Appendix 4E
Final Report for the year ended 30 June 2014

RESULTS FOR ANNOUNCEMENT TO THE MARKET

The following information is presented in accordance with ASX listing rule 4.3A and should be read in conjunction with the attached EBOS Group Limited Financial Report for the Financial Year Ended 30 June 2014.

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

    Current period   - the year ended 30 June 2014
    Previous corresponding period   - the year ended 30 June 2013
    This report and the consolidated financial statements are presented in New Zealand dollars the Group's presentation currency.

2. **Results for announcement to the market**

		Year ended 30 June 2014 NZ$'000	Year ended 30 June 2013 NZ$'000	%
2.1	Revenue from ordinary activities	5,760,053	1,823,169	+ 215.9%
2.2	Profit from ordinary activities after tax attributable to members	92,069	28,207	+ 226.4%
2.3	Net profit for the period attributable to members	92,069	28,207	+ 226.4%
	Profit before depreciation, amortisation, finance costs and income tax expense	178,241	58,243	+ 206.0%
	Profit before finance costs and tax	155,658	51,807	+ 200.5%
	Profit before income tax	125,781	42,214	+ 198.0%

2.4	**Dividends**	Amount Per Security	
	Interim Dividend (paid 4 April 2014)	20.5 cents	Withholding tax of 15% was deducted from this dividend for NZ non-residents, EBOS paid a supplementary dividend of NZ$0.018088237 per share to non-residents to offset the withholding tax deducted.
	Final Dividend (payable 17 October 2014)	20.5 cents	Withholding tax of 15% will be deducted from this dividend for NZ non-residents, EBOS will pay a supplementary dividend of NZ$0.012661766 per share to non-residents to offset the withholding tax deducted.

2.5 The record date for determining entitlements to the dividend
5:00pm New Zealand time 3 October 2014.

2.6 Supplementary comments of any figures in 2.1 to 2.4 above
Refer to the Results Announcement and Results Presentation issued 26 August 2014.

3. **Income Statement**
Please refer to the Income Statement in the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

4. **Balance Sheet**
Please refer to the Balance Sheet in the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

5. **Cash Flow Statement**
Please refer to Cash Flow Statement in the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

6. **Statement of Changes in Equity**
Please refer to the Statement of Changes in Equity in the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

7. **Dividends Paid**

	Amount per Share	Total Amount	Date of payment
Paid during the year ended 30 June 2013			
Final June 2012	20.5 cents	$10,682,000	5 October 2012
Interim June 2013	17.5 cents	$9,205,000	3 April 2013
Taxable bonus issue	-	$1,411,000	10 June 2013
Paid during the year ended 30 June 2014			
Final June 2013	15.0 cents	$21,992,000	22 October 2013
Interim June 2014	20.5 cents	$30,260,000	4 April 2014
Declared in respect of the year ended 30 June 2014			
Final June 2014	20.5 cents	$30,488,000	17 October 2014

8. **Dividend Reinvestment Plan**
EBOS operates a dividend reinvestment plan for its shareholders. Details of the dividend reinvestment plan can be found on the company's website www.ebosgroup.com. The last date for the receipt of an election notice for participation in the dividend reinvestment plan is one working day after the record date.

9. **Net tangible asset backing**

	30 Jun 2014	30 June 2013
Net tangible asset backing per ordinary security	$0.83	($8.72)

10. **Subsidiaries**
There were no acquisitions, disposals or loss of control over any entities during the year ended 30 June 2014.

11. **Associates and Joint Ventures**
Refer to Note 16 of the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

12. **Other significant information**
    Refer to the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

13. **Foreign Entities**
    The Consolidated Financial Statements are presented in New Zealand dollars and comply with International Financial Reporting Standards ("IFRS").

14. **Commentary on the Results for the period**

    14.1 The earnings per security and the nature of any dilution.
          Please refer to Note 26 of the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

    14.2 Returns to shareholders including distributions and buy backs.
          Please refer to Notes 21 and 23 of the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

    14.3 Significant features of operating performance.
          Please refer to the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014 and to the attached Results Announcement.

    14.4 The results of segments that are significant to an understanding of the business as a whole.
          Please refer to Note 29 of the attached Consolidated Financial Report for the Financial Year Ended 30 June 2014.

    14.5 A discussion of trends in performance.
          Please refer to the Results Announcement and Results Presentation issued 26 August 2014.

    14.6 Any other factors which have affected the results in the period or which are likely to affect results in the future, including those where the effect could not be quantified.
          Please refer to the Results Announcement and Results Presentation issued 26 August 2014.

15. **Independent Audit Review**
    The accounts have been audited and the Auditor has given an unqualified opinion.

16. **Annual Meeting**
    The annual meeting will be held as follows:

Place:	'The Great Hall', Chateau on the Park, Cnr Deans Avenue & Kilmarnock Street, Riccarton, Christchurch, New Zealand
Date:	Friday, 31 October, 2014
Time:	2:00pm
Approximate date the annual report will be available:	Wednesday, 24 September 2014

17. **Audit Committee**
    The entity has a formally constituted Audit and Risk Committee.