

SNAPSHOT OF SCIJMD (USD) AS @ NOVEMBER 30, 2022

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	SCIJMD (USD)	Milton Brady	Simon Cawdery
Report Date:	11/30/22	Clement Wainwright Iton	Dr. David McBean
Market of Listing	Finance	Dr. Ike Johnson	Gassan Azan, Jr.
Analysis Period (months):	12	Jason Morris	Berisford Grey
Start Date of Analysis Period:	12/05/21	Winston Connolly	

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
Sygnus Credit Investments Limited operates as an investment company. The Company focuses on non-traditional financing to medium-sized firms, as well as offers portfolio management, investment banking, capital raising, and tax advisory services. Sygnus Credit Investments serves customers in Jamaica.	Chief Executive Officer Berisford Grey
	Chief Operating Officer Dr. Ike Johnson

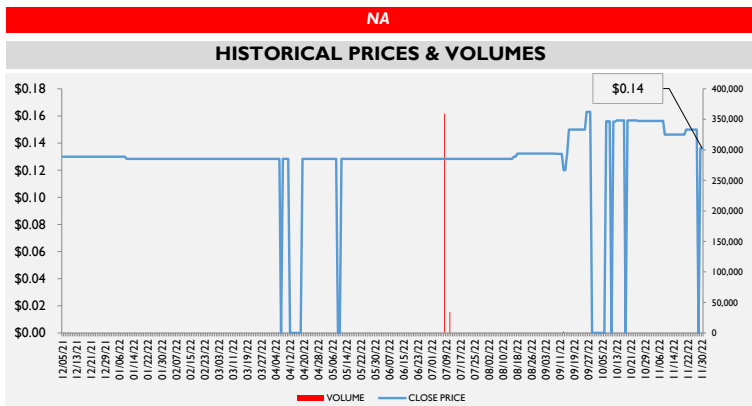
COMPANY PERFORMANCE ¹			
Reporting Currency	USD	\$	Cap Structure, %
Net Interest Income (\$'000)	\$6,843	Total Liabilities (\$'000)	\$69,996 49%
Other Revenue (\$'000)	\$4,576	Total Equity (\$'000)	\$67,541 47%
5-Year Revenue CAGR (\$'000)	66.81%	Total Assets (\$'000)	\$142,428 100%
Operating Expenses (\$'000)	\$7,349		
Efficiency Ratio	64%	Return on Assets	2.77%
Current Earnings (\$'000)	\$3,943	Return on Equity	5.84%
Net Earnings Margin	34.53%		
EPS	\$0.025	Dividends Per Share ¹	\$0.01
Book Value Per Share	\$0.43	Dividend Yield (TTM)	3.67%

CURRENT MARKET DATA	INDUSTRY MARKET DATA
Trading Currency	USD
Shares Outstanding	242,735,763
Close Price	\$0.14
Market Capitalization	\$33,060,611
Current P/E Ratio of SCIJMD (USD)	8.38x
Current P/E Ratio of Sector	NA
Current P/B Ratio	0.49x
Current P/B Ratio of Sector	NA
7D Moving Average	\$0.12
365D Moving Average	\$0.13
JMMB Sector Classification *	Finance
Market Cap of Industry	NA
% of Sector Index	NA
Overall Market	

VALUATION METRICS	
Implied Valuation _{P/E}	NA
Implied Valuation _{P/B}	NA
Implied Valuation Range	[\$0.00 - \$0.00]
Implied Valuation Average	NA
Current Price	\$0.14

LIQUIDITY INDICATORS	
Current Bid	\$0.00
Current Ask	\$0.14
Bid Ask Spread, \$	\$0.14
Bid Ask Spread, %	200.00%
Total Shares Outstanding	242,735,763
Avg Daily Volume Traded, Trailing 12M	24,962
Avg. Daily Value (\$) Traded, Trailing 12M	\$203
Liquidity Classification	LOW

SHARE PRICE MOMENTUM	
1D % Change	0.00%
1W % Change	-9.20%
1M % Change	-12.86%
3M % Change	2.95%
12M % Change	4.77%
5Y % Change	NA



SHARE PRICE COMMENTARY

Over the last 12 months, SCIJMD (USD) has increased by 5%. The Average Price (VWAP) of SCIJMD (USD) over this period has been \$0.13. The stock traded as high as \$0.16 on September 26, 2022 and as low as \$0.00 on April 07, 2022.

COMPANY NEWS	
14-Nov-22	SCI has released its unaudited financial statements for the first quarter ended September 30, 2022.
31-Oct-22	SCI has advised that the Annual General Meeting of the Company will be held at 11:00 a.m. on January 18, 2023 at Bella Rosa Road, Gros Islet, St. Lucia in a hybrid format which includes a physical meeting and video conferencing.
	SCI has declared an interim dividend of US\$0.00262 per share payable on October 14, 2022 to all shareholders on record as at September 30, 2022. The ex-dividend date will be September 29, 2022.
2-Sep-22	Ordinary shareholders who hold J\$ shares will be paid the J\$ equivalent of the US\$ dividend declared per share. The exchange rate used will be the weighted average spot selling exchange rate published by the Bank of Jamaica (BOJ) five (5) business days immediately preceding the date of payment of the dividend.
	SCI has submitted its audited financial statements for the year ended June 30, 2022.
	SCI has advised that it will host an earnings call via zoom for investors and analysts on Wednesday, August 31, 2022, at 10:00 a.m. The earnings call may be accessed via the Registration link below:
30-Aug-22	https://us02web.zoom.us/join/register?WN_dTWXkYPiI_eo7nkpLaDG6w
	SCI has also advised that the Board of Directors has scheduled a meeting for Friday, September 2, 2022; at which time the Board will consider, and if thought fit, recommend the payment of an interim dividend to shareholders.
5-Aug-22	SCI has advised that an employee of Sygnus Capital Limited sold 9,300 shares on August 2, 2022.

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

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