

**EBOS GROUP LIMITED**  
**Appendix 1**  
**Results for announcement to the market**

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|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------|---------------------------------------------|----------------------------------|----------------|-------------------------------------------|------------------------------------------------------|
| Reporting period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 12 months to 30 June 2015                            |                                           |                                             |                                  |                |                                           |                                                      |
| Previous reporting period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 12 months to 30 June 2014                            |                                           |                                             |                                  |                |                                           |                                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Amount<br>\$NZ'000<br>(Audited)                      | Percentage<br>change<br>(actual FX rates) | Percentage<br>change<br>(constant FX rates) |                                  |                |                                           |                                                      |
| Revenue from ordinary activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 6,068,080                                            | 5.4%                                      | 7.2%                                        |                                  |                |                                           |                                                      |
| EBITDA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 196,695                                              | 12.1%                                     | 14.2%                                       |                                  |                |                                           |                                                      |
| Depreciation and amortisation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 24,118                                               | 6.8%                                      | 8.7%                                        |                                  |                |                                           |                                                      |
| Earnings before interest and tax (EBIT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 172,577                                              | 12.9%                                     | 15.0%                                       |                                  |                |                                           |                                                      |
| Profit before tax                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 150,668                                              | 19.8%                                     | 22.0%                                       |                                  |                |                                           |                                                      |
| Profit from ordinary activities after tax attributable to members                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 105,941                                              | 15.1%                                     | 16.9%                                       |                                  |                |                                           |                                                      |
| Net profit for the period attributable to members                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 105,941                                              | 15.1%                                     | 16.9%                                       |                                  |                |                                           |                                                      |
| Earnings and diluted earnings per share (cents)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 70.8                                                 | 12.7%                                     | 14.6%                                       |                                  |                |                                           |                                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Amount per<br>security                               | Imputed amount<br>per security            |                                             |                                  |                |                                           |                                                      |
| Dividend                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 25.0c                                                | 2.43c                                     |                                             |                                  |                |                                           |                                                      |
| Record date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2 October 2015                                       |                                           |                                             |                                  |                |                                           |                                                      |
| Payment date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 16 October 2015                                      |                                           |                                             |                                  |                |                                           |                                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | This year                                            | Last year<br>(actual FX rates)            |                                             |                                  |                |                                           |                                                      |
| Net asset backing per share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$6.97                                               | \$6.58                                    |                                             |                                  |                |                                           |                                                      |
| Net tangible asset backing per share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$0.60                                               | \$0.59                                    |                                             |                                  |                |                                           |                                                      |
| Comments:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                      |                                           |                                             |                                  |                |                                           |                                                      |
| <p>This report is based on the attached audited consolidated financial statements for the year ended 30 June 2015, that have been subject to an independent audit by the Group's auditor who has issued an unmodified opinion.</p> <p>In a presentation change in the current year interest revenue of \$2,299,000 (June 2014: \$2,819,000) is now included within net finance costs rather than revenue. Comparative information has also been presented on a similar basis for consistency.</p> <p>For further commentary on the Group's financial performance for the year, refer to the attached Results Presentation and Media release. It provides detail and explanatory commentary on the operating and financial performance of the Group for the year ended 30 June 2015.</p> <p>The Company's dividend reinvestment plan ('DRP') will be operable for this dividend. The EBOS Board has approved a discount of 2.5% to the Volume Weighted Average Sales Price ('VWAP') for the shares to be issued under the DRP for the 2015 final dividend.</p> <p>Other key dates for the 2015 final dividend:</p> <table><tr><td>DRP participation election date:</td><td>5 October 2015</td></tr><tr><td>DRP pricing period (calculation of VWAP):</td><td>5 October 2015 to 9 October 2015<br/>(both inclusive)</td></tr></table> <p>A copy of the DRP plan document is available on the Company's website <a href="http://www.ebosgroup.com">www.ebosgroup.com</a>.</p> |                                                      |                                           |                                             | DRP participation election date: | 5 October 2015 | DRP pricing period (calculation of VWAP): | 5 October 2015 to 9 October 2015<br>(both inclusive) |
| DRP participation election date:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5 October 2015                                       |                                           |                                             |                                  |                |                                           |                                                      |
| DRP pricing period (calculation of VWAP):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5 October 2015 to 9 October 2015<br>(both inclusive) |                                           |                                             |                                  |                |                                           |                                                      |