

# Statements of cash flows

## For the year ended 30 June 2012

	Note	Consolidated Entity 2012 \$'000s	Consolidated Entity 2011 \$'000s	The Company 2012 \$'000s	The Company 2011 \$'000s
<b>Cash flows from operating activities</b>					
<b>Inflows</b>					
Interest received from loans		144,965	140,409	144,965	140,409
Interest received from investments		25,970	24,604	25,970	24,603
Fees and commission received		13,205	19,256	12,801	18,762
Dividends received		3,649	4,022	3,649	4,022
Bad debts recovered		65	69	65	69
Other income		153	153	407	440
<b>Total inflows</b>		<b>188,007</b>	<b>188,513</b>	<b>187,857</b>	<b>188,305</b>
<b>Outflows</b>					
Interest paid on deposits		(94,636)	(91,280)	(94,636)	(91,280)
Interest paid to other corporations		(1,760)	(2,913)	(1,760)	(2,912)
Payments to suppliers and employees		(46,361)	(47,862)	(46,601)	(48,065)
Income tax paid		(11,009)	(8,356)	(11,009)	(8,356)
<b>Total outflows</b>		<b>(153,766)</b>	<b>(150,411)</b>	<b>(154,006)</b>	<b>(150,613)</b>
<b>Net cash from operating activities</b>	27(c)	<b>34,241</b>	<b>38,102</b>	<b>33,851</b>	<b>37,692</b>
<b>Cash flows from investing activities</b>					
Net movement in investments		(115,278)	(29,686)	(115,278)	(29,786)
Proceeds from disposal on non-current assets		555	2,720	516	2,550
Net increase in loans		(95,236)	(157,481)	(95,236)	(157,481)
Physical assets purchased		(3,740)	(3,414)	(3,569)	(2,727)
<b>Total outflows from investing activities</b>		<b>(213,699)</b>	<b>(187,861)</b>	<b>(213,567)</b>	<b>(187,444)</b>
<b>Cash flows from financing activities</b>					
Net increase in deposits		239,387	155,387	239,645	155,380
Repayment of borrowings		(50,000)	–	(50,000)	–
<b>Total inflows from financing activities</b>		<b>189,387</b>	<b>155,387</b>	<b>189,645</b>	<b>155,380</b>
Net increase in cash held		9,929	5,628	9,929	5,628
Cash at the beginning of the year		21,208	15,580	21,208	15,580
<b>Cash at the end of the year</b>	27(a)	<b>31,137</b>	<b>21,208</b>	<b>31,137</b>	<b>21,208</b>

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