FSA GROUP LIMITED

21 February 2014

FY2014 Half Year Results Announcement

FSA Group's profit after tax attributable to members (PAT) for the half year ended 31 December 2013 was $5.9 million. This result represents a 36% increase when compared to the half year ended 31 December 2012.

Financial Overview	***1HFY2014***	***% Change***
Revenue net of finance expense	$31.2m	- 0.1%
Profit before tax	$9.2m	+ 28%
Profit after tax attributable to members	$5.9m	+ 36%
EPS basic	4.70c	+ 41%
Net cash inflow from operating activities	$6.1m	- 18%
Interim dividend/share	2.50c	+ 43%

Executive Director Tim Odillo Maher said "Our core division, services, continues to deliver stable and predictable cash profit which underpins our lending initiatives. In February 2014 we launched a third lending product, personal loans. We now have three lending products and these are home loans, factoring finance and personal loans. We have a strong track record in lending, our funding is in place and we are focussed on growing our loan pools. Growth in these pools will be the key to growing profitability at an above average annual rate".

Dividends

The Directors have declared an interim fully franked dividend of 2.50 cents per share, with a record date of 5 March 2014 and payable on 21 March 2014.

Guidance

On 17 December 2013, FSA Group provided a revised PAT guidance for the 2014 financial year of up 10% to 18% on the 2013 financial year. This guidance currently remains unchanged.

This announcement should be read in conjunction with the Appendix 4D Half Year Report.

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