of banking, financial and insurance entities that are outside the	
	scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	
41	National specific regulatory adjustments	
41a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	
41b	of which: investments in the capital of financial institutions that are outside the regulatory consolidations not reported in rows 39 and 40	
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to covered deductions	
43	Total regulatory adjustments to Additional Tier 1 Capital	-
44	Additional Tier 1 capital (AT1)	-
45	Tier 1 Capital (T1=CET1+AT1)	26,698
	Tier 2 Capital: instruments and provisions	
46	Directly issued qualifying Tier 2 Instruments	
47	Directly issued capital instruments subject to phase out from Tier 2	
48	Tier 2 instruments (and CET1 and AT1 instruments not included n row 5 or 34) issued by subsidiaries and held by third parties	
49	of which: instruments issued by subsidiaries subject to phase out	
50	Provisions	631
51	Tier 2 Capital before regulatory adjustments	631
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the Tier 2 banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issue shared capital	
55	Significant investments in the Tier 2 capital of banking, finance and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	
56	National specific regulatory adjustments	
56a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	
56b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 54 and 55	
		3

56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	631
59	Total capital (TC=T1+T2)	27,329
60	Total risk weighted assets based on APRA standards	130,262
	Capital ratios and buffers	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	20.50%
62	Tier 1 (as a percentage of risk weighted assets)	20.50%
63	Total Capital (as a percentage of risk weighted assets)	20.98%
64	Institution - specific buffer requirements	8.00%
65	of which: capital conservation buffer	2.50%
66	of which: ADI- specific countercyclical buffer requirements	1.00%
67	of which: G-SIB buffer requirement	N/A
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	9.00%
	National minima (if different from Basel III)	
69	National Common Equity Tier 1 minimum ratio	
70	National Tier 1 minimum ratio	
71	National total capital minimum ratio	
	Amount below thresholds for deductions (not risk weighted)	
72	Non-significant investments in the capital of other financial entities	
73	Significant investments in the capital of other financial entities	
74	Mortgage servicing rights (net of related tax liabilities)	
75	Deferred tax assets arising from temporary differences	
	Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings- based approach	
79	Cap for inclusion of provisions in Tier 2 under ratings-based approach	
	Capital instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap	

## **Regulatory Balance Sheet**

	30 Jun 2025 \$'000
ASSETS	Ş 000
Cash and cash equivalents	9,693
Financial investments	49,672
Loans and advances net of provisions	210,414
Investment properties	4,046
Property and equipment	11,627
Intangible assets	354
Deferred tax assets	261
Other investments	544
Other assets	439
TOTAL ASSETS	287,050
	-
LIABILITIES AND EQUITY	
Deposits	254,561
Borrowings	-
Current tax liabilities	74
Deferred tax liabilities	1,073
Other liabilities	2,569
Provisions	545
Total Liabilities	258,822
Retained earnings	15,045
Credit Loss reserve	631
Investment revaluation reserve	471
Business combination reserve	4,436
Asset revaluation reserve	7,645
Total Members Equity	28,227
TOTAL LIABILITIES AND EQUITY	287,050

# Dnister Ukrainian Credit Co-operative Limited Risk Exposures and Assessment

Capital Adequacy	<b>30 June 25</b> \$'000	<b>31 Mar 25</b> \$'000
Total Risk Weighted Assets for Credit Risk	118,420	116,766
Total Risk Weighted Assets for Market Risk	-	-
Total Risk Weighted Assets for Operational Risk	11,842	11,677
Total Risk Weighted Assets	130,262	128,442
Common Equity Tier 1 Ratio	20 50%	24.449/
Tier 1 Ratio	20.50%	21.11% 21.11%
Total Capital Adequacy Ratio	20.98%	21.60%

# Dnister Ukrainian Credit Co-operative Limited Credit Risk

# For the period ending 30 June 2025

Risk Exposure \$'000	Gross Credit Exposure	Average Gross Exposure for this period	Risk Weighted Amounts	Specific Provision	Impaired Assets	Past Due Facilities	Bad Debts Written Off
Cash and Liquid Assets	59,526	53,373	15,171				
Loans and Advances							
<ul> <li>Secured by Eligible Mortgage</li> </ul>	199,737	185,034	69,256	1		1,072	
<ul> <li>Other Loans and Advances</li> </ul>	9,605	8,825	9,605				
Direct Credit Substitutes							
Other Commitments							
Plant & Equipment	622	420	622				
Other Investments	15,405	16,200	15,405				
Other Assets	2,004	948	2,004				
Totals	286,899	264,799	112,064	1		1,072	

Credit Loss \$ 631 Reserve

# Dnister Ukrainian Credit Co-operative Limited Credit Risk

## For the period ending 31 March 2025

Risk Exposure \$'000	Gross Credit Exposure	Average Gross Exposure for this period	Risk Weighted Amounts	Specific Provision	Impaired Assets	Past Due Facilities	Bad Debts Written Off
Cash and Liquid Assets	57,786	58,253	15,477				
Loans and Advances							
<ul> <li>Secured by Eligible Mortgage</li> </ul>	198,613	192,409	68,659			1,164	
<ul> <li>Other Loans and Advances</li> </ul>	9,439	9,343	9,439				
Direct Credit Substitutes							
Other Commitments							
Plant & Equipment	533	536	533				
Other Investments	16,200	16,200	16,200				
Other Assets	1,018	1,019	1,018				
Totals	283,589	277,760	111,326			1,164	

Credit Loss \$ 631 Reserve

# **Remuneration APS 330**

The Remuneration Committee is responsible for overseeing remuneration. This includes conducting regular reviews of, and making recommendations to the Board on, the Remuneration Policy; making annual recommendations to the Board on the remuneration of the Chief Executive Officer, direct reports of the Chief Executive Officer, other persons whose activities may, in the Remuneration Committee's opinion, affect the financial soundness of the regulated institution and any other person specified by APRA; and making annual recommendations to the Board on the remuneration of the categories of persons covered by the Remuneration policy. The Remuneration Committee operates in accordance with its written Corporate Governance Charter that outlines the Committee's roles, responsibilities and terms of operation.

The members of the Remuneration Committee for the year from 15 November 2024 are:

15 Nov 24 – 30 Jun 25
Andrew Pavuk
John Lipkiewicz
Bohdan Wojewidka

The Remuneration Committee meets at least twice a year and as required. The number of meetings during the year and the Committee members' attendance record is disclosed in the table of quantitative disclosure.

During the year, the Remuneration Committee did not engage an external consultant to review and provide advice on the variable remuneration structure for material risk takers.

Dnister Ukrainian Credit Co-operative's Remuneration Policy was reviewed during the year by the Remuneration Committee and approved by the Board and effective March 2024. There were no significant changes.

The Remuneration Policy applies to all employees of Dnister Ukrainian Credit Co-operative Limited.

The Remuneration Committee has reviewed the risk and remuneration structures and considers the following employees material risk takers and senior managers in accordance with CPS510:

### **Type of Employee**

Number

Senior Managers		
Managers including functions of operational, finance, risk / compliance and lending.	5	
Material Risk Takers		
Persons subject to significant bonus or performance-based remuneration and whose activities, individually or collectively, may affect the financial soundness of the regulated institution.	Nil	

The Remuneration Policy is considered an important component to recruit and retain those who have the necessary skills for the effective and prudent operation and are committed to making a long-term career with Dnister Ukrainian Credit Co-operative Ltd. The Remuneration Policy is designed to ensure:

o Alignment of Dnister Ukrainian Credit Co-operative's interest with those of its employees and members

- o Dnister Ukrainian Credit Co-operative's long-term financial soundness; and
- o Support of an effective risk management framework

As detailed in the Remuneration Policy, the structure of the remuneration arrangements comprises the following:

- o Fixed Component
- Variable Component

### **Fixed Component**

Fixed component consists of salary, fees, and FBT charges related to applicable employee benefits including motor vehicles, leave entitlements and employer contributions to superannuation funds.

Compensation levels are reviewed annually by the Remuneration Committee through a process that considers individual and the overall performance of the Dnister Ukrainian Credit Co-operative Limited.

#### **Variable Component**

Employees have opportunities to participate in variable pay arrangements. Discretionary variable pay is dependent on the achievement of financial objectives as set by Senior Management, outlined in the Budget and approved by the Board.

The variable component is differentiated by performance. With consideration for the expected value of Awards, the performance related elements of pay make up a small proportion of the total remuneration for mid management, whilst maintaining an appropriate balance between fixed and variable elements. The Chief Executive Officer and Executive Management bonus structure is defined in the Remuneration Policy. Remuneration is structured to provide an opportunity for compensation for higher levels of performance and achievement.

The Remuneration Policy allows for performance pay adjustment as a result of adverse unexpected consequences and payment deferral if outcomes cannot yet be reliably measured.

#### **Risk and Compliance Staff**

The performance and remuneration of risk and compliance staff is assessed according to objectives specific to the roles they undertake. These roles are remunerated with a fixed salary which is reviewed and benchmarked against the industry and internally to ensure that it is set at an appropriate level.

Dnister Ukrainian Credit Co-operative has developed a risk management framework which describes the type of risks it is prepared to take in executing its strategic plan. However, Dnister Ukrainian Credit Co-operative Limited does not have a direct link from this risk management framework to the attainment of variable remuneration.

The members of the Risk Committee for the 12 months to 30 June 2025 are:

Director	Meetings Held	Meeting Attended
Andrew Pavuk (until 13/11/24)	1	1
Bohdan Wojewidka	4	4
Luke Galashchuk	4	4
Pavlo Smoliy (until 13/11/24)	1	1
Nick Bugryn (from 19/3/25)	1	1
Michael Karaszkewycz (from 13/11/24 to 19/3/25)	2	2

Remuneration of the Remuneration Committee	2025
Remuneration Committee does not receive additional remuneration to their annual Directors remuneration.	\$NIL

The table below presents the number of employees who received variable remuneration, guaranteed bonuses, sign-on awards or termination payments during the current financial year:

Variable remuneration, guaranteed bonuses, sign on award	2025		
and termination payment	No of employees	Total (\$)	
Variable remuneration award – discretionary bonus	-	-	
Guaranteed Bonus	-	-	
Sign-On Award	-	-	
Termination Payments	-	-	
Total	-	-	

The table below presents total value of remuneration awards for senior managers till 30 June 2025:

Total value of remuneration awards for	Unrestricted \$	Deferred \$	Total \$
the current financial year			
Fixed Remuneration			
Cash-based	\$1,079,665	-	\$1,079,665
Shares and share linked instruments	-	-	-
Other	-	-	-
Total Fixed	\$1,079,665	-	\$1,079,665
Variable remuneration			
Cash-based	-	-	-
Shares and share	-	-	-
linked instruments			
Other	-	-	-
Total Variable	-	-	-
Total Remuneration	\$1,079,665	-	\$1,079,665