

**APPENDIX 4D**  
**Half-year report 31 December 2012**

**FlexiGroup Limited**  
**ABN 75 122 574 583**

**Results for announcement to the market**

Extracts from the income statement

	<b>Half-year</b>		Change	
	<b>2012</b> <b>\$'000</b>	2011 \$'000	\$'000	%
Total Portfolio Income	<b>136,180</b>	<b>117,977</b>	18,203	15.4
Profit from ordinary activities after tax attributable to members	<b>30,253</b>	<b>27,511</b>	2,742	10.0
Net profit for the period attributable to members	<b>30,253</b>	<b>27,511</b>	2,742	10.0

The above financials have been reviewed by the company's auditor PricewaterhouseCoopers.

	<b>2012</b> <b>cents</b>	2011 Cents
<b>Dividends declared per ordinary share</b>		
Interim dividend	<b>7.0</b>	6.0
<b>Dividends for the financial year ended 30 June 2012 provided for and paid during the interim period</b>		
Final dividend	<b>6.5</b>	5.5

Our interim and final ordinary dividends are fully franked at a tax rate of 30%.

Our interim ordinary dividend in respect of the half-year ended 31 December 2012 will have a record date of 15 March 2013 with payment to be made on 18 April 2013. The Board has determined that the dividend reinvestment plan will not operate in relation to this dividend.

Our final ordinary dividend in respect of the financial year ended 30 June 2012 was provided for and paid during the interim period. The final ordinary dividend had a record date of 14 September 2012 and payment was made on 18 October 2012. There was no dividend reinvestment plan in relation to this dividend.

**Brief Explanation of Revenue & Net Profit**

Please refer to the Directors' Report.

**Net tangible assets per security**

	<b>Half-year</b>	
	<b>2012</b> <b>\$</b>	2011 \$
Net tangible assets per security	<b>63 cents</b>	54 cents

There have been no changes in ownership of the entities FlexiGroup controlled over the period. FlexiGroup Limited does not have a percentage holding in any associates or joint venture entities.