

## FOR THE YEAR ENDED 30 JUNE 2009

	Note	Consolidated		Credit Union	
		2009	2008	2009	2008
		\$	\$	\$	\$
Interest Revenue	2a	70,621,579	69,714,679	70,506,951	69,242,265
Borrowing Costs	2b	41,135,013	38,755,267	41,032,700	38,326,104
Net Interest Revenue		29,486,566	30,959,412	29,474,251	30,916,161
Other revenue from ordinary activities	3	7,793,272	8,398,412	7,431,964	7,943,700
Impairment losses on Loan Receivables from Members	4a	1,396,216	838,446	1,396,216	838,446
Fee and commission		7,762,903	5,077,405	7,757,146	5,055,260
General Administration					
- Personnel expenses		10,630,676	10,977,091	10,630,676	10,977,091
- Depreciation and amortisation		2,294,080	2,645,930	2,294,080	2,605,147
- Lease expenses		1,038,218	1,256,748	948,613	1,190,661
- Other administration expenses		2,737,285	2,261,176	2,424,907	2,035,451
Other operating expenses		3,881,574	3,945,581	3,877,333	3,924,475
Operating Profit before Income Tax		7,538,886	12,355,447	7,577,244	12,233,330
Income Tax Expense	5	1,236,364	3,622,141	1,236,364	3,610,690
<b>Operating Profit after Income Tax</b>		<b>6,302,522</b>	<b>8,733,306</b>	<b>6,340,880</b>	<b>8,622,640</b>
Minority Equity Interest Adjustment		6,753	(19,367)	-	-
Profit attributable to Members of the parent entity		6,309,275	8,713,939	6,340,880	8,622,640

The accompanying notes form part of these accounts and are to be read in conjunction therewith.