

**BCB HOLDINGS LIMITED ANNOUNCES RESULTS FOR THE
SECOND QUARTER ENDED SEPTEMBER 30, 2013**

Belize City, Belize, December 16, 2013 -- BCB Holdings Limited (London - AIM: BCB; Trinidad and Tobago Stock Exchange - BCBTT; Bermuda - BBHL) (the "Company" or "BCBHL")

The Company reported a net loss from operations of \$1.2m for the three months ended September 30, 2013 (2012 – net income of \$0.8m), and a net loss per ordinary share from continuing operations for the three months of \$0.01 (2012 – net income per share of \$0.01).

The Company reported a net loss from operations of \$2.1m for the six months ended September 30, 2013 (2012 – net income of \$2.6m), and a net loss per ordinary share from continuing operations for the six months of \$0.02 (2012 – net income per share of \$0.03).

Background Information

BCB Holdings Limited is a parent holding company with no independent business operations or assets other than its investments in its subsidiaries, intercompany balances and holdings of cash and cash equivalents. BCBHL's businesses are conducted through its subsidiaries. The Belize Bank Limited ("BBL"), which is incorporated and based in Belize, focuses on the provision of financial services and lending to domestic clients, and Belize Bank International Limited, which is incorporated and based in Belize, focuses on the provision of financial services and lending to international clients. BCBHL also owns an international corporate services business based in Belize. Within Belize, BBL is the largest, full service commercial and retail banking operation with a head office in Belize City and thirteen branches extended into each of the six districts of Belize. The principal operations of BBL are commercial lending, consumer lending, deposit taking and related banking activities.

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Note: This and other press releases are available at the Company's web site: <http://www.bcbholdings.com>

BCB Holdings Limited

Financial Information

Summarized Consolidated Statements of Income (unaudited)

US dollars in millions except per share data

	3 months ended September 30, 2013	3 months ended September 30, 2012	6 months ended September 30, 2013	6 months ended September 30, 2012
Financial Services				
Interest income	10.5	10.1	20.6	19.5
Interest expense	(2.8)	(3.5)	(5.6)	(7.3)
Net interest income	7.7	6.6	15.0	12.2
Provision for loan losses	(5.4)	(2.0)	(9.0)	(2.4)
Net non-interest expense	(2.3)	(2.9)	(5.7)	(5.4)
Operating income – Financial Services	--	1.7	0.3	4.4
Corporate expenses	(1.2)	(0.9)	(2.4)	(1.8)
Net (loss) income	(1.2)	0.8	(2.1)	2.6
(Loss) Earnings per share: basic and diluted				
Net (loss) income	\$(0.01)	\$0.01	\$(0.02)	\$0.03
Number of shares – (basic & diluted)	100.0m	100.0m	100.0m	100.0m

Consolidated Statements of Changes in Shareholders' Equity (unaudited)

	Share capital \$m	Additional paid in capital \$m	Treasury shares \$m	Retained earnings \$m	Total \$m
At March 31, 2012	0.6	52.8	(21.6)	76.2	108.0
Purchase of Treasury Shares	--	--	(0.1)	--	(0.1)
Other movements	--	--	--	(0.3)	(0.3)
Net loss	--	--	--	(21.6)	(21.6)
At March 31, 2013	0.6	52.8	(21.7)	54.3	86.0
Other movements	--	--	--	(0.2)	(0.2)

Net loss	--	--	--	(2.1)	(2.1)
At September 30, 2013	0.6	52.8	(21.7)	52.0	83.7

Summarized Consolidated Balance Sheet (unaudited)

	September 30 2013 \$m	March 31 2013 \$m
Financial Services		
Cash, cash equivalents and due from banks	125.3	125.2
Interest-bearing deposits with correspondent banks	53.2	17.6
Investment Securities	31.8	81.8
Government of Belize securities	26.2	31.0
Loans – net	333.2	350.7
Property, plant and equipment – net	15.8	15.8
Government of Belize receivable	20.9	20.9
Other assets	38.0	37.9
Total Financial Services assets	644.4	680.9
Corporate		
Cash and cash equivalents	5.4	7.3
Other current assets	3.4	2.4
Total assets	653.2	690.6
Liabilities and shareholders' equity		
Financial Services		
Deposits	549.5	580.9
Interest payable	5.0	5.1
Other liabilities	6.6	10.9
Total Financial Services liabilities	561.1	596.9
Corporate		
Current liabilities	7.2	6.5
Long-term liabilities	1.2	1.2
Total liabilities	569.5	604.6
Total shareholders' equity	83.7	86.0
Total liabilities and shareholders' equity	653.2	690.6

Summarized Consolidated Statement of Cash Flows (unaudited)

6 Months ended September 30	2013 \$m	2012 \$m
Cash flows from operating activities		
Net (loss) income from continuing operations	(2.1)	2.6
Adjustments to reconcile net loss to net cash provided by operating activities:		
Depreciation	0.9	0.8
Provision for loan losses	9.0	2.4

Decrease in interest payable	(0.1)	(0.9)
Changes in assets and liabilities – net	(4.7)	(3.6)
Net cash provided by operating activities	3.0	1.3
Cash flows from investing activities		
Purchase of property plant and equipment (net of disposals)	(0.9)	(1.6)
(Increase) decrease in interest-bearing deposits	(35.6)	25.5
Decrease (increase) in Government securities	4.8	(24.9)
Decrease in Investment securities	50.0	--
Decrease in loans to customers	8.5	5.5
Net cash provided by investing activities	26.8	4.5
Cash flows from financing activities		
Decrease in deposits	(31.4)	(7.8)
Other movements	(0.2)	(0.2)
Net cash utilized by financing activities	(31.6)	(8.0)
Net change in cash, cash equivalents and due from banks	(1.8)	(2.2)
Cash, cash equivalents and due from banks at beginning of period	132.5	155.2
Cash, cash equivalents and due from banks at end of period	130.7	153.0

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