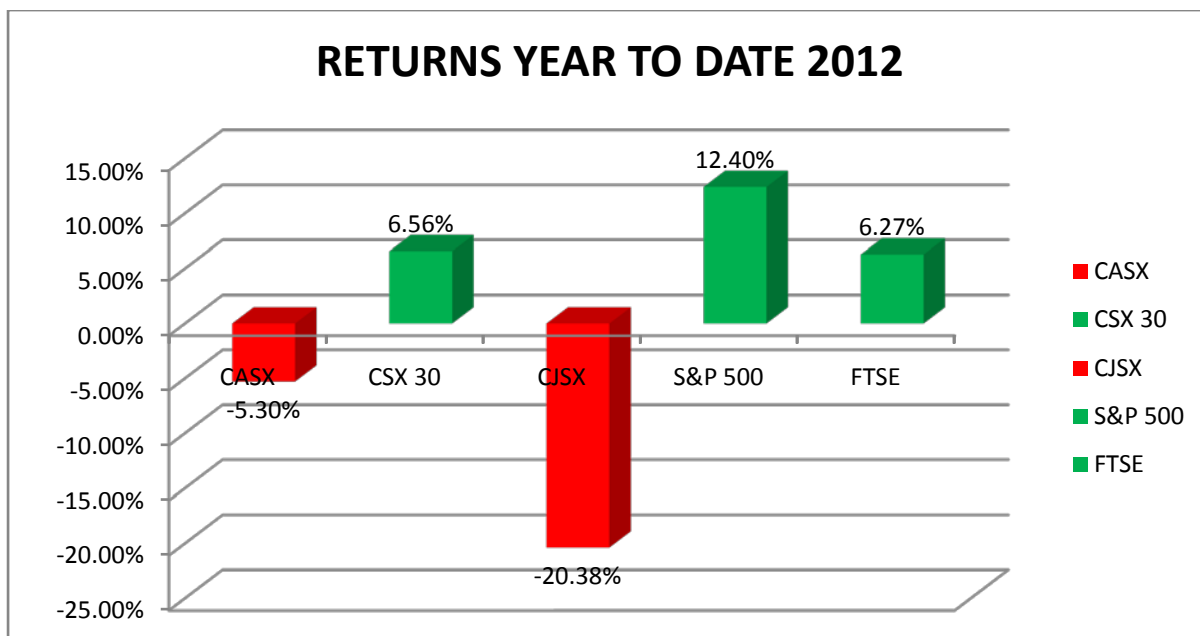
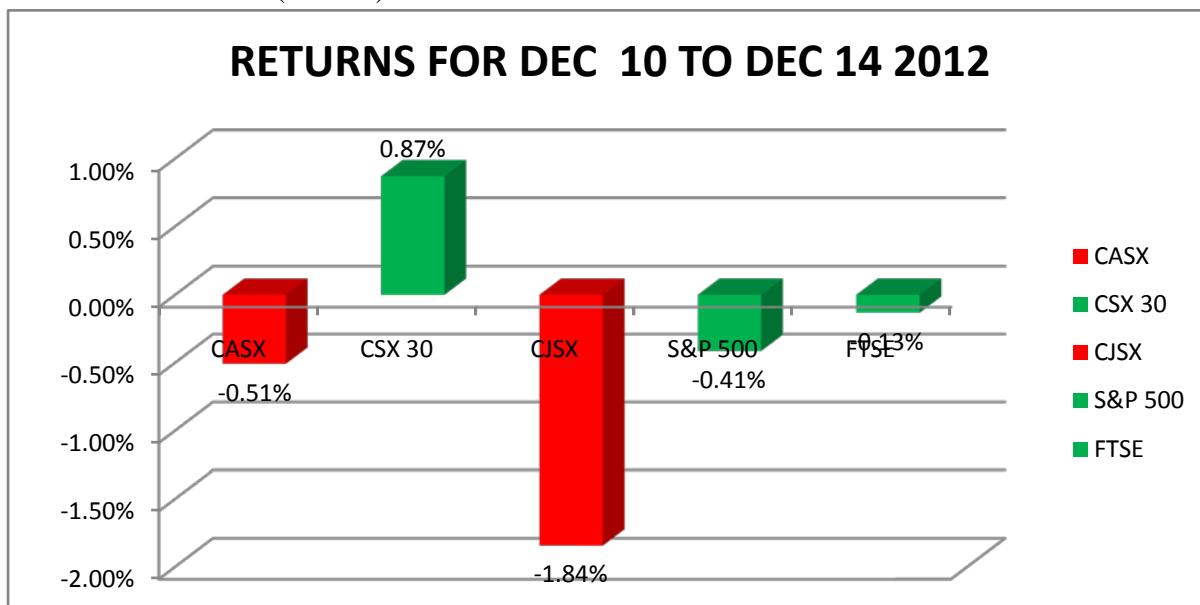


WEEKLY CARICOM STOCK REPORT December 10 to December 14 2012

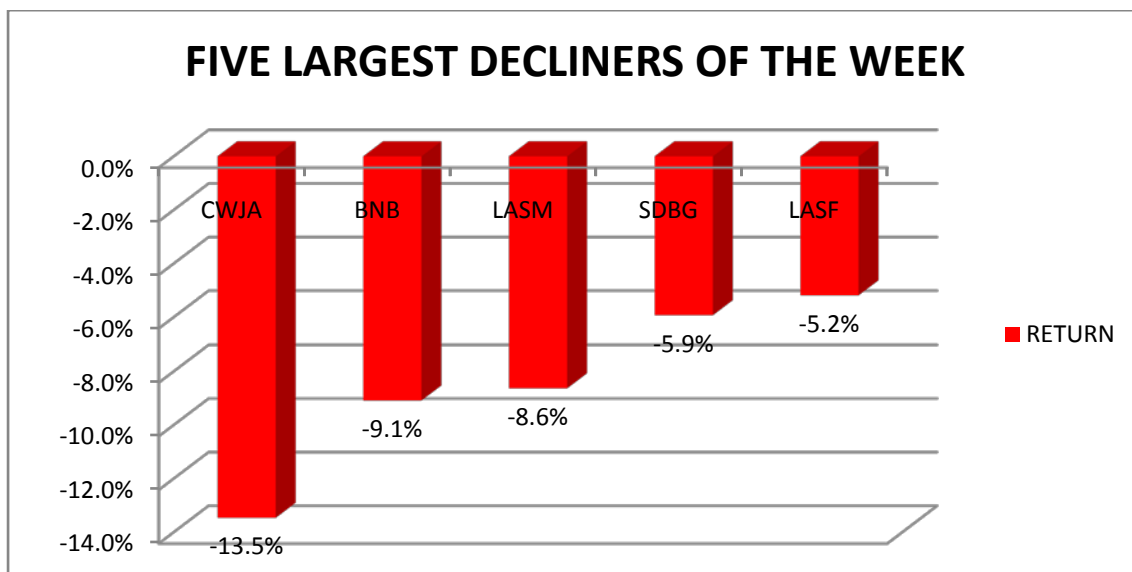
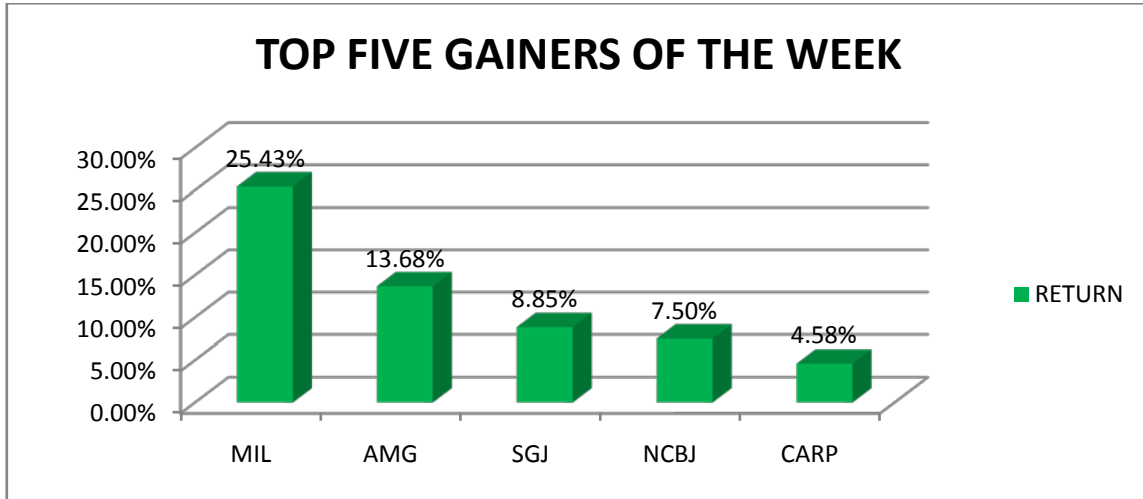
The CSX 30 extended its gains from last week, while investors in Junior Market shares saw the losses extended for yet another week. For the week, 34,777,033 shares valued at \$8,751,633 crossed the floors of the six stock exchanges across Caricom, with 36 stocks advancing, 40 declining and 49 remaining unchanged. Mayberry Investments was the volume leader with 15,361,403 shares being traded, Mayberry also posted the largest gain for the week (25.43%), while on the losing end, Lime Jamaica Industries fell (13.47%)



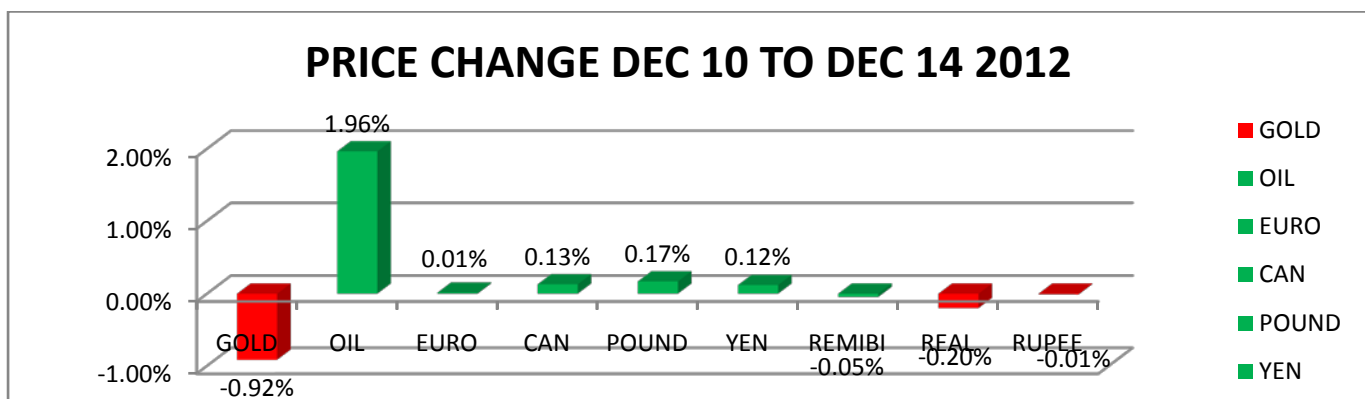
For the week, seventeen of the CSX 30 stocks advanced, eight declined and five were unchanged. The CSX 30 gained 12.07 points to close the week at 1,401.30, up 6.56% year to date. In the CSX 30 there were gains for Mayberry (25.43%), Scotia Group Jamaica (8.85%), NCB Jamaica (7.50%), Grace Kennedy (3.45%) and Banks DIH (1.52%). On the losing end, Lime Jamaica fell (13.47%) and Carreras (1.00%). The Junior Market continued its terrible run of losses with five stocks advancing and seven declining. The CJSX lost 27.17 points to close the week at 1,446.60, down 20.38% for the

year. There were gains for AMG Packaging (13.68%) and Caribbean Producers (4.58%). However, there were losses for Lasco Manufacturing (8.64%), Lasco Financial (5.19%) and General Accident (4.56%).

Stocks On The Move



Internationally, on the commodity markets the price of Crude Oil stood at \$87.712 per barrel, up 1.96%, and Gold stood at \$1,697.10 per ounce, down 0.009%.



Investing School

(Should You sell Those Shares To Finance Christmas Shopping?)

In the two years we have been publishing this report, we have noticed an increase in share trading around the end of the year. This has led us to suspect that some investors may be liquidating their shares to help finance Christmas and New Year holiday expenditures. Is this a wise decision? Like so many things it all depends. In general, you should not use investment funds to finance consumption. If you are holding the shares as a means of financing some future expenditures like retirement, education and so on, then you should desist from liquidating shares to finance holiday related consumption expenditures. However, liquidating shares to help finance Christmas and New Year expenditures is generally a better financial decision than undertaking expensive hire purchases or neglecting to pay other bills. In general, I would suggest that you save over the course of the year to finance holiday expenditures, avoid debt to finance holiday expenditures, exercise moderation in holiday expenditures and if you must, then only finance holiday expenditures from the gains on your investments rather than liquidating your capital.

You can view more tips and other information at our website: www.carifinanceonline.com/

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