

**BCB HOLDINGS LIMITED ANNOUNCES RESULTS FOR THE  
THIRD QUARTER ENDED DECEMBER 31, 2014**

Belize City, Belize, April 1, 2015 -- BCB Holdings Limited (London - AIM: BCB; Bermuda - BBHL) (the "Company" or "BCBHL")

The Company reported a net loss from operations of \$4.0m for the three months ended December 31, 2014 (2013 – net loss of \$2.7m), and a net loss per ordinary share from continuing operations for the three months of \$0.04 (2013 – net loss per share of \$0.03).

The Company reported a net loss from operations of \$2.0m for the nine months ended December 31, 2014 (2013 – net loss of \$4.8m), and a net loss per ordinary share from continuing operations for the nine months of \$0.02 (2013 – net loss per share of \$0.05).

**Background Information**

BCB Holdings Limited (BCBHL) 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) is incorporated and based in Belize and focuses on the provision of financial services and lending to domestic clients. Belize Bank International Limited is incorporated and based in Belize and 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 December 31, 2014	3 months ended December 31, 2013	9 months ended December 31, 2014	9 months ended December 31, 2013
<b>Financial Services</b>				
Interest income	10.9	11.2	31.5	31.8
Interest expense	(2.2)	(2.7)	(6.7)	(8.3)
Net interest income	8.7	8.5	24.8	23.5
Provision for loan losses	(5.1)	(7.0)	(10.9)	(16.0)
Net non-interest expense	(6.9)	(3.0)	(13.1)	(8.7)
Operating (loss) income – Financial Services	(3.3)	(1.5)	0.8	(1.2)
Corporate expenses	(0.7)	(1.2)	(2.8)	(3.6)
<b>Net loss</b>	<b>(4.0)</b>	<b>(2.7)</b>	<b>(2.0)</b>	<b>(4.8)</b>
Loss per share: basic and diluted				
Net loss	(\$0.04)	(\$0.03)	(\$0.02)	(\$0.05)
Number of shares – (basic & diluted)	99.9m	99.9m	99.9m	99.9m

#### Summarized Consolidated Balance Sheet (unaudited)

	December 31 2014 \$m	March 31 2014 \$m
<b>Financial Services</b>		
Cash, cash equivalents and due from banks	135.4	170.5
Interest-bearing deposits with correspondent banks	74.9	54.3
Investment securities	49.9	37.3
Government of Belize securities	20.9	20.0
Loans – net	332.0	326.2
Property, plant and equipment – net	16.3	17.2
Government of Belize receivable	27.8	24.6
Other assets	6.9	31.2

<b>Total Financial Services assets</b>	664.1	681.3
<b>Corporate</b>		
Cash and cash equivalents	0.1	4.0
Other current assets	6.6	3.9
<b>Total assets</b>	670.8	689.2
<b>Liabilities and shareholders' equity</b>		
<b>Financial Services</b>		
Deposits	575.0	593.1
Interest payable	3.3	4.3
Other liabilities	11.6	8.5
<b>Total Financial Services liabilities</b>	589.9	605.9
<b>Corporate</b>		
Current liabilities	8.5	7.8
Long-term liabilities	--	1.2
<b>Total liabilities</b>	598.4	614.9
<b>Total shareholders' equity</b>	72.4	74.3
<b>Total liabilities and shareholders' equity</b>	670.8	689.2

Summarized Consolidated Statement of Cash Flows (unaudited)

9 Months ended December 31	2014 \$m	2013 \$m
<b>Cash flows from operating activities</b>		
Net loss from continuing operations	(2.0)	(4.8)
Adjustments to reconcile net loss to net cash provided by operating activities:		
Depreciation	1.4	1.4
Provision for loan losses	10.9	16.0
Decrease in interest payable	(1.0)	(0.9)
Changes in assets and liabilities – net	24.2	(5.3)
<b>Net cash provided by operating activities</b>	33.5	6.4
<b>Cash flows from investing activities</b>		
Purchase of property plant and equipment (net of disposals)	(0.5)	(1.5)
Increase in interest-bearing deposits	(20.6)	(31.8)
Increase in Government securities	(0.9)	(2.5)
Increase in Government receivable	(3.2)	--
(Increase) decrease in Investment securities	(12.6)	45.4
Increase in loans to customers	(16.7)	(3.1)
<b>Net cash (utilized) provided by investing activities</b>	(54.5)	6.5
<b>Cash flows from financing activities</b>		
Decrease in deposits	(18.1)	(17.6)
Other movements	0.1	(0.1)

Net cash utilized by financing activities	(18.0)	(17.7)
Net change in cash, cash equivalents and due from banks	(39.0)	(4.8)
Cash, cash equivalents and due from banks at beginning of period	174.5	132.5
Cash, cash equivalents and due from banks at end of period	135.5	127.7