

**VRS (Valuation & Research Specialists)**  
Equity Research Team  
info@vrs.gr | info@valueinvest.gr

## EUROBANK Common Stock

Listed on Athens Exchange, Greece

[Bloomberg Ticker: EUROB:GA] [Reuters Ticker: EUROBr.AT]

**Business Sector / Industry: Financials / Regional Banks**

The report deals with the statistical and graph (non-technical) analysis of Eurobank stock. It includes analysis of stock returns, analysis of volume patterns and the stock's beta coefficient. Moreover, the report provides information about Eurobank stock's listing and participation in indices, and the stock's shareholder structure.

### Share Information

- Eurobank's shares are listed on the Athens Exchange since 1999 and the Bank is constantly ranked among the companies with the highest market capitalization in Greece.
- Additionally, the Bank's share is included in a series of international indices such as the FTSE (All World, Emerging Markets, FTSE4Good Emerging). Apart from the Greek listing, the shares of Eurobank are traded over the counter (OTC) in New York (ADRs).

### Tickers and Participation in Indices

Eurobank Share: REUTERS EUROBr.AT / BLOOMBERG EUROB:GA

Eurobank ADR: REUTERS EGFY.PK / BLOOMBERG EGFY:US

Participation in Indices Eurobank is a constituent of the indices below as follows:

Bloomberg Codes	Index	Index Weight (13.2.2020)
ASE	Composite Share Price Index	4.26%
FTASE	FTSE/Athex Large Cap Index	6.78%
ASEDTR	FTSE/Athex Banks Index	28.26%
MED1	FTSE MED 100 Index	

### Credit Ratings

	Long Term
Standard and Poor's	B
Moody's	Caa1
Fitch	CCC+

### Important Note:

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	As of	14/2/2020
<b>Share Price</b>		
		€ 0.81
<b>Price Statistics</b>		
Number of Com. Shares (.000)		3,709,161.85
Market Cap (in € mn)		3,000.71
Av. Daily Volume (p)		20,504,530
Av. Transaction Value (in €)		6,838,840
Av. # of Daily Transactions		2,257
Beta Coefficient		2.21
<b>Price Statistics</b>		
Maximum Close (Last 5 Yrs)		27.19 €
Minimum Close (Last 5 Yrs)		0.29 €
% Difference		9178%
Last 250 Trading Sessions Return		21.47%
Last 500 Trading Sessions Return		-2.18%
Last 750 Trading Sessions Return		27.00%
Last 1000 Trading Sessions Return		42.43%
Last 1250 Trading Sessions Return		-96.08%

Source: Athens Exchange, VRS Calculations.

### Stock Price Performance (1 year, in €)



Note: Share price performance based on share price closes on Stock Exchange.  
Period as day/month/year.

# Stock Analysis

**FLASH NOTE**  
February 14, 2020

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**Stock versus General Index**  
(Last 5 Years, Base = 100)

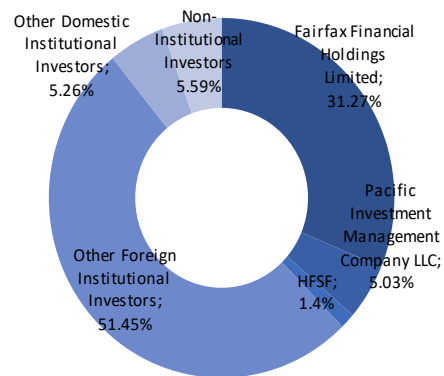


Note: Data based on price closes on Athens Exchange.

### Shareholder Structure

- Total ordinary shares in issue as at 23 May 2019 were 3,709,161,852. 3,657,081,179 ordinary shares of the Bank are traded on the Athens Stock Exchange, while the Hellenic Financial Stability Fund ("HFSF") possesses the remaining 52,080,673 ordinary, registered, voting, paperless shares or percentage equal to 1.40% on the total of ordinary shares issued by the Bank. The exercise of the voting rights for the shares of HFSF is subject to restrictions according to the article 7a of Law 3864/2010.
  - Eurobank discloses all trades on its shares, debt instruments, derivatives or other financial instruments linked to them conducted by persons with managerial responsibilities and persons closely associated with them, as provided in Regulation (EU) No. 596/2014 (Article 19) of the European Parliament and of the Council on market abuse. [Source: <https://www.eurobank.gr/en/group/investor-relations/shareholders/shareholding-structure>]
- [Based on the latest publicly available annual financial report of the bank at the date when the current stock analysis report was prepared.]

### Eurobank Common Stock: Shareholder Base Breakdown



Source: Company.

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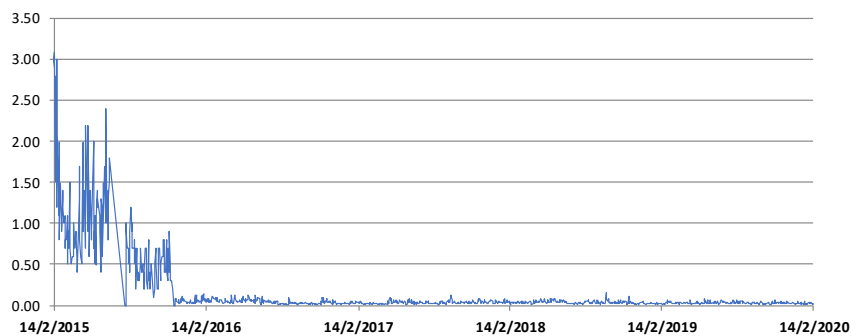
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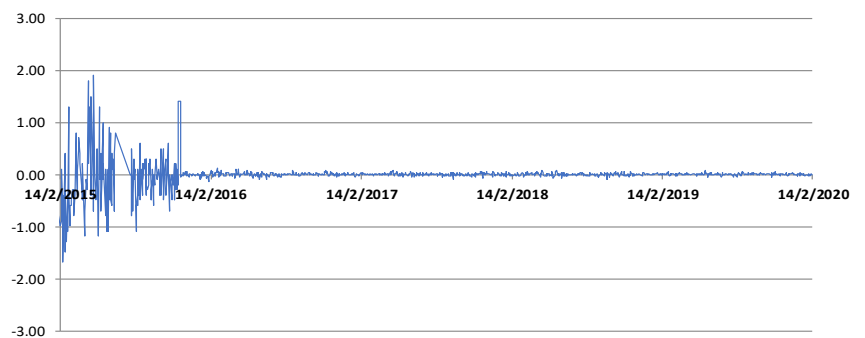
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**Business Sector / Industry: Financials / Regional Banks**

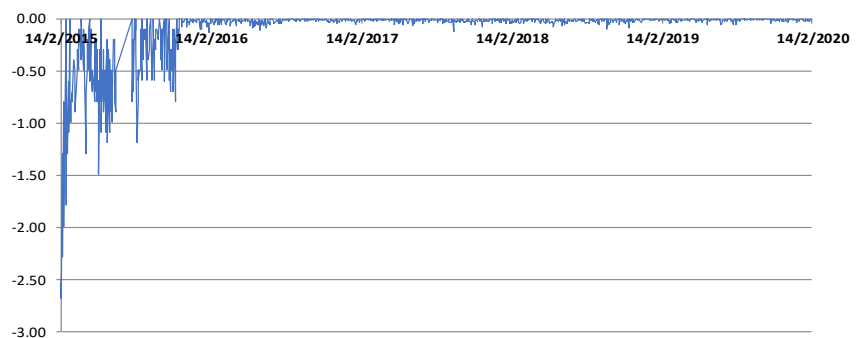
**Eurobank Stock: Intraday High minus Intraday Low (Last 5 Years, in €)**



**Eurobank Stock: Price Close minus Session's Open (Last 5 Years, in €)**



**Eurobank Stock: Price Close minus Intraday High (Last 5 Years, in €)**



Source: Athens Exchange.

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### Eurobank Stock: Volume Analysis (Last 5 Years) [Part I]

DAILY VOLUME (# of Shares)	
Average	20,720,306
Highest Daily	489,632,159
Low est Daily	604,092
Last 5 Years Aggregate	25,796,780,448
DAILY TRANSACTION VALUE (€)	
Average	6,782,966
Highest Daily	175,153,388
Low est Daily	398,874
Last 5 Years Aggregate	8,444,792,084
# of TRANSACTIONS per DAY	
Average	2,252
Highest Daily	16,138
Low est Daily	115
Last 5 Years Aggregate	2,804,013

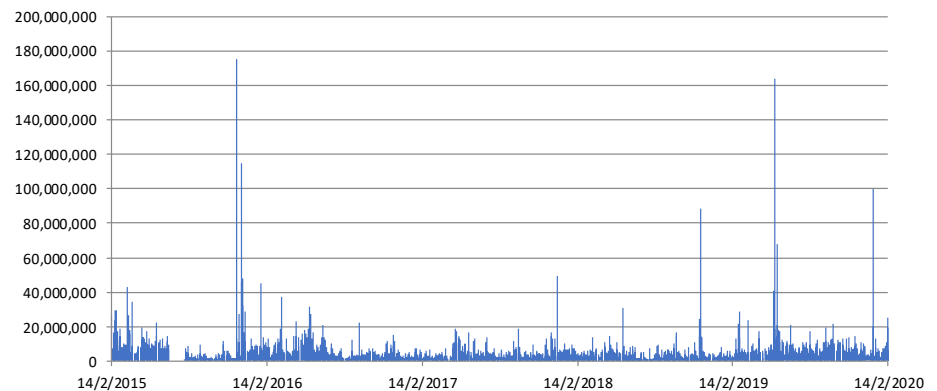
Source: Athens Exchange

#### Important Note:

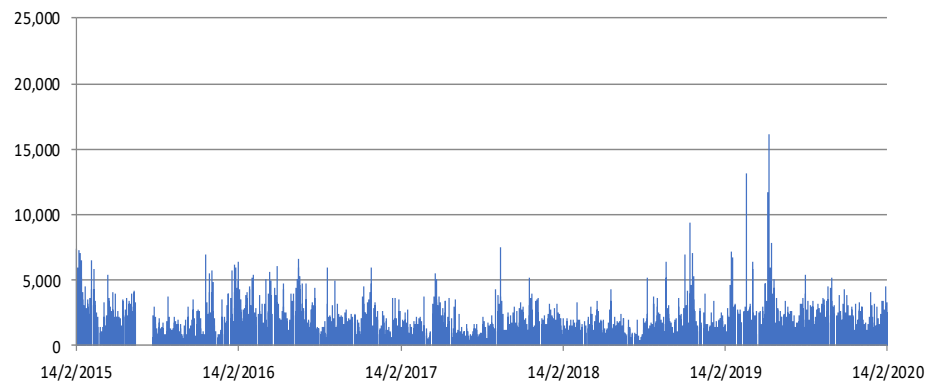
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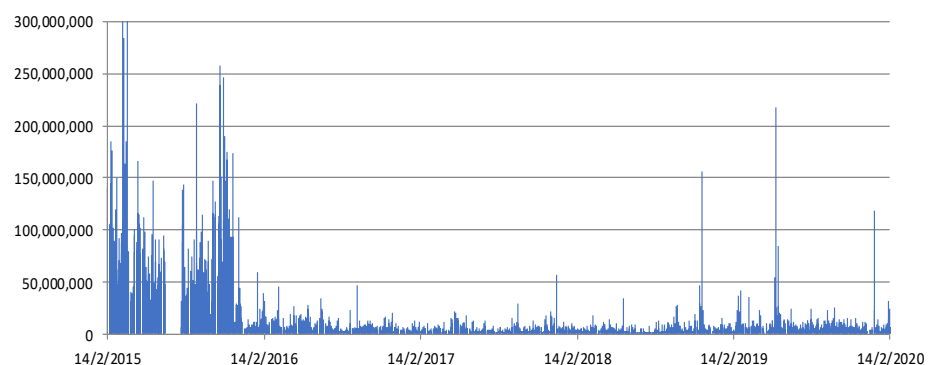
### Eurobank Stock: Daily Transaction Value (Last 5 Years, in €)



### Eurobank Stock: Number of Daily Transactions (Last 5 Years, Number of Trades)



### Eurobank Stock: Daily Volume (Last 5 Years, Number of Shares)



Source: Athens Exchange.

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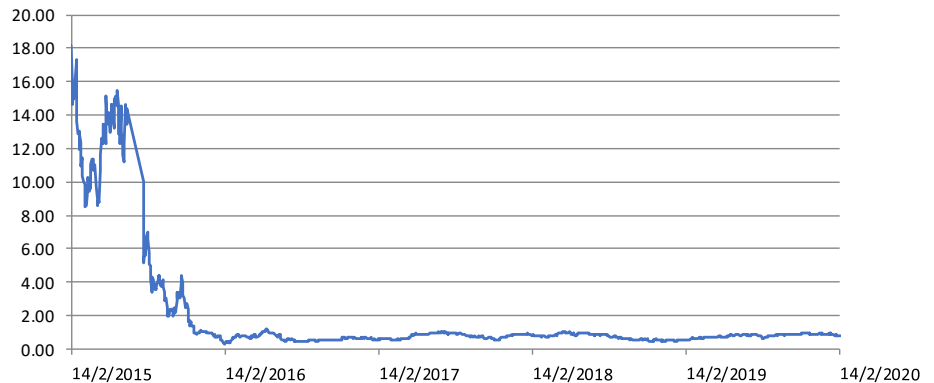
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### Eurobank Stock: Volume Analysis (Last 5 Years) [Part II]

Last 5 Years' Aggregate Trading Volume / Number of Outstanding Shares	695%
Last 5 Years' Aggregate Transaction Value / Market Capitalization	281%
Number of Last 5 Years' Trading Sessions	1,245
Trading Sessions with Daily Volume above Average during the Last 5 Years	249
Trading Sessions with Daily Transaction Value above Average during the Last 5 Years	375
Trading Sessions with # of Transactions above Average during the Last 5 Years	485

### Eurobank Stock Price Performance (Last 5 Years, in €)



Source: Athens Exchange

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## DISCLOSURE CHECKLIST

Covered Company	Bloomberg	Reuters	Stock Price	Date	Disclosure
EUROBANK S.A.	EUROB:GA	EUROBr.AT	€ 0.809	February 14, 2020	----

1. VRS has acted as financial consultant for the covered company within the past 24 months.
2. VRS has sent the research report to the covered company, prior to publication or dissemination, for factual verification.
3. VRS has changed the contents of the initially sent report, with respect to: factual changes have been made.
4. VRS has received compensation from the covered company for the preparation of this research report.
5. VRS produces research reports for this company on systematic basis.
6. VRS produces research reports for this company on demand basis.
7. VRS has produced a research report for this company within the past 12 months.

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### VRS Equity Research Contributors

Dr. Nicholas Georgiadis, ngeorgiadis@valueinvest.gr  
Dr. Georgios A. Savvakis, gsavvakis@valueinvest.gr  
Dr. John Theodorou, jtheodorou@valueinvest.gr  
Zoe Vassiliou, zvassiliou@valueinvest.gr  
Maria Papadopoulou, mpapadopoulou@valueinvest.gr

### Investment Research & Analysis Journal

Dr. Efstratios Livanis  
Assistant Editor

### Actuarial Studies & Support Services

Dr. Charalampos Fytros  
FHAS, CFA  
Chfytros@valueinvest.gr

Researchers: Evangelos Antoniou, Georgios Kelepouris

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- (2) It explicitly bans the manipulation of benchmarks (such as the London Interbank Offered Rate — known as the LIBOR).
- (3) It reinforces the investigative and sanctioning powers of the regulators appointed by EU countries to ensure the proper functioning of their financial markets.
- (4) It ensures a single EU rulebook while reducing administrative burdens on smaller and medium-sized issuers where possible.

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