

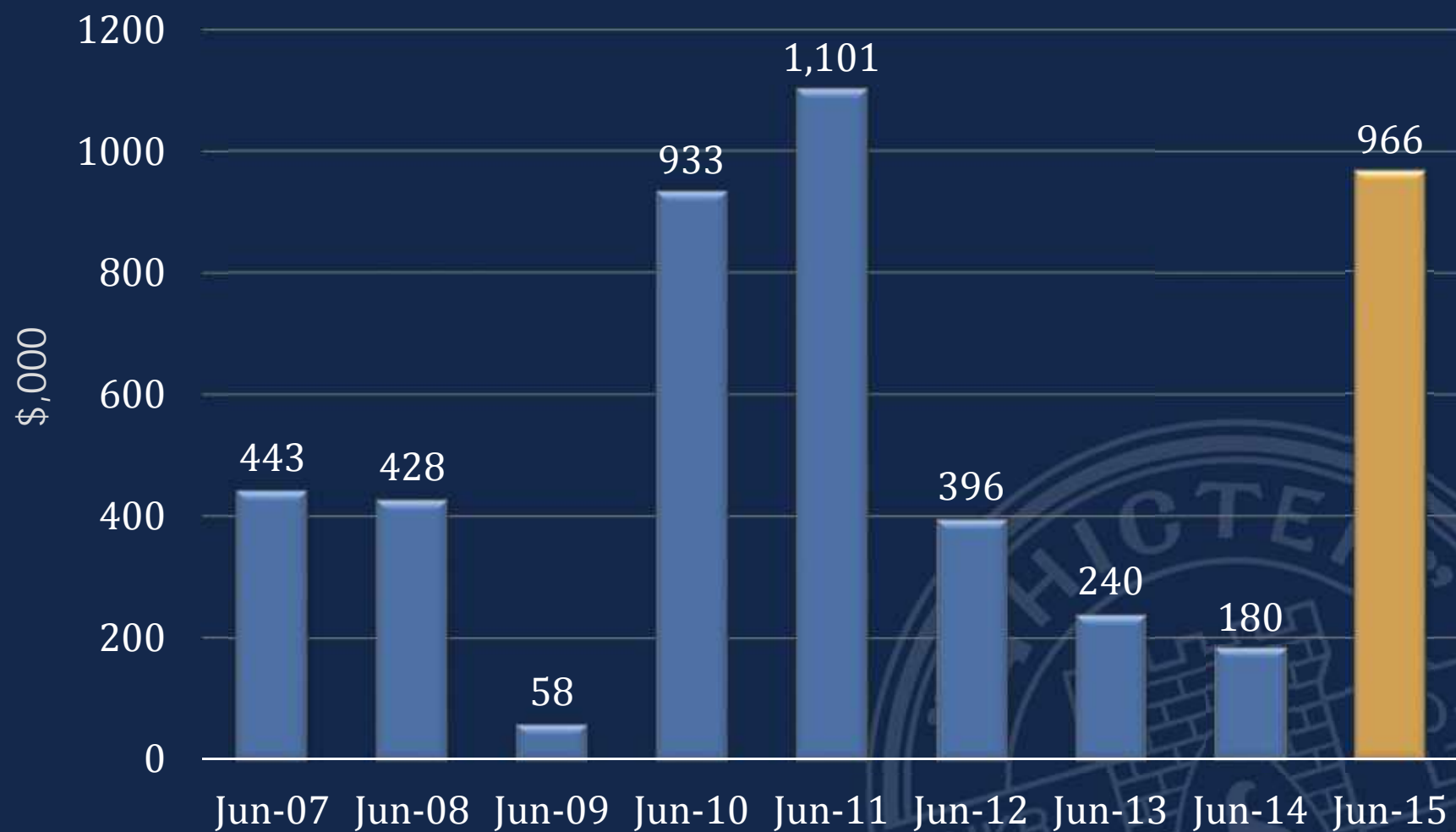
# Annual General Meeting

Dnister Ukrainian Credit Co-operative

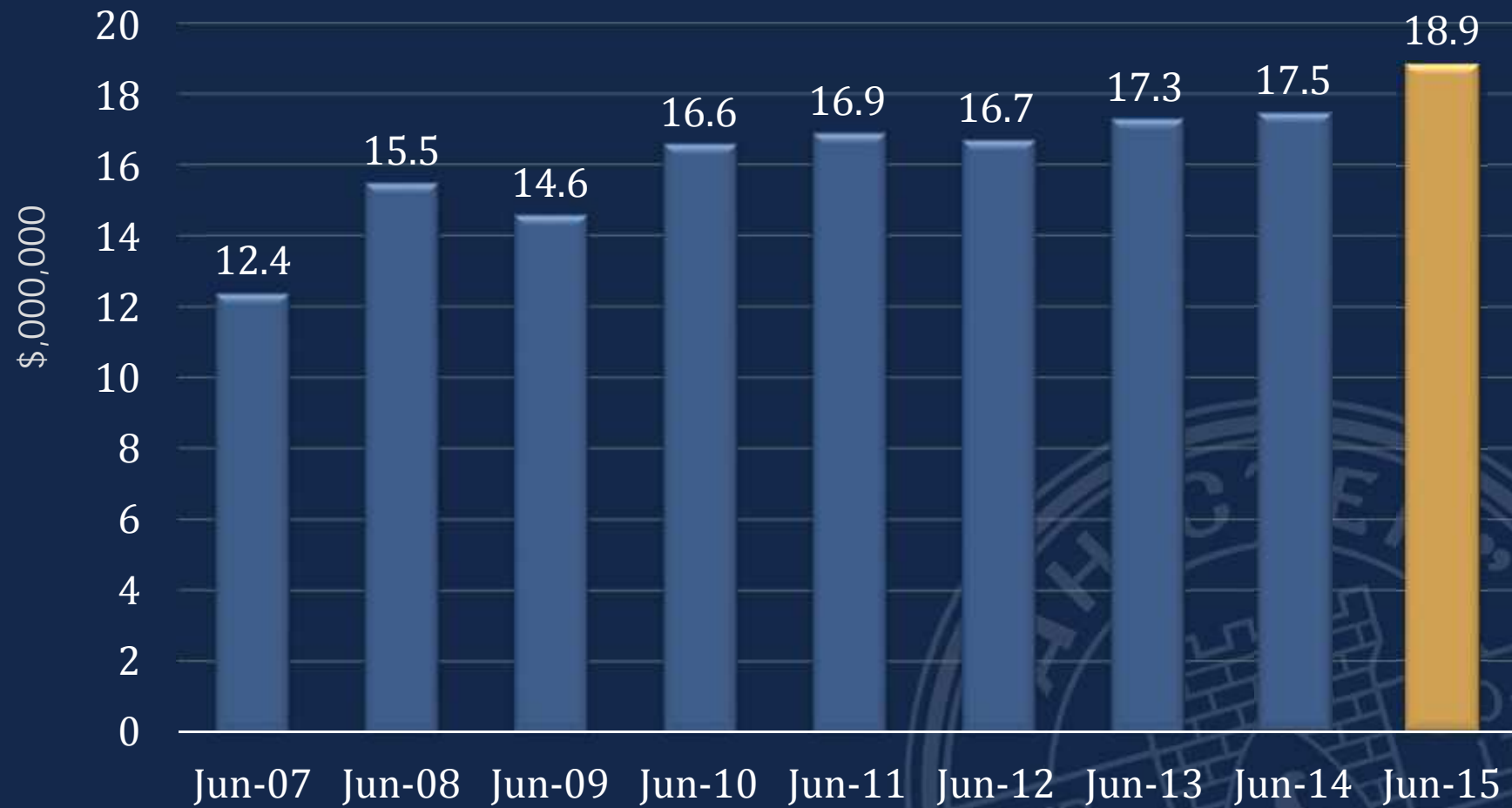
2015



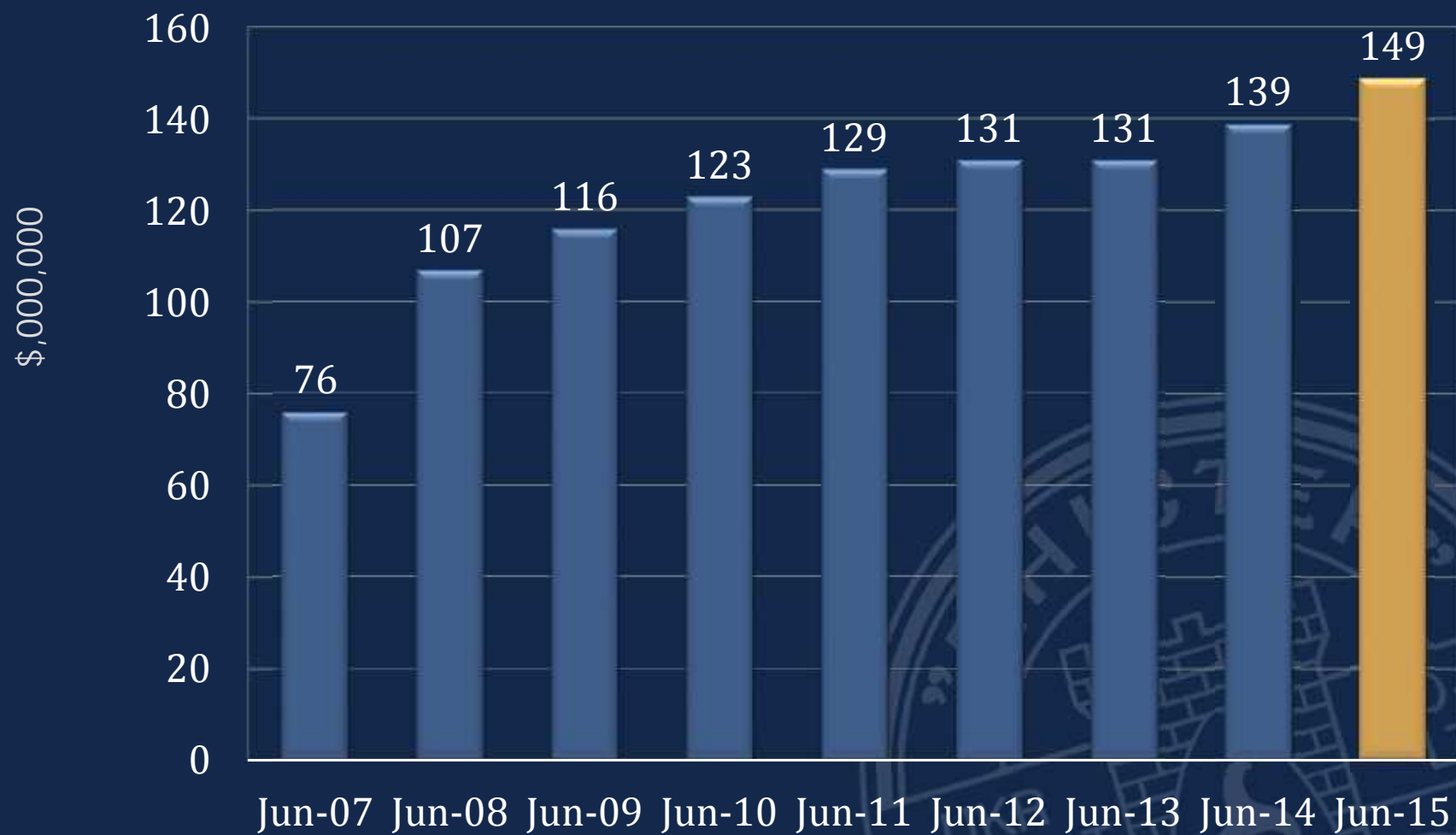
# Profit Before Tax



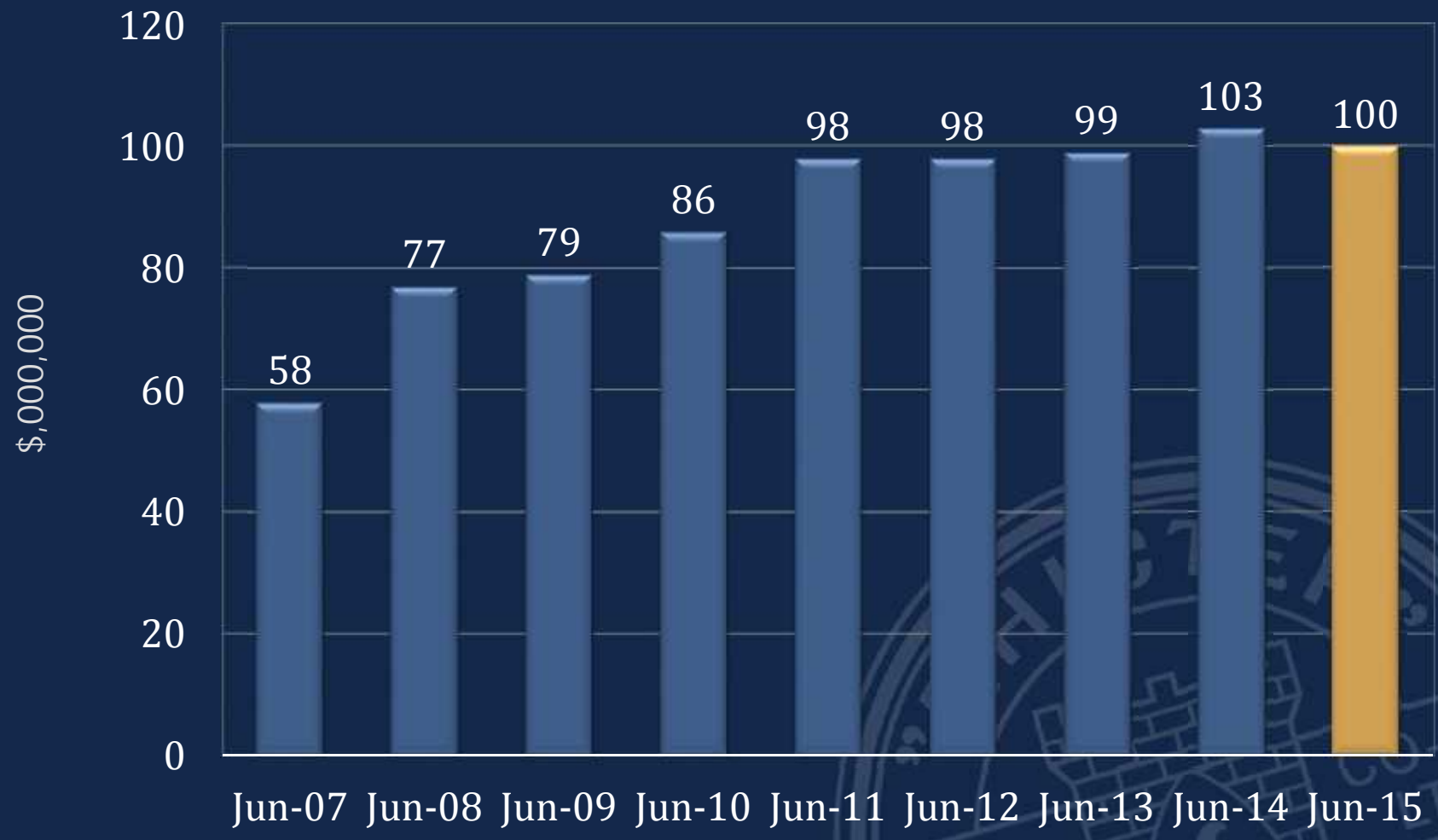
# Equity <sup>K</sup>



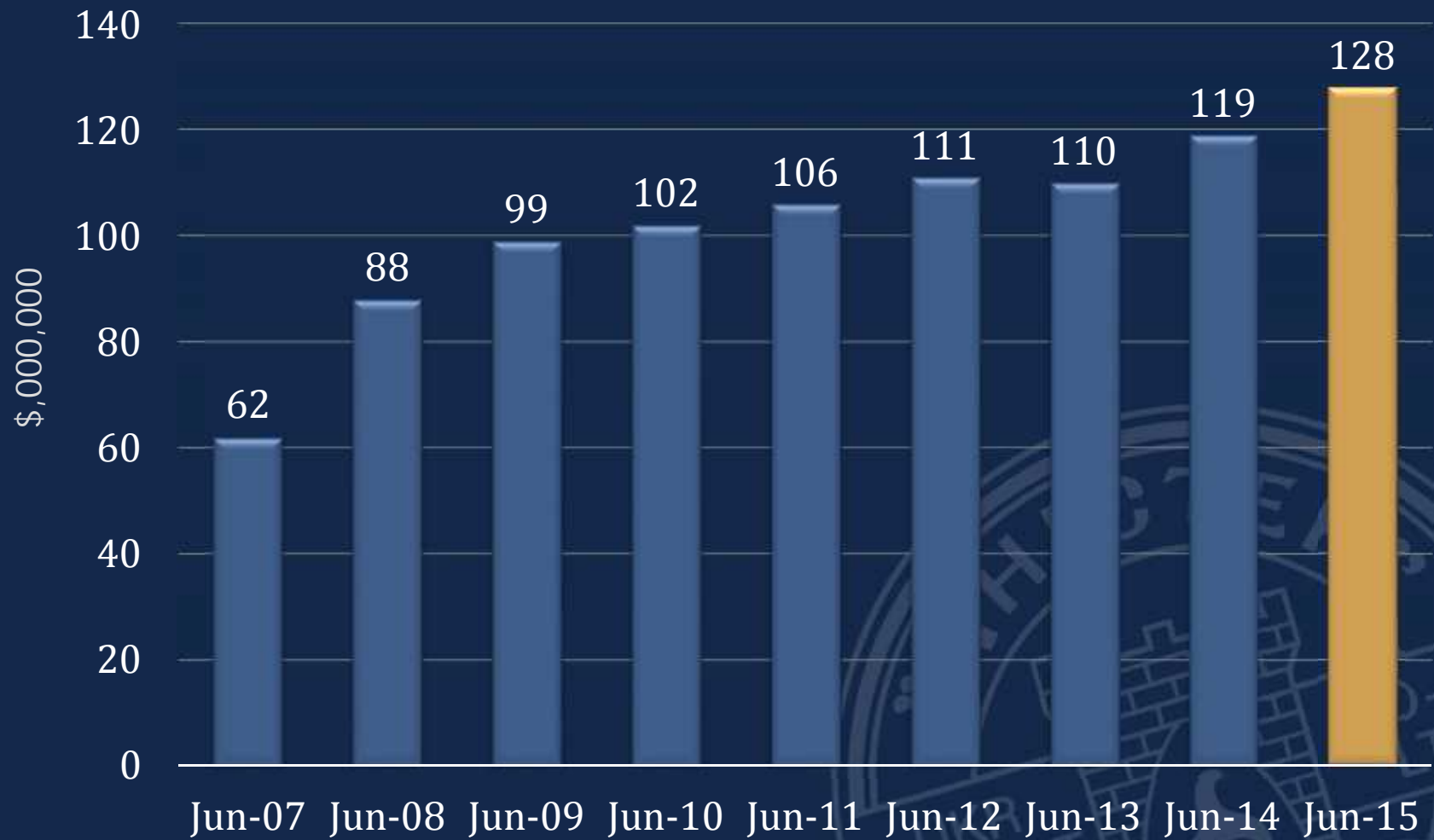
# Assets <sup>A</sup>



# Loans



# Deposits



# Achievements

## KEY STRATEGIC PROJECTS

New website and mobile banking solution – access 24/7, responsive design, easy navigation, interactive features.

24/7,

Sliding Campaigns  
updates, great specials  
and things you should know

Simple menu  
Simple access to products,  
services and news items

Internet and Mobile Banking  
Easy Login to access your funds.  
If you are on a mobile device this will  
automatically connect you to mobile banking.

Responsive  
Access on any  
device with ease

Click on the +  
Quick access to key contact  
& general information



Sliding Campaigns  
Scroll down for more information  
on Dnister's products and services.

# Achievements

## KEY STRATEGIC PROJECTS

Branch branding – provides a uniform look throughout branches and key information on the external entrance of each building.



Adelaide Branch



Geelong Branch



# Achievements

## KEY STRATEGIC PROJECTS

eStatements – online statements via internet banking, launched July 2015



eStatements – online statements internet banking

# Achievements

## KEY STRATEGIC PROJECTS

New insurance partner QBE – improved value for members and the Co-operative.

QBE –



# Achievements

## KEY STRATEGIC PROJECTS

- Business process improvements.
  - New financial modelling and reporting software.
  - Process Improvement Team
- New Bond investments.
- Staff development program.



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# In the pipeline

## KEY STRATEGIC PROJECTS

Visa Debit Card –  
Launch expected by  
March 2016.



Visa Debit Card –  
  
2016



# *In the pipeline*

## KEY STRATEGIC PROJECTS

- Upgrade to Internet Banking (DV3) service.
- Participation in the New Payments Platform (NPP) for faster payments with more information.
- COBA Industry initiatives.



- Internet Banking (DV3) .
- the New Payments Platform (NPP)
- COBA Industry initiatives.

# Outlook

## MERGER OPPORTUNITY

Dnister Ukrainian Credit Co-operative Ltd (Dnister) and Latvian Australian Credit Co-operative Society Ltd (Latvian) have recently entered into a Memorandum of Understanding (MOU) to investigate the potential merger of the two organisations. Further communications will be issued to the Members of both organisations in due course as the matter progresses.



*Thankyou*

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THANK YOU TO OUR MEMBERS

