

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

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	SIL (JMD)	Charles Ross	Robert Taylor
Report Date:	11/30/22	Maxim Rochester	
Market of Listing	Finance	Derek Jones	
Analysis Period (months):	12	Michael Bernard	
Start Date of Analysis Period:	12/05/21	Marian Ross	

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
Sterling Investments Limited is an investment company focused primarily in an array of high quality fixed income securities denominated in United States dollars. A small part of the company's portfolio is also dedicated to private equity investments that serve to boost the company's return on equity.	Chief Executive Officer: Charles Ross Vice President - Finance & Compliance: Marva Chang

COMPANY PERFORMANCE ¹			
	JMD	\$	Cap Structure, %
Reporting Currency	JMD		
Net Interest Income (\$'000)	\$135,007	\$535,522	31%
Other Revenue (\$'000)	\$56,117	\$1,166,381	69%
5-Year Revenue CAGR (\$'000)	34.14%		
Operating Expenses (\$'000)	\$84,591		
Efficiency Ratio	44%		4.90%
Current Earnings (\$'000)	\$83,346		7.15%
Net Earnings Margin	43.61%		
EPS	\$0.199		\$0.18
Book Value Per Share	\$2.79		6.14%
		Total Liabilities (\$'000)	
		Total Equity (\$'000)	
		Total Assets (\$'000)	100%
		Return on Assets	
		Return on Equity	
		Dividends Per Share ¹	
		Dividend Yield (TTM)	

CURRENT MARKET DATA	
Trading Currency	JMD
Shares Outstanding	418,608,941
Close Price	\$2.89
Market Capitalization	\$1,209,779,839
Current P/E Ratio of SIL (JMD)	14.52x
Current P/E Ratio of Sector	NA
Current P/B Ratio	1.04x
Current P/B Ratio of Sector	NA
7D Moving Average	\$2.76
365D Moving Average	\$2.90

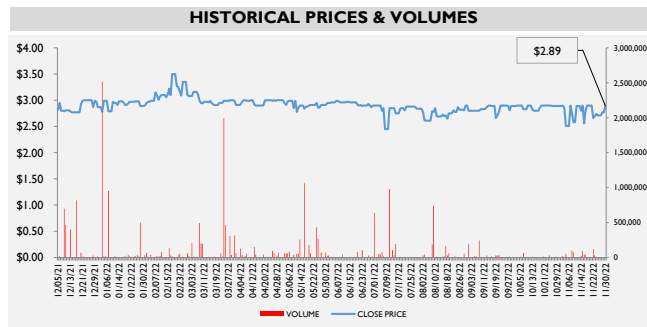
INDUSTRY MARKET DATA		
JMBB Sector Classification *	Finance	Overall Market
Market Cap of Industry	NA	
% of Sector Index	NA	

LIQUIDITY INDICATORS	
Current Bid	\$2.75
Current Ask	\$2.89
Bid Ask Spread, \$	\$0.14
Bid Ask Spread, %	4.96%
Total Shares Outstanding	418,608,941
Avg Daily Volume Traded, Trailing 12M	88,345
Avg. Daily Value (\$) Traded, Trailing 12M	\$238,819
Liquidity Classification	MEDIUM

VALUATION METRICS	
Implied Valuation _{P/E}	NA
Implied Valuation _{P/B}	NA
Implied Valuation Range	[\$.00 - \$.00]
Implied Valuation Average	NA
Current Price	\$2.89

NA

SHARE PRICE MOMENTUM	
1D % Change	4.33%
1W % Change	7.04%
1M % Change	0.00%
3M % Change	3.21%
12M % Change	1.76%
5Y % Change	20.42%



COMPANY NEWS	
15-Nov-22	SIL has released its unaudited financial statements for the third quarter ended September 30, 2022. SIL has advised that an Extraordinary General Meeting of the Company will be held at 8:00 a.m. on November 12, 2022 at Bay Garden Inn, Rodney Bay, Gross Islet, St. Lucia.
5-Oct-22	SIL has also advised that the start time for the Annual General Meeting (AGM) of the Company previously scheduled for 5:00 p.m. on November 12, 2022 has been changed. The AGM will now be held at 8:30 a.m. on November 12, 2022 at Bay Gardens Hotel, St. Lucia and electronically via the zoom platform. SIL has submitted its unaudited financial statements for the second quarter ended June 30, 2022.
16-Aug-22	SIL has advised that the directors approved a dividend of US\$0.000643 per share payable on September 20, 2022 to shareholders on record as at August 30, 2022. The ex-dividend date is August 29, 2022.
8-Aug-22	SIL has advised that its Directors intend to consider the payment of an interim dividend to shareholders at a meeting to be held on August 11, 2022.
16-May-22	SIL 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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