

**APPENDIX 4E**

**ANNUAL REPORT**

**FLEXIGROUP LIMITED  
ACN 122 574 583**

**YEAR ENDED 30 JUNE 2012**

**1 Details of the reporting period and the previous corresponding period**

Current period:	1 July 2011 to 30 June 2012
Prior corresponding period:	1 July 2010 to 30 June 2011

**2 Results for announcement to the market**

<b>Key Information</b>	<b>Year Ended 30 June 2012 \$'000</b>	<b>Year Ended 30 June 2011 \$'000</b>	<b>Increase on Previous Period \$'000</b>	<b>Increase on Previous Period %</b>
Total Portfolio Income	241,163	214,992	26,171	12%
Profit for the year	58,958	51,760	7,198	14%

<b>Dividends</b>	<b>Amount per security</b>	<b>Franked amount per security</b>
<b>Current period – 2012</b>		
Final dividend – payable on 18 October 2012	6.5 cents	100%
Interim dividend – paid 18 April 2012	6 cents	100%
<b>Previous corresponding period – 2011</b>		
Final dividend – paid on 13 October 2011	5.5 cents	100%
Interim dividend – paid 15 April 2011	5 cents	100%

**Record date for determining entitlements to the dividends**

14 September 2012 for final FY12 dividend

**Brief explanation on Revenue, Net Profit and Dividends**

Refer to the 2012 annual report.

### 3 Consolidated Balance Sheet

Refer to the 2012 Annual Report

### 4 Consolidated Income Statement

Refer to the 2012 Annual Report

### 5 Consolidated Cash Flow Statement

Refer to the 2012 Annual Report

### 6 Dividend Details

Our final ordinary dividend in respect of the year ended 30 June 2012 will have a record date of 14 September 2012 with payment to be made on 18 October 2012. The Board has determined that the dividend reinvestment plan will not operate in relation to this dividend.

Our interim ordinary dividend in respect of the half-year ended 31 December 2011 had a record date of 16 March 2012 and payment was made on 18 April 2012. There was no dividend reinvestment plan in relation to this dividend.

### 7 Dividend or Distribution Reinvestment Plan Details

N/A

### 8 Retained Earnings

	Year ended 30 June 2012 \$'000	Year ended 30 June 2011 \$'000
Balance at the beginning of the financial year	156,933	131,352
Profit attribute to equity holders of FlexiGroup Limited	58,958	51,760
Less: Dividends paid during the year	(32,039)	(26,179)
<b>Total Retained Earnings</b>	<b>183,852</b>	<b>156,933</b>

### 9 Net Tangible Assets Per Security

	Year ended 30 June 2012 \$	Year ended 30 June 2011 \$
Ordinary shares	58 cents	51 cents

**10 Control gained or lost over entitles in the Financial Year**

<b>Name of entitles where control was gained in the financial year</b>	<b>Date control gained</b>
Lombard Finance Pty Limited	1 June 2012
Lombard Warehouse Trust No.1	1 June 2012

<b>Name of entitles where control was lost in the financial year</b>	<b>Date control lost</b>
Nil	N/A

**11 Investment in Associates and Joint Ventures**

FlexiGroup Limited does not have a percentage holding in any associates or joint ventures entities.

**12 Other Information**

Refer to the 2012 Annual Report

**13 Foreign Entities**

Refer to the 2012 Annual Report

**14 Commentary on results for the Financial Year**

Refer to the 2012 Annual Report

**15 Audited Report**

This report is based on audited financial statements

**16 Statement if Financial Report is not audited**

Not applicable as the Financial Report is audited

**17 Statement if Financial Report is Audited**

The Financial Report has been audited and is not subject to disputes or qualifications