APS 330 Public Disclosure

31 December 2025

Dnister Ukrainian Credit Co-operative Limited

Capital Disclosure Template as of 31 December 2025

	Common Equity Tier 1: instruments & reserves	
		$'000
1	Directly issued qualifying ordinary shares	
2	Retained Earnings including current year earnings	15,149
3	Accumulated other comprehensive income (and other reserves)	12,204
4	*Directly issued capital subject to phase out from CET1*	
5	Ordinary share capital issued by subsidiaries and held by third parties	
6	**Common Equity Tier 1 capital before regulatory adjustments**	27,353
	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	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, where the ADI does not own more than 10% of the issued share capital	20
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: significant investments in the ordinary shares of financial entities	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustment	283
26a	of which: treasury shares	
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	
26c	of which: deferred fee income	
26d	of which: equity investments in financial institutions not reported in rows 18,19 and 23	
26e	of which: deferred tax assets not reported in rows 10, 21and 25	
26f	of which: capitalised expenses	283
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	
26h	of which: covered bonds in excess of asset cover in pools	
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**	303
29	**Common Equity Tier 1 Capital (CET1)**	27,050
	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)**	27,050
	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	

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)**	27,681
60	**Total risk weighted assets based on APRA standards**	130,515
	Capital ratios and buffers	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	20.73%
62	Tier 1 (as a percentage of risk weighted assets)	20.73%
63	Total Capital (as a percentage of risk weighted assets)	21.21%
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)	9.23%
	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 Dec 2025 $'000
ASSETS	
Cash and cash equivalents	10,907
Financial investments	43,911
Loans and advances net of provisions	220,225
Investment properties	4,046
Property and equipment	11,608
Intangible assets	283
Deferred tax assets	261
Other investments	20
Other assets	598
TOTAL ASSETS	**291,860**
LIABILITIES AND EQUITY	
Deposits	260,627
Borrowings	-
Current tax liabilities	50
Deferred tax liabilities	957
Other liabilities	1,749
Provisions	494
Total Liabilities	**263,877**
Retained earnings	15,149
Credit Loss reserve	631
Investment revaluation reserve	122
Business combination reserve	4,436
Asset revaluation reserve	7,645
Total Members Equity	**27,983**
TOTAL LIABILITIES AND EQUITY	**291,860**

Dnister Ukrainian Credit Co-operative Limited
Risk Exposures and Assessment

	30 Dec 25	30 Sep 25
	$'000	$'000
Capital Adequacy		
Total Risk Weighted Assets for Credit Risk	118,650	118,081
Total Risk Weighted Assets for Market Risk	-	-
Total Risk Weighted Assets for Operational Risk	11,865	11,808
Total Risk Weighted Assets	130,515	129,889
Common Equity Tier 1 Ratio	20.73%	20.50%
Tier 1 Ratio	20.73%	20.50%
Total Capital Adequacy Ratio	21.21%	20.99%

Dnister Ukrainian Credit Co-operative Limited
Credit Risk

For the period ending 30 December 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	55,037	54,969	14,481				
Loans and Advances							
- Secured by Eligible Mortgage	213,145	209,618	75,787	2		1,853	
- Other Loans and Advances	7,081	7,979	7,081				
Direct Credit Substitutes							
Other Commitments							
Plant & Equipment	532	551	532				
Other Investments	15,405	15,405	15,405				
Other Assets	328	805	328				
Totals	**291,527**	**289,328**	**113,613**	**2**		**1,853**	

Credit Loss Reserve	**$ 631**

Dnister Ukrainian Credit Co-operative Limited
Credit Risk

For the period ending 30 September 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	54,901	56,846	14,904				
Loans and Advances							
- Secured by Eligible Mortgage	206,092	191,149	71,102	1		1,091	
- Other Loans and Advances	8,878	9,092	8,878				
Direct Credit Substitutes							
Other Commitments							
Plant & Equipment	570	555	570				
Other Investments	15,405	15,803	15,405				
Other Assets	1,283	1,152	1,283				
Totals	**287,130**	**279,566**	**112,142**	**1**		**1,091**	

Credit Loss Reserve	**$ 631**

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 starting from 1 Jan 2026 are:

- Andrew Pavuk
- John Lipkiwicz
- Pavlo Smoliy

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 June 2025. 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:

- Alignment of Dnister Ukrainian Credit Co-operative's interest with those of its employees and members
- Dnister Ukrainian Credit Co-operative's long-term financial soundness; and
- Support of an effective risk management framework

The structure of the remuneration arrangements comprises the following:

- 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 year from 23 November 2025 (AGM date) are:

Director	Meetings Held	Meeting Attended
Luke Galashchuk	1	1
Bohdan Wojewidka	1	1
Nick Bugryn	1	1

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 and termination payment	**2025**	
	# employees	**Total ($)**
Variable remuneration award – discretionary bonus	-	-
Guaranteed Bonus	-	-
Sign-On Award	-	-
Termination Payments	1	$58,095
Total	**1**	**$58,095**

The table below presents total value of remuneration awards for senior managers till 31 December 2025:

Total value of remuneration awards for the current financial year	**Unrestricted**	**Deferred**	**Total**
	$	**$**	**$**
Fixed Remuneration			
Cash-based	$1,218,279	-	$1,218,279
Shares and share linked instruments	-	-	-
Other	-	-	-
Total Fixed	**$1,218,279**	-	**$1,218,279**
Variable remuneration			
Cash-based	-	-	-
Shares and share linked instruments	-	-	-
Other	-	-	-
Total Variable	-	**-**	-
Total Remuneration	**$1,218,279**	**-**	**$1,218,279**