



The Hong Kong Building and Loan Agency Limited

香港建屋貸款有限公司

(Incorporated in Hong Kong with limited liability)

(Stock code: 145)

Form of proxy for use as at an extraordinary general meeting to be held on Thursday, 21 June 2012, at 11:00 a.m. (or any adjournment thereof)

I/We, ^(Note 1) _____
of _____
being the registered holder(s) of _____ share(s) ^(Note 2) of HK\$0.10 each in the share capital of The Hong Kong Building and Loan Agency Limited (the “Company”), **HEREBY APPOINT** the Chairperson of the extraordinary general meeting of the Company (the “Meeting”) or ^(Note 3) _____
of _____
to act as my/our proxy to attend and vote for me/us and on my/our behalf at the Meeting to be held at Falcon Room I, Gloucester Luk Kwok Hong Kong, 72 Gloucester Road, Wanchai, Hong Kong on Thursday, 21 June 2012 at 11:00 a.m. or any adjournment thereof, for the purposes of considering and, if thought fit, passing the proposed resolutions as set out in the notice convening the Meeting as hereunder indicated and, if no such indication is given, as my/our proxy thinks fit and on any other resolutions properly put to the Meeting.

Please tick “✓” in the appropriate boxes below to indicate how you wish your vote(s) to be cast.

	SPECIAL RESOLUTION	FOR ^(Note 4)	AGAINST ^(Note 4)
1.	To consider and approve the Capital Reduction, the Share Consolidation, the Application of Credit and the Amendments to the Memorandum and the Articles of Association of the Company		
ORDINARY RESOLUTIONS			
2.	To re-elect Mr. Lam Raymond Shiu Cheung as an independent non-executive director		
3.	To re-elect Mr. Yeung Kwok Leung as an executive director		
4.	To authorise the board of directors to fix the directors’ remuneration		

Dated this _____ day of _____, 2012.

Signature ^(Note 5): _____

Notes:

- Full name(s) and address(es) are to be inserted in **BLOCK CAPITALS**. The names of all joint registered holders should be stated.
- Please insert the number of shares of HK\$0.10 each in the share capital of the Company registered in your name(s). If no number is inserted, this form of proxy will be deemed to relate to all the shares in the capital of the Company registered in your name(s).
- If any proxy other than the Chairperson of the Meeting is preferred, please delete the words “the Chairperson of the extraordinary general meeting of the Company (the “Meeting”) or” and insert the name and address of the proxy appointed in the space provided. A proxy need not be a member of the Company but must attend the Meeting in person to represent you.
- IMPORTANT: IF YOU WISH TO VOTE FOR ANY RESOLUTION, PLEASE TICK IN THE BOX MARKED “FOR” OPPOSITE TO SUCH PROPOSED RESOLUTION. IF YOU WISH TO VOTE AGAINST A RESOLUTION, TICK IN THE BOX MARKED “AGAINST” OPPOSITE TO SUCH PROPOSED RESOLUTION.** Failure to tick a box will entitle your proxy to abstain from voting or cast for at his/her discretion in respect of that particular resolution. Your proxy will also be entitled to abstain from voting or vote at his/her discretion on any resolution properly put to the Meeting (or any adjournment thereof) other than those set out in the notice convening the Meeting.
- The form of proxy must be signed by a registered shareholder, or his/her attorney duly authorised in writing, or if the registered shareholder is a corporation, either executed under its common seal or under the hand of an officer, attorney or other person so authorised.
- Where there are joint holders of any share of the Company, any one of such persons may vote at the Meeting, either personally or by proxy, in respect of such shares as if he/she were solely entitled thereto, but if more than one of such joint holders are present at the Meeting, personally or by proxy, that one of the said person so present whose name stands first on the register of members of the Company in respect of such share shall alone be entitled to vote in respect thereof.
- To be valid, this form of proxy, together with any power of attorney or other authority (if any) under which it is signed or a notarially certified copy of such power or authority must be deposited at the Company’s registered office of Unit F, 7/F, China Overseas Building, 139 Hennessy Road, Wanchai, Hong Kong not later than 48 hours before the time appointed for holding the Meeting or any adjournment thereof (as the case may be).
- ANY ALTERATION MADE TO THIS FORM OF PROXY SHOULD BE INITIALLED BY THE PERSON(S) WHO SIGN(S) IT.**
- Completion and return of this form of proxy will not preclude you from attending and voting in person at the Meeting or any adjournment thereof (as the case may be) if you so wish and in such event, the authority of this form of proxy will be deemed to have been revoked.