JMMB SECURITIES LTD
A Member of the Jamaica Stock Exchange

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

INPUT

JSE Ticker:	SELECTF (JMD)
Report Date:	11/30/22
Market of Listing	Finance
Analysis Period (months):	12
Start Date of Analysis Period:	12/05/21

BOARD OF DIRECTORS

Colin Steele	Daniella Silvera
Kevin Donaldson	Dr. Warren Chin
Janene Shaw	
Omar Brown	
Faith Vincent	

COMPANY DESCRIPTION

Sagicor Select Funds Limited is a public company which has the primary purpose of trading in securities listed on recognized exchanges. The Company is comprised of five (5) classes of shares; with a management share class and the remaining four classes each representing a separate fund within the Company.

KEY MANAGEMENT EXECUTIVES

CEO, SAGICOR INVESTMENTS	Kevin Donaldson
Executive Vice President, Finance and Group CFO	Ivan B. O'B. Carter

COMPANY PERFORMANCE [1]

Reporting Currency		JMD
Gross Revenue	($'000)	($337,609)
Other Income	($'000)	$0
5-Year Revenue CAGR	($'000)	NA
Operating Expenses	($'000)	$37,383
Efficiency Ratio		-11%
Current Earnings	($'000)	($374,992)
Net Earnings Margin		111.07%
EPS		($0.074)
Book Value Per Share		$0.74

	$	Cap Structure, %
Total Liabilities ($'000)	$24,831	1%
Total Equity ($'000)	$3,772,827	99%
Total Assets ($'000)	*$3,797,658*	*100%*
Return on Assets		-9.87%
Return on Equity		-9.94%
Dividends Per Share [1]		$0.02
Dividend Yield (TTM)		3.95%

CURRENT MARKET DATA

Trading Currency	JMD
Shares Outstanding	5,100,000,000
Close Price	$0.43
Market Capitalization	$2,193,000,000
Current P/E Ratio of SELECTF (JMD)	N/A
Current P/E Ratio of Sector	NA
Current P/B Ratio	0.58x
Current P/B Ratio of Sector	NA
7D Moving Average	$0.41
365D Moving Average	$0.47

INDUSTRY MARKET DATA

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

VALUATION METRICS

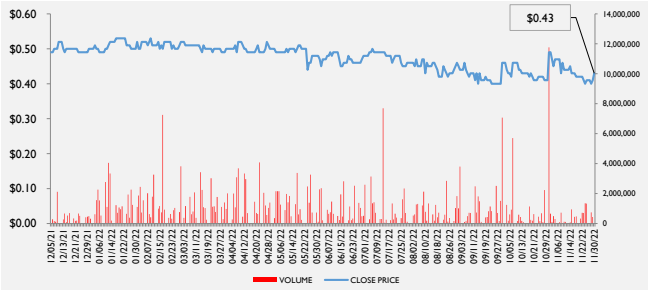
Implied Valuation $_{P/E}$	NA
Implied Valuation $_{P/B}$	NA
Implied Valuation Range	[$.00 - $.00]
Implied Valuation Average	NA
Current Price	$0.43

NA

LIQUIDITY INDICATORS

Current Bid	$0.43
Current Ask	$0.44
Bid Ask Spread, $	$0.01
Bid Ask Spread, %	*2.30%*
Total Shares Outstanding	5,100,000,000
Avg Daily Volume Traded, *Trailing 12M*	1,189,759
Avg. Daily Value ($) Traded, *Trailing 12M*	$569,262
Liquidity Classification	**MEDIUM**

HISTORICAL PRICES & VOLUMES



SHARE PRICE MOMENTUM

1D % Change	*4.88%*
1W % Change	*4.88%*
1M % Change	*2.38%*
3M % Change	*-4.44%*
12M % Change	*-15.69%*
5Y % Change	*NA*

SHARE PRICE COMMENTARY

Over the last 12 months, SELECTF (JMD) has decreased by 16%. The Average Price (VWAP) of SELECTF (JMD) over this period has been $0.48. The stock traded as high as $0.53 on January 17, 2022 and as low as $0.40 on September 14, 2022.

COMPANY NEWS

15-Nov-22	SELECTF has released its unaudited financial statements for the third quarter ended September 30, 2022.
14-Nov-22	The Board of Directors of Sagicor Select Funds Limited (SELECT) at its meeting held on November 11, 2022, adopted Resolutions as follows: (i) to declare an interim dividend of $0.0105 per stock unit payable on December 9, 2022, to stockholders of the Financial Select Fund (SELECTF) on record at the close of business on November 25, 2022; and (ii) to declare an interim dividend of $0.0195 per stock unit payable on December 9, 2022, to stockholders of the Manufacturing and Distribution Select Fund (SELECTMD) on record at the close of business on November 25, 2022. The ex-dividend date is November 24, 2022, for both dividends.
4-Nov-22	SELECT has advised that its Board of Directors will consider the payment of an interim dividend on November 11, 2022.
7-Jul-22	SELECT has advised that Dr. Warren Chin has resigned from the Board of Directors of the Company effective July 5, 2022.
16-May-22	SELECTF has submitted its unaudited financial statements for the first quarter ended March 31, 2022.

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

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