

VBNK • NASDAQ • WEEK ENDED 24 JUL 2026

Weekly Investor Report

VersaBank • Financial Services • Banks - Regional

LATEST CLOSE

19.85 USD

-6.1% latest week

Weekly setup

Constructive trend

The weekly trend is active. Price is 15.4% above the Trend Line and sits at 65.4% of its 52-week range. The latest completed week returned -6.1%, after a 3.0% four-week move. The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is inexpensive relative to peers. Options positioning is volatility with 50/100 conviction, while the latest news-sentiment score is 52/100. Near-term considerations: earnings are due in 35d.

Technical setup score 67/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

19.85 USD

24 Jul 2026

1W RETURN

-6.1%

latest completed week

4W RETURN

3.0%

short-term follow-through

12W RETURN

9.7%

quarterly tape

TREND BREADTH

90.4%

47 of 52 weeks active

VOLUME RATIO

1.0x

vs 13-week average

What is working

- The trend backdrop is active with a 47-week active streak.
- Price is above the Trend Line, keeping the weekly tape constructive.
- Price is above Fair Value, showing premium demand versus the model.
- Activity pressure is positive on the latest completed week.

What could go wrong

- 5 reversal markers appear in the recent smart-money tape.
- The share remains more than 20% below its 52-week high.
- The latest week was a sharp negative move.

What to watch next

- Trend Line remains the key weekly regime level.
- Activity pressure is the gauge to monitor for confirmation or fade.
- A volume ratio above 1.5x would show stronger participation in the next move.

This week's evidence at a glance

PRICE FOLLOW-THROUGH

-6.1%

Latest completed week; four-week move 3.0%.

INDICATOR STACK

95/74

Trend and activity pressure are weighted against the latest 12-week confirmation window.

TREND BACKDROP

Active

The trend backdrop defines the current weekly regime.

PATIENT CAPITAL

Quiet

Activity-pressure buy-signal status for institutional accumulation timing.

NEXT-WEEK EXPECTANCY

Positive 55.99%

Historical one-week expectancy contributes to the evidence score when direction is confirmed.

OPTIONS PRESSURE

Volatility

50/100 conviction; expected move 13.5%.

NEWS SENTIMENT

52/100

34 relevant articles in the latest sentiment read.

EVENT RISK

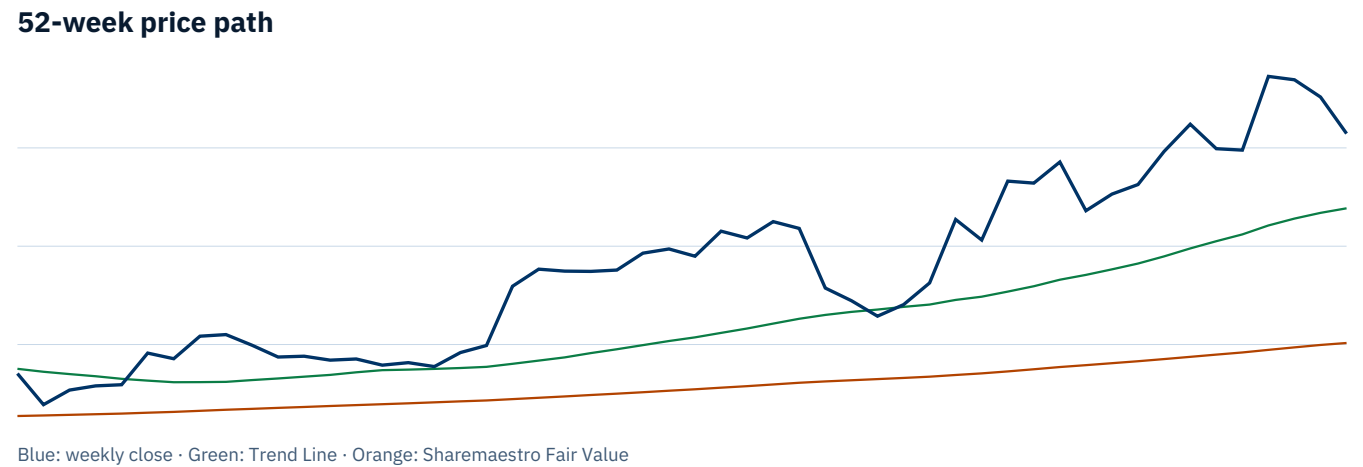
35d

Next report is scheduled for 03 Sep 2026; event risk rises as the date approaches.

01 · PRICE ACTION

Where price is—and whether the trend supports it

The weekly trend is active. Price is 15.4% above the Trend Line and sits at 65.4% of its 52-week range. The latest completed week returned -6.1%, after a 3.0% four-week move.



Position in the 52-week range

Fair

Trend

Close

10.06 USD

25.03 USD

Latest close sits at 65.4% of the 52-week range.

RANGE LOCATION

65.4%

Shows where the latest close sits between the 52-week low and high.

TREND DISTANCE

15.4%

Price premium or discount versus the weekly Trend Line.

FAIR-VALUE GAP

59.9%

Premium demand or model discount versus Sharemaestro Fair Value.

HIGH-WATER GAP

-20.7%

Distance from the latest 52-week high.

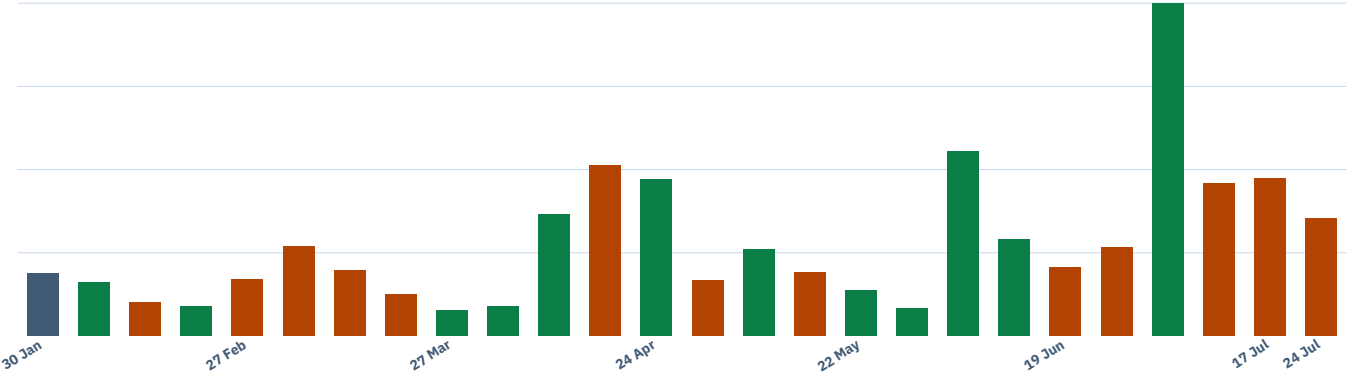
02 · VOLUME AND DEMAND

Is real participation confirming the move?

Latest weekly volume is 1.0x the 13-week average. Participation is around or above normal and provides reasonable confirmation.

26-week volume confirmation

Bar height shows weekly volume. Green marks an up week; orange marks a down week.



PARTICIPATION 1.0x Latest volume versus the 13-week average.	BASELINE 468.6K 13-week average volume.	ONE-YEAR BASE 346.9K 52-week average volume.	LATEST WEEKLY VOLUME 484.3K Most recent completed week.
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Demand beneath price

Activity pressure and institutional-style signals

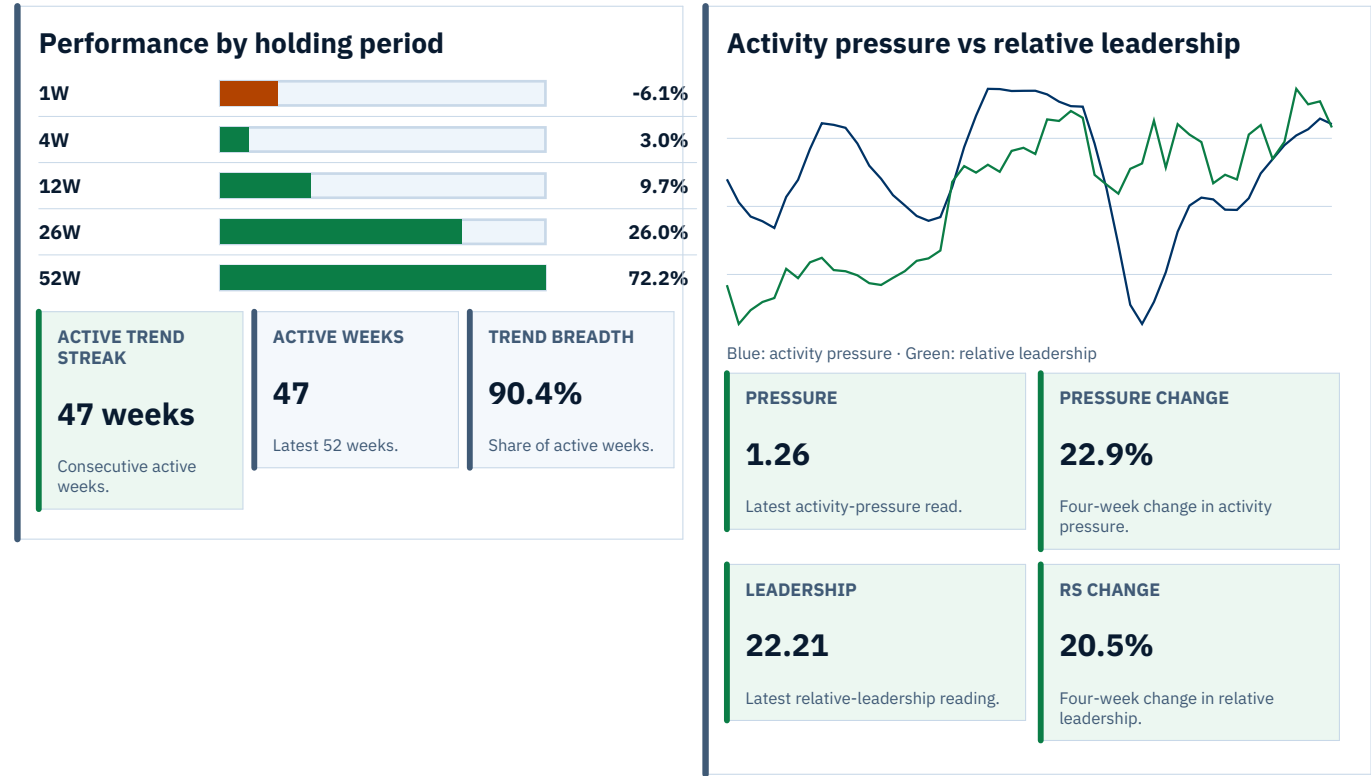
These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.



03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is 3.0% over four weeks, 9.7% over 12 weeks, and 72.2% over one year. The current trend has remained active for 47 consecutive weeks.



Technical setup scorecard

Trend		95
Momentum		66
Activity Pressure		74
Relative Leadership		100
Next-Week Expectancy		78
Volume		43
Smart Money		48
Risk Control		32

04 · FUNDAMENTALS AND VALUATION

What investors are paying for—and the quality behind it

The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is inexpensive relative to peers.

FACTOR WEEK 26 Jul 2026 Latest published factor snapshot.	STATEMENTS THROUGH 31 Oct 2025 Financial reporting period used.	FIELD COVERAGE 100% Available factor fields.	MODEL CONFIDENCE 100% Snapshot confidence.
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Relative factor standing Higher display scores are better. Each score is converted from the underlying universe rank, where rank 1 is best.		
Overall factor strength		98/100
Value		96/100
Quality		73/100
Momentum		91/100
Growth		28/100

Valuation How much investors are paying for earnings, sales, and cash flow.	Business quality Margins and the return generated on invested capital.
P/E Price divided by trailing earnings. 21.0x	GROSS MARGIN Gross profit retained from each unit of revenue. 42.4%
PRICE / SALES Market value relative to trailing revenue. 2.0x	OPERATING MARGIN Operating profit retained from revenue. 13.6%
EV / EBITDA Enterprise value relative to operating cash earnings. 3.7x	FREE-CASH-FLOW MARGIN Free cash flow generated from revenue. 76.9%
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value. 142.8%	RETURN ON INVESTED CAPITAL Operating return generated on invested capital. 34.4%

04 · FUNDAMENTALS AND VALUATION · CONTINUED

Growth, shareholder returns, and balance-sheet strength

The second half of the fundamental read separates recent business growth from cash returned to shareholders and financial leverage.

Growth and financial strength	Shareholder return and balance sheet
Recent business growth and accounting strength.	Cash returned to owners and financial leverage.
REVENUE GROWTH9.3% Latest one-year revenue growth.	DIVIDEND YIELD0.3% Cash dividends relative to market value.
EPS GROWTH-4.7% Latest one-year earnings-per-share growth.	BUYBACK YIELD0.7% Net share repurchases relative to market value.
FREE-CASH-FLOW GROWTH344.5% Latest one-year free-cash-flow growth.	SHAREHOLDER YIELD1.0% Dividend yield plus net buyback yield.
PIOTROSKI F-SCORE5/9 Nine-point accounting-strength checklist.	NET DEBT / EBITDA-9.7x Balance-sheet debt relative to operating cash earnings.

How to read this

Quality and valuation are separate questions. A strong company can still carry a demanding valuation, so profitability, growth, balance-sheet strength, and the price paid for those characteristics should be assessed independently.

The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is inexpensive relative to peers.

05 · OWNERSHIP, OPTIONS, AND SENTIMENT

What other market participants are doing

Options, insider transactions, market sentiment, and activity-pressure signals can confirm or challenge the price story. None should be used alone.

Options positioning

Volatility

VBNK shows volatility options pressure with a 50/100 conviction score, put-call volume ratio of 0.00, expected move of 13.5%, and Sharemaestro trend signal active.

CONVICTION	EXPECTED MOVE	PUT/CALL VOLUME
50/100	13.5%	0.00
Options signal conviction.	Nearest-chain pricing.	Contract volume balance.

Pressure		100
Speculation		1
Volatility		79
Trend agreement		0

Insider activity

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No recent insider transactions are stored.

Acquisitions / disposals over the latest 180 days. Insider activity is context, not a stand-alone signal.

News sentiment

52/100

Weighted news tone is neutral across 34 relevant articles.

8 positive · 24 neutral · 2 negative

Patient Capital

Quiet

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.

No recent buy signal

06 · CATALYSTS AND RISK

What can move the shares—and how volatile the path has been

Event timing, options-implied movement, drawdown, and weekly gains and losses frame the risk around the current setup.

NEXT EARNINGS
35d
Next report is scheduled for 03 Sep 2026; event risk rises as the date approaches.

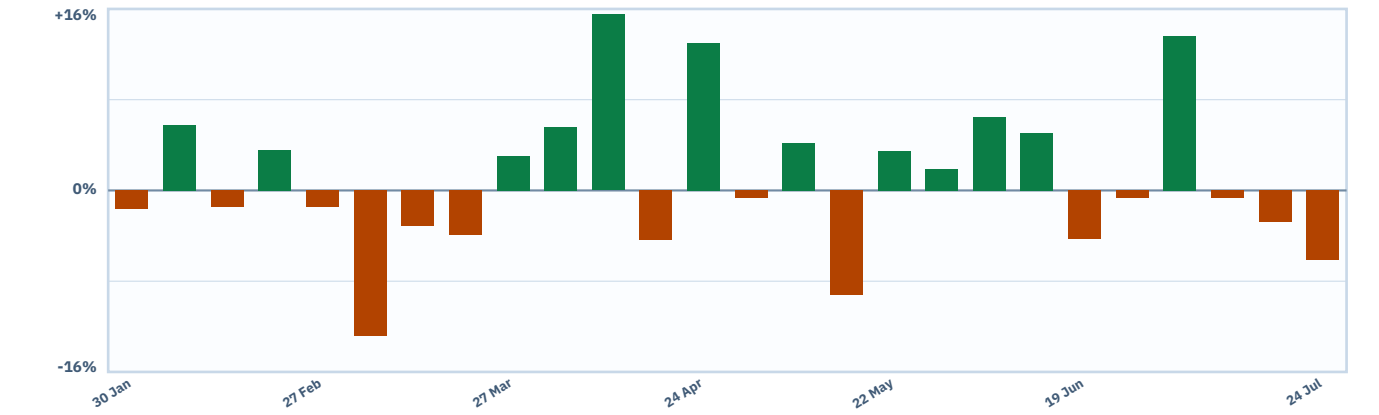
OPTIONS EXPECTED MOVE
13.5%
Nearest-chain priced movement where available.

52-WEEK DRAWDOWN
-20.7%
Distance below the 52-week high.

13-WEEK VOLATILITY
5.7%
Standard deviation of weekly returns.

Weekly gains and losses

Each bar is one completed week. Gains rise above zero; losses fall below it. Taller bars mean a larger move.



WEEKS HIGHER
12 of 26
14 weeks finished lower.

BEST WEEK
+15.5%
Week of 10 Apr.

WORST WEEK
-12.8%
Week of 6 Mar.

LATEST WEEK
-6.1%
Week of 24 Jul.

Shape of recent returns

Strong gains		8
Modest gains		4
Flat weeks		-
Modest losses		9
Sharp losses		5

RECENT VOL
5.7%
13-week weekly-return volatility.

BASE VOL
5.8%
52-week weekly-return volatility.

UP/DOWN SPLIT
28/24
Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW
5.0% / -3.2%
Average positive week versus average negative week.

07 · SECTOR AND PEER CONTEXT

Is this stock leading—or simply moving with its group?

Sector and industry breadth distinguish company-specific strength from a broad group move.

Sector · US Financial Services

4-WEEK RANK - / 100 Standing within the tracked group.	GROUP AVERAGE 5.2% Average four-week return.	TREND BREADTH 58.0% Share of peers with an active trend.
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Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
KB	NYSE	-1.6%	19.4%	Active
SHG	NYSE	1.0%	18.6%	Active
TRV	NYSE	5.0%	18.3%	Active
ICE	NYSE	4.4%	17.7%	Inactive

Industry · US Banks - Regional

4-WEEK RANK - / 100 Standing within the tracked group.	GROUP AVERAGE 1.6% Average four-week return.	TREND BREADTH 85.0% Share of peers with an active trend.
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Peer	Exchange	1W return	4W return	Trend
KB	NYSE	-1.6%	19.4%	Active
SHG	NYSE	1.0%	18.6%	Active
WF	NYSE	4.2%	15.4%	Inactive
CIB	NYSE	7.0%	10.3%	Active
BBDO	NYSE	3.9%	10.0%	Inactive

08 · EVIDENCE AND WEEKLY DATA

The underlying research record

Every top-level statement should be traceable to a stored market, fundamental, event, or positioning observation.

Cross-signal evidence matrix

Evidence pillar	Score / read	Summary	Detail
Weekly tape	70/100	Trend, activity pressure, participation, and risk combine to a 70/100 tape read.	
Indicator analysis	81/100	Latest 12-week confirmation: trend 12/12, activity pressure 12/12, relative leadership 12/12.	Activity pressure 0.89; 5 reversal markers
Next-Week Expectancy	Positive 55.99%	Next-week expectancy is positive with a 55.99% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	88/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Buyback Yield rank 33; Small Cap Core rank 18
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	35/100	VBNK shows volatility options pressure with a 50/100 conviction score, put-call volume ratio of 0.00, expected move of 13.5%, and Sharemaestro trend signal active.	Volatility · Volatility expansion watch · Expected move 13.5%
Sentiment	52/100	Weighted news tone is neutral across 34 relevant articles.	VersaBank (NASDAQ: VBNK) to discuss digital assets at KBW bank conference
Insiders	50/100	No recent insider transaction evidence is stored.	Not currently available.
Earnings	35d	Next report is scheduled for 03 Sep 2026; event risk rises as the date approaches.	

Current evidence clusters

PRICE FOLLOW-THROUGH -6.1% Latest completed week; four-week move 3.0%.	INDICATOR STACK 95/74 Trend and activity pressure are weighted against the latest 12-week confirmation window.	TREND BACKDROP Active The trend backdrop defines the current weekly regime.	PATIENT CAPITAL Quiet Activity-pressure buy-signal status for institutional accumulation timing.
NEXT-WEEK EXPECTANCY Positive 55.99% Historical one-week expectancy contributes to the evidence score when direction is confirmed.	OPTIONS PRESSURE Volatility 50/100 conviction; expected move 13.5%.	NEWS SENTIMENT 52/100 34 relevant articles in the latest sentiment read.	EVENT RISK 35d Next report is scheduled for 03 Sep 2026; event risk rises as the date approaches.

08 · EVIDENCE AND WEEKLY DATA · CONTINUED

Recent completed weeks

The completed weekly bars behind the report provide a compact audit trail for price, trend, Fair Value, activity pressure, leadership, and volume.

Week	Close	Return	Trend Line	Fair Value	Pressure	Leadership	Volume	Trend
24 Jul 2026	19.85 USD	-6.1%	17.20 USD	12.41 USD	1.26	22.21	484.3K	On
17 Jul 2026	21.15 USD	-2.8%	17.03 USD	12.34 USD	1.32	29.03	650.1K	On
10 Jul 2026	21.76 USD	-0.6%	16.83 USD	12.26 USD	1.20	28.26	631.1K	On
03 Jul 2026	21.88 USD	13.6%	16.59 USD	12.17 USD	1.13	32.29	1.4M	On
26 Jun 2026	19.26 USD	-0.3%	16.27 USD	12.07 USD	1.02	18.43	363.6K	On
19 Jun 2026	19.31 USD	-4.3%	16.03 USD	12.00 USD	0.87	14.02	284.2K	On
12 Jun 2026	20.18 USD	5.0%	15.77 USD	11.92 USD	0.71	22.82	397.7K	On
05 Jun 2026	19.21 USD	6.5%	15.49 USD	11.84 USD	0.43	20.34	762.2K	On
29 May 2026	18.04 USD	1.9%	15.23 USD	11.77 USD	0.30	8.60	113.5K	On
22 May 2026	17.70 USD	3.4%	15.03 USD	11.70 USD	0.31	9.84	188.3K	On
15 May 2026	17.11 USD	-9.2%	14.83 USD	11.63 USD	0.42	7.63	260.3K	On
08 May 2026	18.84 USD	4.1%	14.66 USD	11.56 USD	0.44	18.39	356.5K	On
01 May 2026	18.09 USD	-0.4%	14.43 USD	11.48 USD	0.35	20.32	227.1K	On
24 Apr 2026	18.16 USD	13.0%	14.24 USD	11.40 USD	0.06	23.07	647.2K	On

How to use this report

This is a completed-week research summary. It explains the available evidence and its conflicts; it does not predict a guaranteed outcome or replace your own risk assessment. Fundamental figures may refer to an earlier financial reporting period, which is shown in the fundamentals section.

Educational market research only. Not financial, investment, trading, tax, or legal advice. Market data, indicators, summaries, and reports may be delayed, incomplete, or inaccurate. You are responsible for your own decisions and should seek independent professional advice where appropriate.

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