

BCB HOLDINGS LIMITED ANNOUNCES RESULTS FOR THE
FIRST QUARTER ENDED JUNE 30, 2013

Belize City, Belize, October 25, 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 \$0.9m for the three months ended June 30, 2013 (2012 – net income of \$1.8m), the first quarter of fiscal 2013, and a net loss per ordinary share from continuing operations for the quarter of \$0.01 (2012 – net income per share of \$0.02).

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.

For further information contact:

BCB Holdings Limited

UK: +44 (0) 207 248 6700

Belize: +501 227 7178

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 June 30	2013 \$m	2012 \$m
Financial Services		
Interest income	10.1	9.4
Interest expense	(2.8)	(3.8)
Net interest income	7.3	5.6
Provision for loan losses	(3.6)	(0.4)
Net non-interest expense	(3.4)	(2.5)
Operating income - Financial Services	0.3	2.7
Corporate expenses	(1.2)	(0.9)
Net (loss) income	(0.9)	1.8
(Loss) earnings per ordinary share: Basic and diluted:		
Net (loss) income - continuing operations	\$(0.01)	\$0.02
Number of shares – basic and diluted	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	--	--	--	(0.1)	(0.1)
Net loss	--	--	--	(0.9)	(0.9)
At June 30, 2013	--	--	--	53.3	85.0

Summarized Consolidated Balance Sheet (unaudited)

	June 30 2013 \$m	March 31 2013 \$m
Financial Services		
Cash, cash equivalents and due from banks	113.4	125.2
Interest-bearing deposits with correspondent banks	20.3	17.6
Investment Securities	78.6	81.8
Government of Belize securities	30.4	31.0
Loans – net	342.4	350.7
Property, plant and equipment – net	15.8	15.8
Government of Belize receivable	20.9	20.9
Other assets	36.6	37.9
Total Financial Services assets	658.4	680.9
Corporate		
Cash and cash equivalents	6.3	7.3
Other current assets	2.8	2.4
Total assets	667.5	690.6
Liabilities and shareholders' equity		
Financial Services		
Deposits	563.5	580.9
Interest payable	3.9	5.1
Other liabilities	7.0	10.9
Total Financial Services liabilities	574.4	596.9
Corporate		
Current liabilities	6.9	6.5
Long-term liabilities	1.2	1.2
Total liabilities	582.5	604.6
Total shareholders' equity	85.0	86.0
Total liabilities and shareholders' equity	667.5	690.6

Summarized Consolidated Statement of Cash Flows (unaudited)

3 Months ended June 30	2013 \$m	2012 \$m
Cash flows from operating activities		
Net (loss) income from continuing operations	(0.9)	1.8
Adjustments to reconcile net loss to net cash provided by operating activities:		
Depreciation	0.5	0.3
Provision for loan losses	3.6	0.4
Decrease in interest payable	(1.2)	(1.0)
Changes in assets and liabilities – net	(2.6)	(0.4)
Net cash (utilized by) provided by operating activities	(0.6)	1.1

Cash flows from investing activities		
Purchase of property plant and equipment (net of disposals)	(0.5)	(0.6)
(Increase) decrease in interest-bearing deposits	(2.7)	6.4
Decrease in Government securities	0.6	1.0
Decrease in Investment securities	3.2	--
Decrease in loans to customers	4.7	5.0
Net cash provided by investing activities	5.3	11.8
Cash flows from financing activities		
(Decrease) increase in deposits	(17.4)	0.3
Other movements	(0.1)	--
Net cash (utilized by) provided by financing activities	(17.5)	0.3
Net change in cash, cash equivalents and due from banks	(12.8)	13.2
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	119.7	168.4