

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

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	EPLY (JMD)	P.B. Scott	Keith Collister
Report Date:	11/30/22	Nicholas Scott	Byron Thompson
Market of Listing	Finance	Melanie Subratie	Maxim Rochester
Analysis Period (months):	12	Sharon Donaldson	Alexander Melville
Start Date of Analysis Period:	12/05/21	Jennifer Scott	

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
Epley is an Investment Company focused on cred, mezzanine, and real estate opportunities. The Company manages a portfolio of loans, leases, and other forms of commercial credit. Epley is domiciled in Jamaica, listed on the Jamaica Stock Exchange, and invests throughout the Caribbean and Central America.	General Manager: Justin Nam Financial Controller: Jacquelin Watson

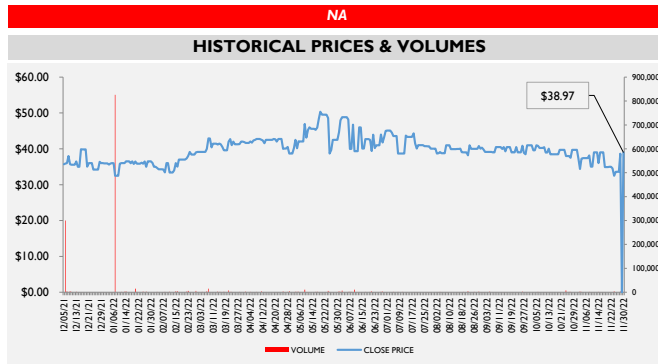
COMPANY PERFORMANCE ¹				
		JMD	\$	Cap Structure, %
Reporting Currency		JMD		
Net Interest Income (\$'000)		\$130,710	\$4,463,186	81%
Other Revenue (\$'000)		\$0	\$1,055,510	19%
5-Year Revenue CAGR (\$'000)		0.00%	\$5,518,696	100%
Operating Expenses (\$'000)		\$231,622		
Efficiency Ratio		177%		
Current Earnings (\$'000)		\$260,431		
Net Earnings Margin		199.24%		
EPS		\$1.380		
Book Value Per Share		\$5.09		
Total Liabilities (\$'000)				81%
Total Equity (\$'000)				19%
Total Assets (\$'000)				100%
Return on Assets				4.72%
Return on Equity				24.67%
Dividends Per Share ¹				\$0.00
Dividend Yield (TTM)				0.00%

CURRENT MARKET DATA	
Trading Currency	JMD
Shares Outstanding	192,468,300
Close Price	\$38.97
Market Capitalization	\$7,500,489,651
Current P/E Ratio of EPLY (JMD)	28.24x
Current P/E Ratio of Sector	NA
Current P/B Ratio	7.65x
Current P/B Ratio of Sector	NA
7D Moving Average	\$30.13
365D Moving Average	\$39.54

INDUSTRY MARKET DATA		
JMMB Sector Classification *	Finance	Overall Market
Market Cap of Industry	NA	
% of Sector Index	NA	

VALUATION METRICS	
Implied Valuation _{P/E}	NA
Implied Valuation _{P/B}	NA
Implied Valuation Range	[\$.00 - \$.00]
Implied Valuation Average	NA
Current Price	\$38.97

LIQUIDITY INDICATORS	
Current Bid	\$38.10
Current Ask	\$38.98
Bid Ask Spread, \$	\$0.88
Bid Ask Spread, %	2.28%
Total Shares Outstanding	192,468,300
Avg Daily Volume Traded, Trailing 12M	6,160
Avg. Daily Value (\$) Traded, Trailing 12M	\$193,437
Liquidity Classification	MEDIUM



SHARE PRICE MOMENTUM	
1D % Change	NA
1W % Change	12.86%
1M % Change	3.98%
3M % Change	-2.11%
12M % Change	8.25%
5Y % Change	289.70%

SHARE PRICE COMMENTARY
Over the last 12 months, EPLY (JMD) has increased by 8%. The Average Price (VWAP) of EPLY (JMD) over this period has been \$34.70. The stock traded as high as \$50.35 on May 19, 2022 and as low as \$0.00 on November 29, 2022.

COMPANY NEWS	
25-Nov-22	EPLY has advised that the Company has formed Capital Infrastructure Group Limited (CIG) a joint venture with Jamaica Producers Group Limited (JP) to invest in infrastructure projects across the Caribbean. CIG is controlled and managed jointly by JP and EPLY as equal partners and is funded by capital commitments from both companies as well as external institutional investors.
14-Nov-22	EPLY has released its unaudited financial statements for the third quarter ended September 30, 2022.
14-Nov-22	EPLY has also advised that at a meeting of its Board of Directors held on November 11, 2022, an ordinary dividend of 5.2 cents per share was declared to all shareholders on record as at November 30, 2022. The dividend will be paid on December 15, 2022. The ex-dividend date is November 29, 2022.
4-Nov-22	EPLY has advised that its Board of Directors will meet on Friday, November 11, 2022, to consider the payment of an interim dividend to stockholders.
15-Aug-22	EPLY has advised that at a meeting of the Board of Directors held on August 12, 2022, an ordinary dividend of 5.2 cents (\$0.052) per share was declared to all shareholders on record as at August 31, 2022, to be paid on September 15, 2022. The ex-dividend date is August 30, 2022.
5-Aug-22	EPLY has advised that the Board of Directors will meet on Friday, August 12, 2022, to consider the payment of an interim dividend to stockholders.

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

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