

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

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	LASF (JMD)	Hon. Lancelles Chin	Hon. Roald Henriques
Report Date:	11/30/22	Jacinth Hall-Tracey	Gary Peart
Market of Listing	Finance	Dr. Eileen Chin	James Rawle
Analysis Period (months):	12	Compton Rodney	Vincent Chen
Start Date of Analysis Period:	12/05/21	Christopher Berry	Kenneth Sylvester

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
Lasco Financial Services Ltd. provides a wide range of financial services. The Company's activities include remittance, financial services, and property ownership and management. Lasco Financial's services include foreign currency exchange and money transfer services.	Managing Director Jacinth Hall-Tracey
	Group Chief Financial Officer Atasha Bernard

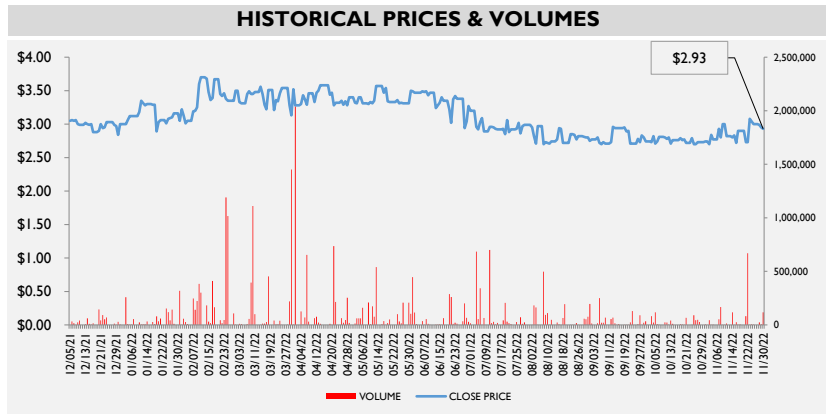
COMPANY PERFORMANCE ¹					
Reporting Currency		JMD	\$	Cap Structure, %	
Net Interest Income (\$'000)		\$2,485,389	Total Liabilities (\$'000)	\$2,283,533	53%
Other Revenue (\$'000)		\$0	Total Equity (\$'000)	\$2,044,979	47%
5-Year Revenue CAGR (\$'000)		11.58%	Total Assets (\$'000)	\$4,328,512	100%
Operating Expenses (\$'000)		\$1,850,413	Return on Assets		7.26%
Efficiency Ratio		74%	Return on Equity		15.37%
Current Earnings (\$'000)		\$314,249	Dividends Per Share ¹		\$0.04
Net Earnings Margin		12.64%	Dividend Yield (TTM)		1.37%
EPS		\$0.245			
Book Value Per Share		\$1.60			

CURRENT MARKET DATA		INDUSTRY MARKET DATA		
Trading Currency	JMD	JMMB Sector Classification *	Finance	Overall Market
Shares Outstanding	1,280,227,726	Market Cap of Industry	NA	
Close Price	\$2.93	% of Sector Index	NA	
Market Capitalization	\$3,751,067,237			
Current P/E Ratio of LASF (JMD)	11.94x			
Current P/E Ratio of Sector	NA			
Current P/B Ratio	1.83x			
Current P/B Ratio of Sector	NA			
7D Moving Average	\$2.99			
365D Moving Average	\$3.10			

VALUATION METRICS

Implied Valuation _{P/E}	NA
Implied Valuation _{P/B}	NA
Implied Valuation Range	[\$.00 - \$.00]
Implied Valuation Average	NA
Current Price	\$2.93

LIQUIDITY INDICATORS	
Current Bid	\$2.75
Current Ask	\$3.03
Bid Ask Spread, \$	\$0.28
Bid Ask Spread, %	9.69%
Total Shares Outstanding	1,280,227,726
Avg Daily Volume Traded, Trailing 12M	103,247
Avg. Daily Value (\$) Traded, Trailing 12M	\$327,071
Liquidity Classification	MEDIUM



SHARE PRICE MOMENTUM	
ID % Change	-0.68%
IW % Change	-4.87%
1M % Change	7.33%
3M % Change	6.55%
12M % Change	-5.18%
5Y % Change	-41.52%

SHARE PRICE COMMENTARY
Over the last 12 months, LASF (JMD) has decreased by 5%. The Average Price (VWAP) of LASF (JMD) over this period has been \$3.18. The stock traded as high as \$3.70 on February 11, 2022 and as low as \$2.70 on August 08, 2022.

COMPANY NEWS	
17-Nov-22	LASF has advised that an interim dividend of \$0.05 per share will be paid shareholders of the Company on record at the close of business on December 1, 2022. The payment date of the interim dividend will be on December 21, 2022. The ex-date is November 30, 2022.
9-Nov-22	LASF has advised that a meeting of the Board of Directors of the Company is scheduled to be held on Thursday, November 17, 2022, to consider, and if thought fit, recommend the payment of an interim dividend.
3-Nov-22	LASF has released its unaudited financial statements for the third quarter ended September 30, 2022.
5-Aug-22	LASF has submitted its unaudited financial statements for the first quarter ended June 30, 2022.
	LASF has advised that the Annual General Meeting (AGM) of the Company will be held on Wednesday, September 28, 2022 at 9:00 a.m. in the Rock Steady Ballrooms 2 and 3, AC Marriott Kingston, 38 – 42 Lady Musgrave Road, Kingston 5, and via electronic means which can be accessed at www.lascojamaica.com/financial/
2-Aug-22	Further information on how to participate in the AGM is available at www.lascojamaica.com/financial/

¹ Company Performance metrics are calculated using trailing twelve (12) months financial data as at 6/30/2022

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