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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)

POSITIVE PROFIT ALERT

This announcement is made pursuant to Part XIVA of the Securities and Futures Ordinance and Rule 13.09 of the Listing Rules.

The Board wishes to inform the shareholders of the Company that the Group is expected to record an improvement in its interim results. The expected gain in profit in the interim results for the six months ended 30 June 2013 as compared with the loss in the interim results for the six months ended 30 June 2012 is mainly attributable to an increase in interest income and decrease in operating expenses.

Shareholders of the Company and potential investors are advised to exercise caution in dealing in the shares of the Company.

This announcement is made pursuant to Part XIVA of the Securities and Futures Ordinance and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”).

The board of directors (the “**Board**”) of The Hong Kong Building and Loan Agency Limited (the “**Company**”) (together with its subsidiaries, the “**Group**”) wishes to inform the shareholders of the Company that the Group is expected to record an improvement in its interim results. The expected gain in profit in the interim results for the six months ended 30 June 2013 as compared with the loss in the interim results for the six months ended 30 June 2012 is mainly attributable to an increase in interest income and decrease in operating expenses.

The information contained in this announcement is only a preliminary assessment made by the management of the Company based on the unaudited management accounts of the Group, and such information has not been audited or reviewed by the Company’s independent auditors or audit committee. The detailed financial information will be published in the forthcoming interim results announcement of the Company.

Shareholders of the Company and potential investors are advised to exercise caution in dealing in the shares of the Company.

By Order of the Board
The Hong Kong Building and Loan Agency Limited
So Yuen Chun
Executive Director

Hong Kong, 1 August 2013

As at the date of this announcement, the Board comprises Mr. So Yuen Chun and Mr. Yeung Kwok Leung being executive Directors; Mr. Lam Kwok Hing, Wilfred being non-executive Director; and Mr. Yeung Wai Hung, Peter, Mr. Lam Raymond Shiu Cheung and Ms. Yuen Wai Man being independent non-executive Directors.