

Statement of cash flows

for the year ended 30 June 2014

	Consolidated Entity 2014	Consolidated Entity 2013 Restated	The Company 2014	The Company 2013
Note	\$'000	\$'000	\$'000	\$'000
Cash flows from operating activities				
Inflows				
Interest received from loans	121,900	130,057	121,900	130,057
Interest received from investments	22,182	24,336	18,722	23,997
Fees and commission received	14,885	13,309	14,002	13,240
Dividends received	3,054	3,462	3,674	3,462
Bad debts recovered	72	176	72	176
Other income	937	233	430	493
Total inflows	163,030	171,573	158,800	171,425
Outflows				
Interest paid on deposits	(74,882)	(89,425)	(75,406)	(89,425)
Interest paid to other corporations	(1,103)	(87)	(1,103)	(87)
Payments to suppliers and employees	(53,313)	(58,282)	(51,379)	(61,611)
Income tax paid	(8,184)	(7,081)	(8,228)	(7,081)
Total outflows	(137,482)	(154,875)	(136,116)	(158,204)
Net cash from operating activities	31(c) 25,548	16,698	22,684	13,221
Cash flows from investing activities				
Net movement in investments	(61,029)	(71,955)	(63,816)	(76,261)
Proceeds from disposal on non-current assets	1,186	148	1,132	118
Net increase in loans	(96,602)	(97,929)	(96,602)	(97,929)
Physical assets purchased	(1,616)	(4,741)	(766)	(3,915)
Net cash received on acquisition	5,366	2,494	5,366	2,494
Total outflows from investing activities	(152,695)	(171,983)	(154,686)	(175,493)
Cash flows from financing activities				
Net increase in deposits	99,631	153,457	114,081	151,473
Net increase in borrowings	23,848	24,804	23,846	24,802
Total inflows	123,479	178,261	137,927	176,275
Net increase/(decrease) in cash held	(3,668)	22,976	5,925	14,003
Cash at the beginning of the year	54,113	31,137	45,140	31,137
Cash at the end of the year	8 50,445	54,113	51,065	45,140

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