Company Factsheet

October-2020



EUROPEAN RELIANCE GEN. INSURANCE CO. S.A.

Company Profile

The purpose of the European Reliance General Insurance Co.S.A. is to provide Non-life and Life insurance services in all sectors, except for the credit and guarantee sectors, in accordance with articles 4 & 5 , of L.4364/2016 respectively.

Identification

Bloomberg	EUPIC GA
Reuters	EREr.AT
ATHEX Symbol	EUPIC
ISIN Code	GRS277023008
FISIN	EUROPEAN RELIAN/REG SHS
LEI	213800W686QUBHHI3M86

Contact Details

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Key Information

Mkt Capitalization (€)	111,664,929			
# of Shares Outstanding	27,503,677			
ICB Sector Classification	Financials			
Listing Market	Main Market			
Closing Price (€)	4.06			
Fiscal Year End	December			

Source: ATHEXGROUP, Data 08-Oct-2020

Normalized Share Performance % VS Composite Index



Yearly Performance

2015	2016	2017	2018	2019	2020	CAGR
0.72%	40.71%	81.73%	-4.75%	48.97%		23.73%

Trailing Performance

5 Year	3 Year	1 Year	9 Month	6 Month	3 Month	1 Month
172.48%	15.67%	-24.54%	-20.39%	1.50%	13.09%	13.41%

Share Liquidity

26.53% 50000 30.00% 25.00% 40000 20.00% 30000 15.00% 9.50% 10.75% 20000 10.00% 4.84% 3.08% 10000 5.00% 0 0.00% 2016 2018 2019 2020 2017 Turnover Velocity Avg Vol Adjusted

Total Yield %

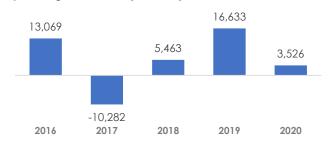


Financials (€ thous, consolidated)

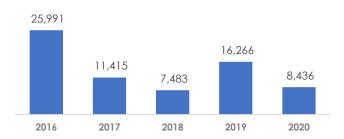
(€ thous, consolidated)

Fiscal Year	2016	2017	2018	2019	1 ^H 2020
Revenue	167,685	183,549	189,563	208,298	106,446
EBT	21,037	22,798	15,387	22,397	13,831
EAT	14,698	15,975	10,714	17,506	10,309
Equity	95,277	115,401	115,918	141,226	139,749
Total assets	387,745	417,546	429,435	481,745	474,287
Total Liabilities	483,022	532,947	545,353	622,971	614,036
Operating Cash flow	13,069	- 10,282	5,463	16,633	3,526
Investing Cash flow	- 1,066	- 1,368	- 2,403	- 2,633	- 2,787
Financing Cash flow	- 1,652	- 2,926	- 3,302	- 5,217	- 8,569
Cash	25,991	11,415	7,483	16,266	8,436
EPS after tax	0.53	0.58	0.39	0.64	0.38
Number of Employees	1,035	1,121	1,175	1,125	1,200

Operating Cash Flow (€ thous.)



Total Cash (€ thous.)



Cash Distributions (€ per share)

Year Paid	2016	2017	2018	2019	2020
Ordinary Dividend	0.06	0.10	0.12	0.13	0.24
Special Dividend	0.00	0.00	0.00	0.00	0.00
Total Distributions	0.06	0.10	0.12	0.13	0.24

Financial Calendar

5/6/2020Dividend Cut5/7/2020Dividend Holders5/12/2020Dividend Payment Date9/30/2020Six Months' Results Publication

Board of Directors

Chalkiopoulos X. Nikolaos

Verzovitis I. Stefanos

Georgakopoulos I. Xristos

Sarp X. Erik Kristofer

Konstantinidis I. Georgios

President/Executive Member

Vice President/Executive Member

Ceo/Executive Member

Executive Member

Non Executive Member

Morris R. Keith Independent Non Executive Member

Chronis A. Theodore Non Executive Member

Diamantopoulos K. GeorgiosIndependent Non Executive MemberPoylios A. XristoforosIndependent Non Executive Member

Shareholders

Georgakopoulos Christos26.05%European Bank For Reconstruction And Development15.00%Konstantinidi Eydokia8.94%Lekkakos Stavros5.45%

Source: ATHEXGROUP, Data 08-Oct-2020, published according to law 3556/2007

Index Participation

Athex All Share Index
Athex Composite Index Total Return Index
Athex Composite Share Price Index
ATHEX Select Index
FTSE/ATHEX High Dividend Yield Index
FTSE/Athex Insurance
FTSE/Athex Market Index
FTSE/Athex Mid Cap Index

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