

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

INPUT		BOARD OF DIRECTORS		
JSE Ticker:	SJ (JMD)	Peter Melhado	Paul Hanworth	Jacqueline Coke-Lloyd
Report Date:	11/30/22	Christopher Zacca	Stephen McNamara	Richard Downer
Market of Listing	Conglomerates	The Hon. R.D. Williams	Dr. Doodridge Miller	Paul Facey
Analysis Period (months):	12	Peter Clarke		Stephen Facey
Start Date of Analysis Period:	12/05/21	Jeffrey Cobham		Marjorie Fyffe Campbell

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
Sagicor Group Jamaica Limited underwrites long-term life insurance and health insurance. The Company also provides pensions plan management, mortgage and lease financing, and real estate development and management services. Sagicor Group offers its products and services in Jamaica and the Caribbean region.	Group President & CEO Christopher Zacca
	Group CFO Ivan B. O'B. Carter

COMPANY PERFORMANCE ¹				
Reporting Currency		JMD	\$	Cap Structure, %
Revenues (\$'000)		\$100,173,075	Total Liabilities (\$'000)	\$396,290,466 79%
Other Income (\$'000)		\$510,581	Total Equity (\$'000)	\$108,090,104 21%
5-Year Revenue CAGR (\$'000)		9.85%	Total Assets (\$'000)	\$504,380,570 100%
Operating Expenses (\$'000)		\$35,907,907	Return on Assets	2.88%
Efficiency Ratio		36%	Return on Equity	13.44%
Current Earnings (\$'000)		\$14,523,505	Dividends Per Share ¹	\$1.11
Net Earnings Margin		14.50%	Dividend Yield (TTM)	2.17%
EPS		\$4.759		
Book Value Per Share		\$26.75		

CURRENT MARKET DATA	
Trading Currency	JMD
Shares Outstanding	3,905,634,918
Close Price	\$51.20
Market Capitalization	\$199,968,507,802
Current P/E Ratio of SJ (JMD)	10.76x
Current P/E Ratio of Sector	NA
Current P/B Ratio	1.91x
Current P/B Ratio of Sector	NA
7D Moving Average	\$48.40
365D Moving Average	\$53.79

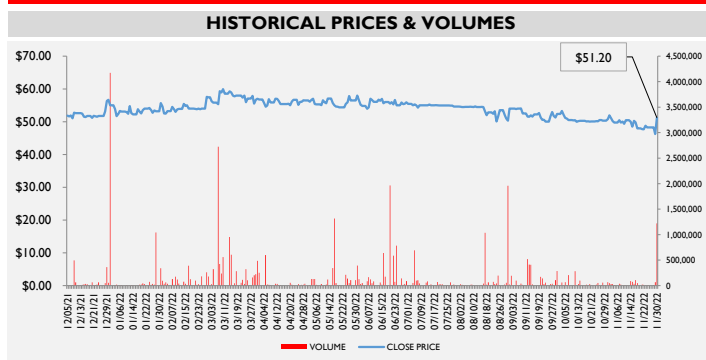
INDUSTRY MARKET DATA		
JMMB Sector Classification *	Conglomerates	Overall Market
Market Cap of Industry	NA	
% of Sector Index	NA	

LIQUIDITY INDICATORS	
Current Bid	\$54.90
Current Ask	\$55.00
Bid Ask Spread, \$	\$0.10
Bid Ask Spread, %	0.18%
Total Shares Outstanding	3,905,634,918
Avg Daily Volume Traded, Trailing 12M	151,684
Avg. Daily Value (\$) Traded, Trailing 12M	\$8,501,266
Liquidity Classification	HIGH

VALUATION METRICS	
Implied Valuation _{P/E}	NA
Implied Valuation _{P/B}	NA
Implied Valuation Range	[\$.00 - \$.00]
Implied Valuation Average	NA
Current Price	\$51.20

NA

SHARE PRICE MOMENTUM	
1D % Change	10.70%
1W % Change	4.92%
1M % Change	1.39%
3M % Change	-5.20%
12M % Change	-6.62%
5Y % Change	40.27%



SHARE PRICE COMMENTARY
Over the last 12 months, SJ (JMD) has decreased by 7%. The Average Price (VWAP) of SJ (JMD) over this period has been \$54.60. The stock traded as high as \$59.93 on March 10, 2022 and as low as \$46.25 on November 29, 2022.

COMPANY NEWS	
14-Nov-22	SJ has released its unaudited financial statements for the third quarter ended September 30, 2022.
8-Nov-22	SJ has advised that the Trustee of the SLJ Employee Share Purchase Plan sold 5,500 SJ shares on November 2, 2022. This trade is pursuant to the SLJ Employee Share Purchase Plan rules for eligible team members.
20-Oct-22	SJ has advised that during the period October 13 to 14, 2022, two Executives and a connected party sold a total of 104,445 SJ shares.
14-Oct-22	SJ has advised that Executives sold a total of 321,062 SJ shares during the period October 7 to October 11, 2022.
6-Oct-22	SJ has advised that Executives sold a total of 89,500 SJ shares during the period September 29 to 30, 2022.

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

Disclaimer:

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