



South Australia's oldest and largest Credit Union established in 1949

## Results as at 30 September 2008

Number of members	174,911
Number of Staff	536
Branches & agencies throughout SA, NT, NSW and Victoria	41
Strong Capital Adequacy Ratio (Board min 10%)	11.55%
Total Assets under Management (AUM)	\$2.9bn
Asset Growth (AUM) p.a.	20.48%
Member Reserves (Net Assets)	\$160m
Net Profit after Tax (YTD)	\$8.1m
Liquidity Ratio (Board min 15%)	17.77%
Loan Arrears Ratio (Arrears/Total Loans > 60 days)	0.13%