

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

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	ISP (JMD)	Clifton Cameron	Robert Chung
Report Date:	11/30/22	Dennis Smith	Diyal Fernando
Market of Listing	Finance	Rosemary Thwaites	
Analysis Period (months):	12	Wayne Wray	
Start Date of Analysis Period:	12/05/21	Primrose Smith	

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
ISP Finance Services Limited is a finance company that provides personal and small business loans. ISP has a dedicated and courteous staff will process your loan fast, often in less than one hour. ISP Finance Services currently provides a suite of professionally managed services for personal and small business loans.	Chief Operating Officer: Primrose Smith Accountant: Seymour Smith

COMPANY PERFORMANCE ¹					
Reporting Currency		JMD	\$	Cap Structure, %	
Net Interest Income (\$'000)		\$617,608	Total Liabilities (\$'000)	\$327,313	39%
Other Revenue (\$'000)		\$8,235	Total Equity (\$'000)	\$510,819	61%
5-Year Revenue CAGR (\$'000)		10.60%	Total Assets (\$'000)	\$838,132	100%
Operating Expenses (\$'000)		\$518,721	Return on Assets		8.68%
Efficiency Ratio		83%	Return on Equity		14.24%
Current Earnings (\$'000)		\$72,741	Dividends Per Share ¹		\$0.00
Net Earnings Margin		11.62%	Dividend Yield (TTM)		0.00%
EPS		\$0.439			
Book Value Per Share		\$4.64			

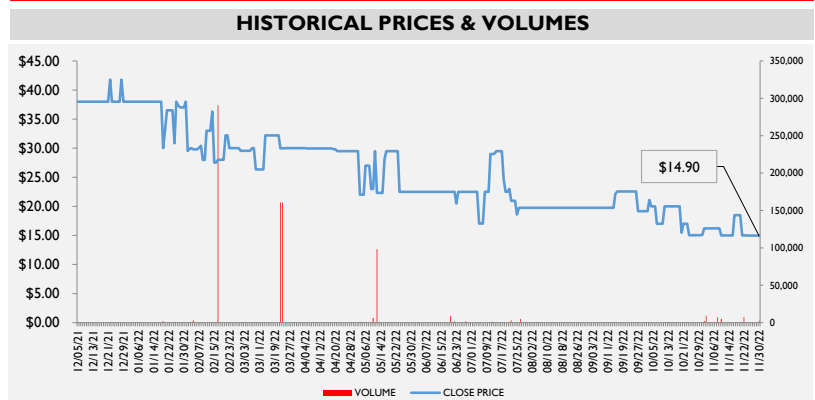
CURRENT MARKET DATA	
Trading Currency	JMD
Shares Outstanding	105,000,000
Close Price	\$14.90
Market Capitalization	\$1,564,500,000
Current P/E Ratio of ISP (JMD)	33.95x
Current P/E Ratio of Sector	NA
Current P/B Ratio	3.21x
Current P/B Ratio of Sector	NA
7D Moving Average	\$14.97
365D Moving Average	\$25.82

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	\$14.90

LIQUIDITY INDICATORS	
Current Bid	\$14.90
Current Ask	\$14.98
Bid Ask Spread, \$	\$0.08
Bid Ask Spread, %	0.54%
Total Shares Outstanding	105,000,000
Avg Daily Volume Traded, Trailing 12M	6,502
Avg. Daily Value (\$) Traded, Trailing 12M	\$86,212
Liquidity Classification	LOW

NA



SHARE PRICE MOMENTUM	
1D % Change	-0.47%
1W % Change	-0.67%
1M % Change	-1.00%
3M % Change	-24.56%
12M % Change	-60.79%
5Y % Change	-0.67%

SHARE PRICE COMMENTARY

Over the last 12 months, ISP (JMD) has decreased by 61%. The Average Price (VWAP) of ISP (JMD) over this period has been \$27.30. The stock traded as high as \$41.80 on December 22, 2021 and as low as \$14.90 on November 30, 2022.

COMPANY NEWS

	ISP has advised that the Company has issued a Bond totalling J\$470,000,000 maturing on November 22, 2025.
24-Nov-22	ISP has also advised that the Annual General Meeting of the Company will be held virtually at 11:00 a.m. on Monday, November 28, 2022 via https://iteneri.com/isp
14-Nov-22	ISP has released its unaudited financial statements for the third quarter ended September 30, 2022.
	ISP has advised that the Annual General Meeting (AGM) of the Company scheduled to be held on Thursday, November 24, 2022 has been rescheduled to Monday, November 28, 2022. The AGM will be held virtually commencing at 11.00 a.m.
4-Nov-22	ISP has also advised that the filing its 2021 Annual Report will be further delayed to November 4, 2022
25-Oct-22	ISP has advised that due to setbacks in the production process, there has been a delay in the publication of its 2021 Annual Report. The Company anticipates that the annual report will be published on or before November 3, 2022.
15-Aug-22	ISP has submitted its unaudited financial statements for the second quarter ended June 30, 2022.

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

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