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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)

PROFIT WARNING

This announcement is made by the Company pursuant to Rule 13.09 of the Listing Rules and the provisions of inside information under Part XIVA of the Securities and Future Ordinance.

The Board wishes to inform the shareholders and potential investors that the Group is expected to record a substantial loss for the year ended 31 December 2013 as compared to a profit for the corresponding period in 2012.

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

This announcement is made by The Hong Kong Building and Loan Agency Limited (the “Company”, together with its subsidiaries, referred to as the “Group”) pursuant to Rule 13.09 of the Rules Governing the Listing of Securities (the “Listing Rules”) on the Stock Exchange and the provisions of inside information under Part XIVA of the Securities and Future Ordinance (Cap. 571, Laws of Hong Kong).

The board of directors (the “Board”) of the Company wishes to inform the shareholders of the Company (the “Shareholders”) and potential investors that the Company is expected to record a substantial loss for the year ended 31 December 2013 as compared with a profit recorded by the Company for the corresponding period in 2012. The expected loss in the Company’s results for the year ended 31 December 2013 was mainly attributable to provisions made to loan and loan interest receivables.

This profit warning announcement is only based on preliminary review of the unaudited consolidated management accounts of the Group for the year ended 31 December 2013 by the management of the Company and the information currently available, and hence may or may not be accurate. The actual audited consolidated results of the Group for the year ended 31 December 2013 have not yet been finalised. Shareholders are advised to read carefully the Company’s annual results announcement for the year ended 31 December 2013, which is expected to be published on 28 March 2014.

Shareholders and potential investors of the Company are advised to exercise caution when 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, 24 March 2014

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 J.P. 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.