

SNAPSHOT OF DOLLA (JMD) AS @ NOVEMBER 30, 2022

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	DOLLA (JMD)	Ryan Reid	Lisa Lewis
Report Date:	11/30/22	Christopher Yeung	
Market of Listing	Finance	Kadeen Mairs	
Analysis Period (months):	12	Dane Patterson	
Start Date of Analysis Period:	12/05/21	Michael Banbury	

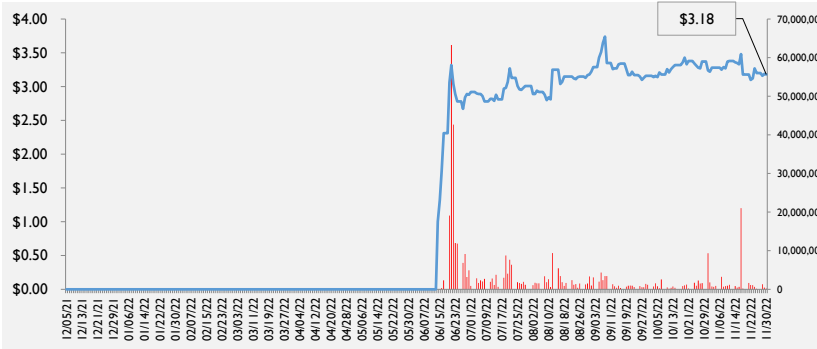
COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
DOLLA was incorporated in Jamaica in 2009 and commenced operations in October 2014. The company is a subsidiary of the private equity investment company, First Rock Capital Holdings Limited which is listed on the Jamaica Stock Exchange (JSE). DOLLA has been providing easy access to better financial services by serving the unbanked and underbanked population.	Chief Executive Officer: Kadeen Mairs Chief Financial Officer: Trevene Mckenzie

COMPANY PERFORMANCE ¹				
Reporting Currency		JMD	\$	Cap Structure, %
Net Interest Income (\$'000)		\$597,121	\$644,762	47%
Other Revenue (\$'000)		(\$18,680)	\$715,456	53%
5-Year Revenue CAGR (\$'000)		NA	Total Assets (\$'000)	100%
Operating Expenses (\$'000)		\$264,469		
Efficiency Ratio		46%	Return on Assets	20.27%
Current Earnings (\$'000)		\$275,690	Return on Equity	38.53%
Net Earnings Margin		47.66%	Dividends Per Share ¹	\$0.00
EPS		\$0.110	Dividend Yield (TTM)	0.09%
Book Value Per Share		\$0.29		

CURRENT MARKET DATA		INDUSTRY MARKET DATA	
Trading Currency	JMD	JMMB Sector Classification *	Finance
Shares Outstanding	2,500,000,000	Market Cap of Industry	NA
Close Price	\$3.18	% of Sector Index	NA
Market Capitalization	\$7,950,000,000		Overall Market

CURRENT MARKET DATA		VALUATION METRICS	
Current P/E Ratio of DOLLA (JMD)	28.84x	Implied Valuation _{P/E}	NA
Current P/E Ratio of Sector	NA	Implied Valuation _{P/B}	NA
Current P/B Ratio	11.11x	Implied Valuation Range	[\$.00 - \$.00]
Current P/B Ratio of Sector	NA	Implied Valuation Average	NA
7D Moving Average	\$3.20	Current Price	\$3.18
365D Moving Average	\$3.10		

NA

LIQUIDITY INDICATORS		HISTORICAL PRICES & VOLUMES	
Current Bid	\$3.17		
Current Ask	\$3.19		
Bid Ask Spread, \$	\$0.02		
Bid Ask Spread, %	0.63%		
Total Shares Outstanding	2,500,000,000		
Avg Daily Volume Traded, Trailing 12M	3,310,672		
Avg. Daily Value (\$) Traded, Trailing 12M	\$4,820,651		
Liquidity Classification	HIGH		

SHARE PRICE MOMENTUM		SHARE PRICE COMMENTARY	
1D % Change	-0.31%	NA	
1W % Change	1.92%		
1M % Change	-2.75%		
3M % Change	-1.24%		
12M % Change	NA		
5Y % Change	NA		

COMPANY NEWS	
21-Nov-22	DOLLA has advised that on November 17, 2022, Directors purchased 20,000,000 DOLLA shares and a Director and Senior Manager sold 72,849 DOLLA shares.
18-Nov-22	DOLLA has advised that a Senior Manager purchased 500,000 DOLLA shares on November 14, 2022.
11-Nov-22	DOLLA has advised that a Director purchased 730,000 DOLLA shares on November 10, 2022. DOLLA has advised that Directors purchased 359,810 DOLLA shares on November 8, 2022.
9-Nov-22	DOLLA has also declared an interim dividend of J\$0.0376 per share payable on December 7, 2022 to all ordinary shareholders on record as at November 25, 2022. The ex-dividend date is November 24, 2022.
7-Nov-22	DOLLA has advised that during the period November 1 to 3 2022, a Director purchased 876,000 DOLLA shares and a Director sold 806,451 DOLLA shares.

¹ Company Performance metrics are calculated using trailing twelve (12) months financial data as at 9/30/2022

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