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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 annual results. The expected gain in profit in the annual results for the year ended 31 December 2012 as compared with the loss in the annual results for the year ended 31 December 2011 is mainly attributable to an increase in interest income, gain on disposal of financial assets at fair value through profit or loss, decreases in loss on fair value changes on financial assets at fair value through profit or loss and 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 annual results. The expected gain in profit in the annual results for the year ended 31 December 2012 as compared with the loss in the annual results for the year ended 31 December 2011 is mainly attributable to an increase in interest income, gain on disposal of financial assets at fair value through profit or loss, decreases in loss on fair value changes on financial assets at fair value through profit or loss and operating expenses.

This announcement is only based on preliminary unaudited consolidated management accounts of the Group for the year ended 31 December 2012 which may be different from the audited financial information. The detailed financial information will be published in the forthcoming 2012 annual 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**  
**Yeung Kwok Leung**  
*Executive Director*

Hong Kong, 25 March 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.*