

# Statement of cash flows

## For the year ended 30 June 2013

	Consolidated Entity 2013 \$'000	Consolidated Entity 2012 \$'000	The Company 2013 \$'000	The Company 2012 \$'000
Note				
<b>Cash flows from operating activities</b>				
<b>Inflows</b>				
Interest received from loans	130,057	144,965	130,057	144,965
Interest received from investments	24,336	25,970	23,997	25,970
Fees and commission received	13,309	13,205	13,240	12,801
Dividends received	3,462	3,649	3,462	3,649
Bad debts recovered	176	65	176	65
Other income	233	153	493	407
<b>Total inflows</b>	<b>171,573</b>	<b>188,007</b>	<b>171,425</b>	<b>187,857</b>
<b>Outflows</b>				
Interest paid on deposits	(89,425)	(94,636)	(89,425)	(94,636)
Interest paid to other corporations	(87)	(1,760)	(87)	(1,760)
Payments to suppliers and employees	(58,282)	(46,361)	(61,611)	(46,601)
Income tax paid	(7,081)	(11,009)	(7,081)	(11,009)
<b>Total outflows</b>	<b>(154,875)</b>	<b>(153,766)</b>	<b>(158,204)</b>	<b>(154,006)</b>
<b>Net cash from operating activities</b>	29(c) <b>16,698</b>	<b>34,241</b>	<b>13,221</b>	<b>33,851</b>
<b>Cash flows from investing activities</b>				
Net movement in investments	(71,955)	(115,278)	(76,261)	(115,278)
Proceeds from disposal on non-current assets	148	555	118	516
Net increase in loans	(97,929)	(95,236)	(97,929)	(95,236)
Physical assets purchased	(4,741)	(3,740)	(3,915)	(3,569)
Net cash received on transfer of business	2,494	-	2,494	-
<b>Total outflows from investing activities</b>	<b>(171,983)</b>	<b>(213,699)</b>	<b>(175,493)</b>	<b>(213,567)</b>
<b>Cash flows from financing activities</b>				
Net increase in deposits	153,457	239,387	151,472	239,645
Repayment of borrowings	24,804	(50,000)	24,802	(50,000)
<b>Total inflows</b>	<b>178,261</b>	<b>189,387</b>	<b>176,274</b>	<b>189,645</b>
Net increase in cash held	22,976	9,929	14,003	9,929
Cash at the beginning of the year	31,137	21,208	31,137	21,208
<b>Cash at the end of the year</b>	29(a) <b>54,113</b>	<b>31,137</b>	<b>45,140</b>	<b>31,137</b>

The statement of cash flows are to be read in conjunction with the notes to the financial statements.