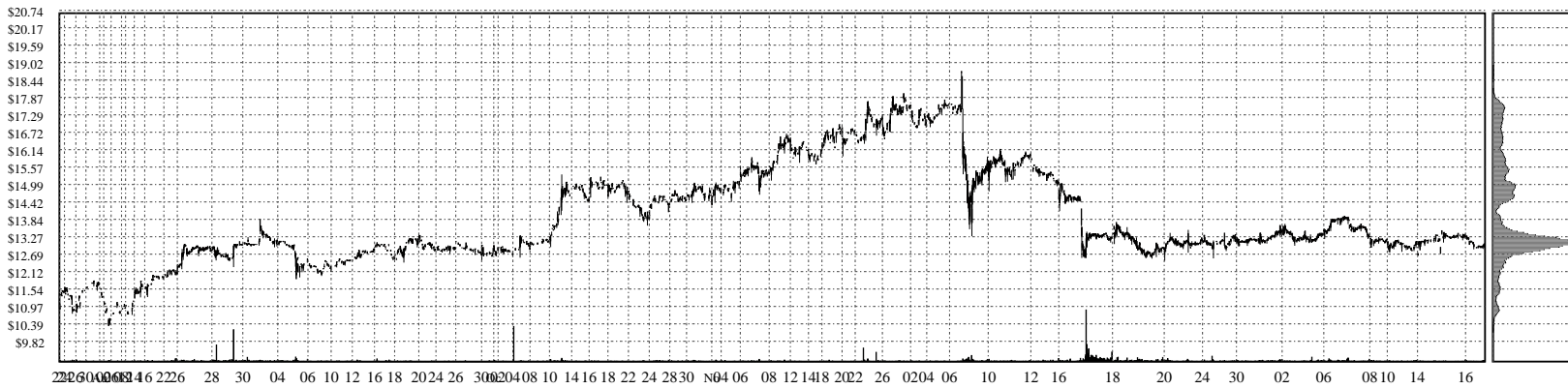
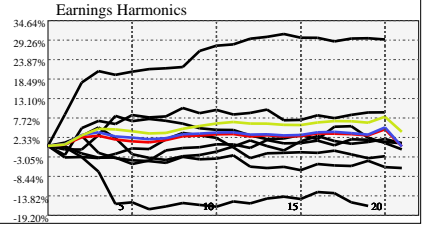


VBNK- VersaBank Common Shares

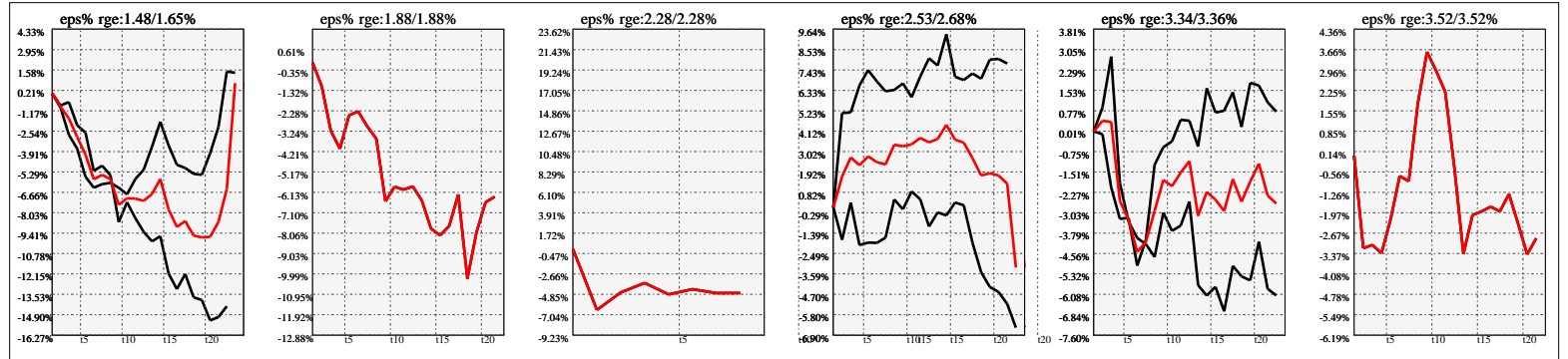


Company Snapshot: VBANK

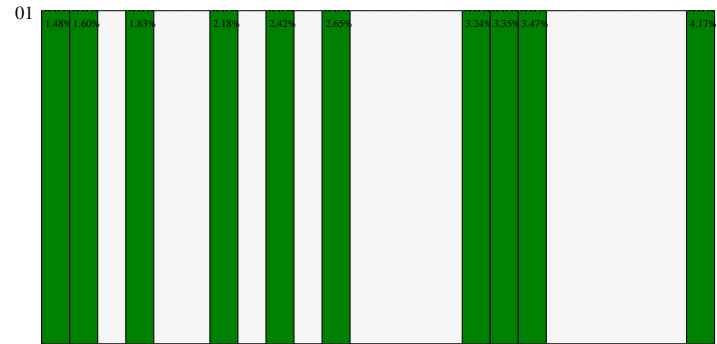
Date	Rev. \$\$	Profit R:	Gross Profit	ebitda	ebitda R:	eps	eps%	Dbt. Exp	Dbt. R:	Net Inc.	Netl R:
2023-10-31	108.6M	1.00	108.6M	59.4M	0.55	1.57	21.4%	129.3M	1.19007	42.2M	0.3881
2022-10-31	82.4M	1.00	82.4M	84.6M	1.03	0.79	11.4%	50.2M	0.60869	22.7M	0.2750
2021-10-31	65.4M	1.00	65.4M	32.5M	0.50	0.96	8.0%	29.3M	0.44878	22.4M	0.3424
2020-10-31	54.2M	1.00	54.2M	27.9M	0.51	0.82		32.0M	0.59000	19.4M	0.3581
2019-10-31	53.9M	1.00	53.9M	28.5M	0.53	0.96		34.4M	0.63814	20.2M	0.3746
2018-10-31	51.7M	1.00	51.7M	55.1M	1.07	0.86		29.4M	0.56912	18.1M	0.3497
2017-10-31	43.8M	1.00	43.8M	15.3M	0.35	0.83		27.8M	0.63368	19.5M	0.4441
2016-10-31	39.7M	1.00	39.7M	12.5M	0.32	0.32		31.3M	0.78781	8.470M	0.2135



Earnings Quadrature: Size[6]



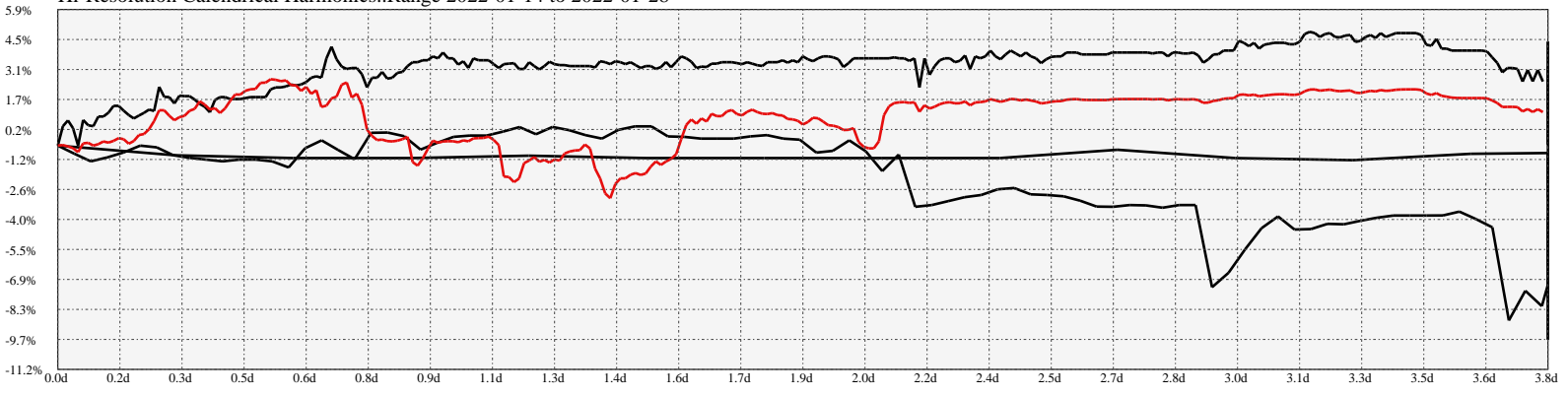
Earnings Frequency Spectrum: 1.48% to 4.17%



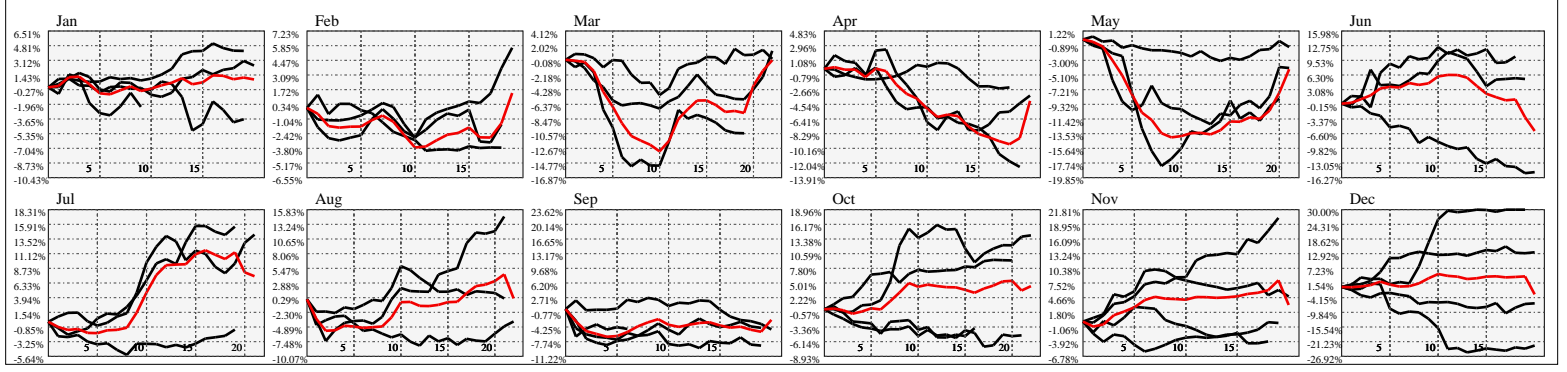
Earnings Calendar As of: 2025-Jan-17

Date	days..	eps \$	Earnings Est.

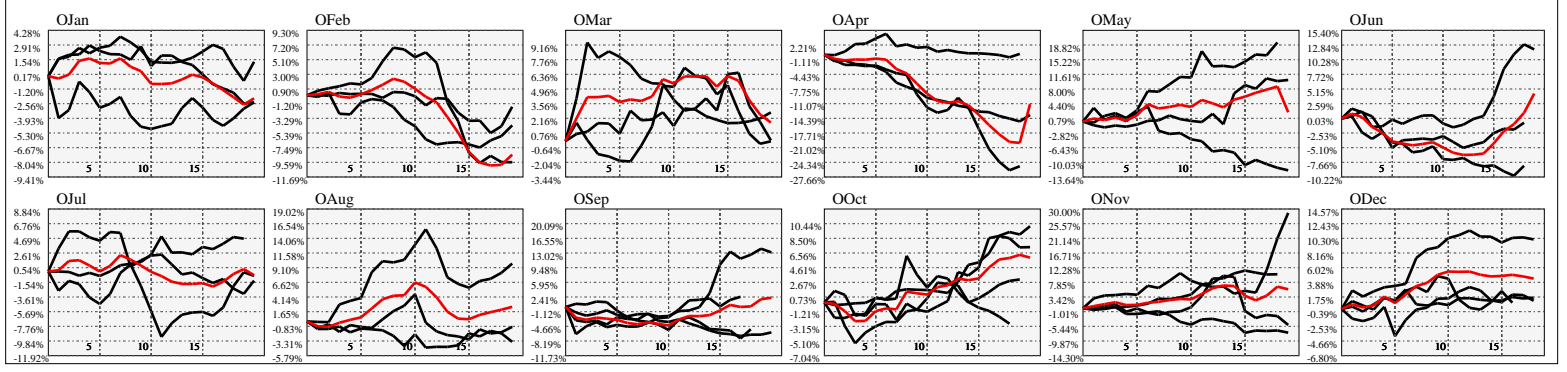
Hi-Resolution Calendrical Harmonics..Range 2022-01-14 to 2022-01-28



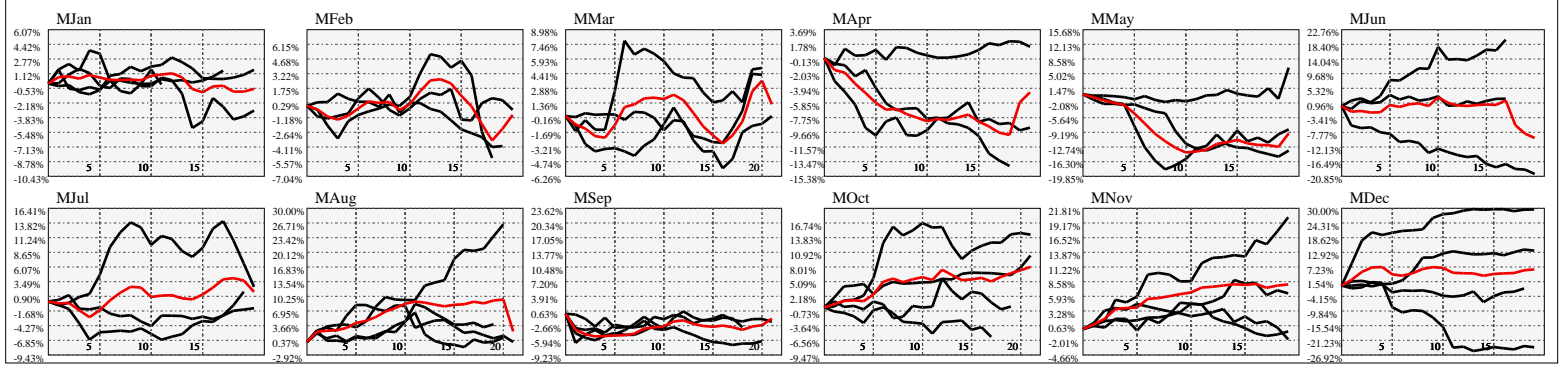
Calendrical Harmonics Standard..



Calendrical Harmonics 3rd Friday..



Calendrical Harmonics Moon Aligned..



Calendrical Harmonics Weekly w/ Day Of Week Alignments..

