

## TEST COMPANY S.A.

Greek Company Name: TEST COMPANY A.E.

● Active

Main Address: 1 Oraiakastrou, 57013, Oraiakastro, Thessaloniki  
 Phone: 2111111111  
 Fax: 2103333333  
 U.R.L.: www.testcompany.gr  
 E-mail: info@test.gr

Age Of Business <b>13 Years</b>	Employees <b>200</b>	Turnover (2020) <b>€148,230</b> <span style="color: green;">▲</span>	Related Entities <b>1</b>
ICAP CRIF Score <b>E2</b>	Credit Limit <b>-</b>	Trade Paydex <b>6.15</b>	TB Index <b>★</b>

## Company Identification

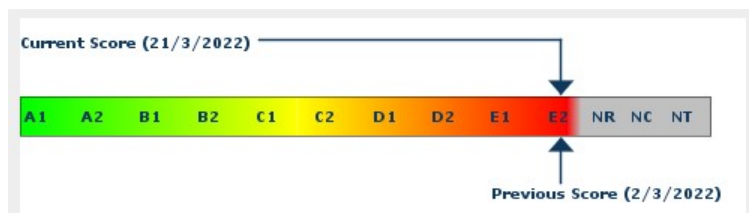
<b>Trade Name:</b>	TEST A..E
<b>Business Registry Company Name</b>	TEST ANONYMH ETAIREIA
<b>ICAP CRIF ID</b>	859636
<b>D-U-N-S</b>	50-330-3136
<b>Sector</b>	<a href="#">Trade (Transportation Means)</a>
<b>Legal Form</b>	Societe Anonyme
<b>Year Established</b>	2009
<b>Head Office</b>	Oraiakastro, Thessaloniki
<b>Duration</b>	Up to year 2059
<b>Year Founded</b>	1979
<b>Gov. Gazette No</b>	10924/2009
<b>Establishment Data</b>	10/09/2009
<b>Tax Registr. No</b>	860000903
<b>General Business Registration No</b>	860000903
<b>No of the Register of Societe Anonyme</b>	068485 /66 /B /09 /66
<b>Chairman, CEO</b>	Kleanthis-Theod Geo. Papadopoulos
<b>Capital</b>	Euro 100,000
<b>Total Equity</b>	Euro 59,872 (31/12/2020)
<b>Turnover Income</b>	Euro 148,230 (1/1/2020 - 31/12/2020)
<b>Profit/(Loss) Before Tax</b>	Euro 15,675 (1/1/2020 - 31/12/2020)

## Business Profile

<b>Financial Status</b>	Rather poor
<b>Payment Record</b>	Bad
<b>Trend</b>	Downward

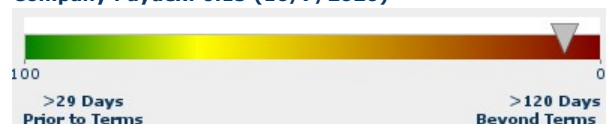


## ICAP CRIF Score



## Trade Payment Index

Company Paydex: 6.15 (10/7/2020)



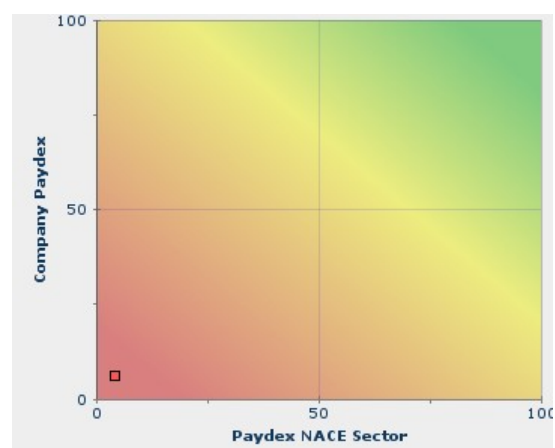
### Paydex Scale

Prior to Agreed Terms			Beyond Agreed Terms					
> 29 Days	29-16 Days	15-0 Days	1-15 Days	16-30 Days	31-60 Days	61-90 Days	91-120 Days	> 120 Days
[100]	(100,90]	(90,80]	(80,70]	(70,60]	(60,40]	(40,30]	(30,20]	(20,0]

### Paydex Company & NACE Sector Comparison

Wholesale and retail trade and repair of motor vehicles and motorcycles (45xx)

Paydex NACE Sector: 4.18 (10/7/2020)



## Trade Profile

<b>Reported Period</b>	23/6/2019-22/6/2020
<b>Credit Days Average</b>	31
<b>Credit - Payment Days beyond Average</b>	+ 49
<b>Transactions Outstanding Value</b>	19,630 €
<b>No of Transactions</b>	214
<b>Value of Transactions</b>	130,779 €
<b>No of Transactions within Average</b>	70
<b>Value of Transactions within Average</b>	61,415 €

### Total Transactions beyond Average Distribution in Days (Current and Settled)

	Total	1 - 30	31 - 60	61 - 90	91 - 120	>=121
<b>No</b>	144	85	29		2	28
<b>Value (€)</b>	69,365	36,868	10,792		1,678	20,027

### Note:

The information provided may include only a very small part of the transactions of the reported company or may reflect

differences or disputes with supplier(s). Consequently, it is recommended to be crosschecked prior to reaching a decision.

More information in section ICAP CRIF Trade Exchange at: [www.icapcrif.com](http://www.icapcrif.com).

## Transaction Behaviour Index

### Evaluation of 5-Year Transactional Behaviour Data :



(\*)Operation T.D.: includes transactional data, that could affect the company's operation and be an indication of viability problems, relating to: Real Estate Auctions (REA), Seizure(S), Bankruptcy Petitions (BP).

Liquidity T.D.: includes transactional data, that could affect the company's trading profile and be an indication of liquidity problems relating to: Uncovered Cheques (UC), Protested Bills (PB), Payment Orders (PO).

Index: 5\*, 4\*, 3\*, 2\*, 1\*

## Transaction Behaviour Profile

### Regarding subject the following are noted up to 21.03.2022 :

	2018		2019		2020		2021		2022	
	Items	Euro	Items	Euro	Items	Euro	Items	Euro	Items	Euro
Protested bill(s)	57	890,000	1	10,000	1	250,000	1	25,000		
<i>Justified</i>	3	60,000								
Uncovered cheque(s)	6	45,788			2	7,000				
Payment order(s)	1	200,000	1	70,000	1	350,000	3	300,005	1	64,646
<i>Justified</i>			1	70,000						
Seizure(s)	5	123,456	1	50,000	2	10,000	2	535,466		
<i>Justified</i>	5	123,456	1	50,000						
Real Estate Auction(s)					5	60,000	2	656,655		
<i>Justified</i>					4	50,000				
Movable Property Auction(s)	2	300,000			2	2,000	3	56,686		
Bankruptcy petition(s)	1	60,000			1	20,000				

2020\_Justified Real Estate Auction(s): It has been cancelled 2019\_Justified Seizure(s): It has been raised 2019\_Justified Payment order(s): An opposition has been entered 2018\_Justified Seizure(s): It has been raised

2021\_Payment order(s): Part of them refer to Leasehold Charging Order. 2020\_Uncovered cheque(s): An opposition has been entered 2018\_Uncovered cheque(s): It is noted in favour of (Tax Revenue Department), (Social Security Foundation).

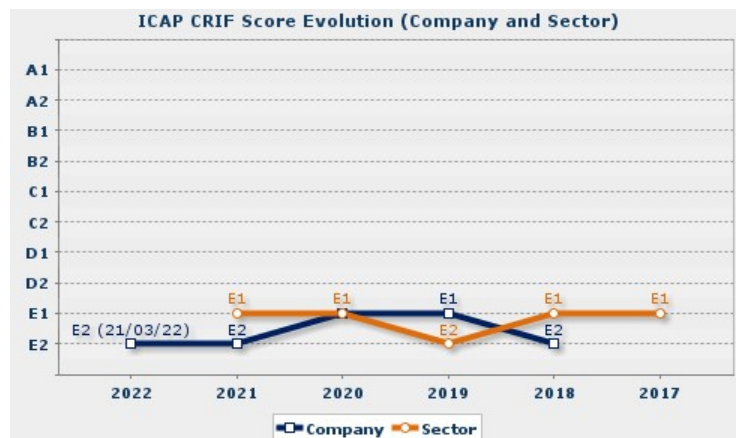
## Mortgages - Prenotes

### Details on subject up to 21.03.2022

Year	Number	Value (Euros)
2018	1	500,000
2020	1	121,500
2022	1	33,363

## ICAP CRIF Score Evolution

Below you can see the company's ICAP CRIF Score evolution in comparison with the ICAP CRIF Score evolution for the sector's S.A. & L.T.D. companies.



	2021	2020	2019	2018	2017
<b>Total Number Of Sector Companies</b>	502	521	502	547	513

### Creditworthiness Evaluation Zones (ICAP CRIF Scores)

Very Low Risk		Low Risk		Average Risk		High Risk		Very High Risk	
A1	A2	B1	B2	C1	C2	D1	D2	E1	E2

(\*) The classes NC, NR, NT, NA, NU do not constitute ICAP CRIF Score evaluations:

NC: Not Calculated. It refers to companies for which the ICAP CRIF Score cannot be calculated, due to their legal form or activity type, etc.

NR: Not Rated. It refers to companies for which ICAP CRIF Score calculation is not feasible due to lack of information or the fact that they are newly established, etc.

NT: Not Trading. Companies that have ceased their operations and cannot be evaluated.

NA: Not Available. It refers to companies for which the ICAP CRIF Score has not been calculated within the specific year.

NU: Not Updated. The company's data are under processing and ICAP CRIF Score cannot be calculated.

## Recommended Credit Limit

<b>Last</b>	Any business transactions must be carried out on a secure basis.
<b>Previous</b>	Any business transactions must be carried out on a secure basis. (2/3/2022)

## Company History

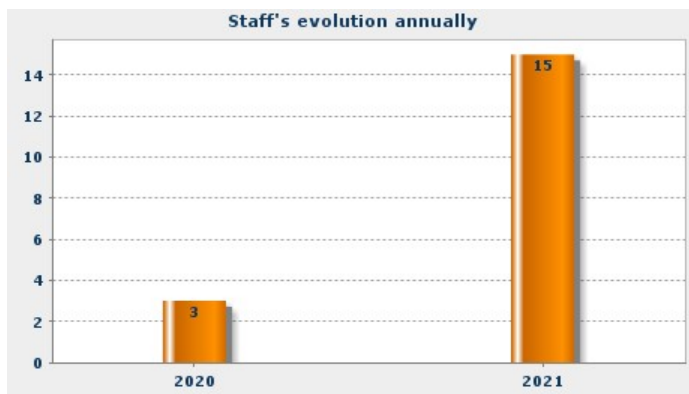
Established in Thessaloniki on 25.11.1979, to undertake the business activities of the firm TEST COMPANY & CO. E.E., established in July 1969 as a continuation of the firm TEST ETAIREIAS O.E., established in 1959, pre-existing since 1942.

## Premises (as declared)

<b>Head office</b>	● 1 Oraiakastrou, 570-13 Oraiakastro, Thessaloniki, owned, Buildings: 500 m2.
<b>Warehouse</b>	● 100 Ifaistou, 185-43 Piraeus, Attiki, owned, plot of land 500 m2, Buildings: 200 m2.
<b>Retail Store</b>	● 50 Idras, 185-43 Piraeus, Attiki, rented, Buildings: 100 m2.

## Personnel

According to the latest data the company employs: 200 persons.



## Activity

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Imports and trade of car spare parts and accessories. Technical work contractors

## Activity NACE (Main)

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**NACE 1** 5030 Sale of motor vehicle parts and accessories  
**NACE 2** 4531 Wholesale trade of motor vehicle parts and accessories

## Certifications

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**ISO Certificate** ISO 45001:2018  
**Testifying Company** [TUV HELLAS \(TUV NORD\) S.A.](#)

## Products - Services

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**Commercial** Vehicle spare parts I  
 Vehicle accessories ET,I  
**Services** Technical works

### Symbol Interpretation

EM = Exports manufacturing	FT = For third parties	A = Representation
ET = Exports commerce	F = In third party facilities	D = Local agent
EY = Exports services	I = Import	

## Trademarks

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Δείγμα  
 Demo  
 Sample

## Projects under Construction

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- Construction of a school  
*It started in January 2020*  
*It will be completed in February 2024*

## Imports

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**Countries** Germany, Italy  
**Imports percentage** 20%

## Exports

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**Countries** Germany  
**Export sales percentage** 3%

## Suppliers

- [TEST COMPANY & CO LTD](#), (Nea Filadelfeia, Attiki)

## Customers

- [TEST COMPANY & CO LTD](#), , (Nea Filadelfeia, Attiki)

## Banks

- Alpha Bank A.E.** • TEST (tel.:2109832476)

## General Comments

It is noted that the above report is according to data available in our files.

## Group Data

The company according to the consolidated balance sheet as at (31/12/2020) belonged to:

([TEST S.A. GROUP OF COMPANIES](#))

ICAP CRIF ID: 10217754

## Shareholders (as declared)

By **50.00%** Kleanthis-Theod Geo. Papadopoulos

By **25.00%** John Geo. Papadopoulos

By **25.00%** Olga Geo. Papadopoulos

## Board of Directors

**Kleanthis-Theod Geo. Papadopoulos** Chairman, CEO

**Olga Geo. Papadopoulos** Vice-Chairman

**John Geo. Papadopoulos** Member

## Management History Review

Subject's main administrators participate in the board of directors of the following firms:

NAME	RELATION	COMPANY	ICAP CRIF ID	SECTOR
<b>Papadopoulos Kleanthis-Theod</b>	Member	<a href="#">TEST GS S.A.</a>	<a href="#">252666</a>	<a href="#">Trade (Transportation Means)</a>

## Participations

Subject participates in the following firm(s):

by **76.00%** [TEST GS S.A.](#)

<b>ICAP CRIF ID</b>	0252666
<b>VAT</b>	099775200
<b>Head Office - Warehouse</b>	Maiandrou (extension), Perifereiaki Evosmou, P.O. Box 118, 570 13, Oraiakastro, Thessaloniki
<b>Date established</b>	2002
<b>Sector</b>	<a href="#">Trade (Transportation Means)</a>
<b>Capital (Share)</b>	1,506,000
<b>Owners Equity</b>	1,764,496
<b>Net Sales</b>	1,888,543
<b>Net Profit before taxes</b>	42,727

Balance sheet details as at 31.12.2010 in Euro.

## Affiliated Companies

**Kleanthis-Theod Geo. Papadopoulos participates in the following firm(s):**

**TEST GS S.A. by 8,00%**

(As mentioned before)

**John Geo. Papadopoulos participates in the following firm(s):**

**TEST GS S.A. by 8,00%**

(As mentioned before)

## Financial Information

The share capital of the company amounts to Euro 100,000 divided into 100,000 shares at EURO 1.00 each.

Recent financial data are not available.

## Financial Comments

Balance Sheet of the fiscal year 2018 uses P&L method that depends on expenses nature. As a result the calculation of the gross result is different and not comparable to the P&L that depends on operation costs.

Balance Sheet of the fiscal year 2019 uses P&L method that depends on expenses nature. As a result the calculation of the gross result is different and not comparable to the P&L that depends on operation costs.

## Balance Sheet Notes

- Subject's recent financial statements are published according to Greek Financial Standards (GFS). Due to that reason, comparisons with previous fiscal years in which company published its balance sheets according to Hellenic Financial Standards or IAS/IFRS, are not presented.
- The Balance sheet accounts for the fiscal year 2019 are presented in a concise form.  
The Balance sheet accounts for the fiscal year 2018 are presented in a concise form.

## Full Length Financial Statement

### ASSETS

Accounts	31/12/2020	Change	31/12/2019	Change	31/12/2018
	GFS	'20 - '19 (%)	GFS	'19 - '18 (%)	GFS
<b>Non-Current Assets (Net Value)</b>	<b>11,941</b>	<b>-23.81</b>	<b>15,672</b>	<b>0</b>	<b>15,672</b>
Acquisition	44,982	-8.26	49,033	0	49,033
Depreciation	33,041	-0.96	33,361	0	33,361
<b>Tangible Fixed Assets (Net Value)</b>	<b>11,941</b>	<b>-23.81</b>	<b>15,672</b>	<b>0</b>	<b>15,672</b>
Acquisition	44,982	-8.26	49,033	0	49,033
Depreciation	33,041	-0.96	33,361	0	33,361
<b>Current Assets</b>	<b>167,814</b>	<b>198.55</b>	<b>56,209</b>	<b>0</b>	<b>56,209</b>
Inventories	1,888	-82.34	10,688	0	10,688
<b>Trade and Other Receivables</b>	<b>30,306</b>	<b>14.30</b>	<b>26,515</b>	<b>0</b>	<b>26,515</b>
Other Receivables	30,306	14.30	26,515	0	26,515
<b>Other Assets</b>	<b>135,620</b>	<b>613.56</b>	<b>19,006</b>	<b>0</b>	<b>19,006</b>
<b>Total Assets</b>	<b>179,754</b>	<b>150.07</b>	<b>71,881</b>	<b>0</b>	<b>71,881</b>

### LIABILITIES

Accounts	31/12/2020	Change	31/12/2019	Change	31/12/2018
	GFS	'20 - '19 (%)	GFS	'19 - '18 (%)	GFS
<b>Total Equity</b>	<b>59,872</b>	<b>15.97</b>	<b>51,627</b>	<b>0</b>	<b>51,627</b>
<b>Shareholders Equity</b>	<b>59,872</b>	<b>15.97</b>	<b>51,627</b>	<b>0</b>	<b>51,627</b>
Share Capital	100,000	0	100,000	0	100,000
Paid Up Capital	100,000	N/A		N/A	
Retained Earnings (Loss)	-40,128	17.04	-48,373	0	-48,373

Accounts	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
<b>Accounts</b>	<b>31/12/2020</b>	<b>Change '20 - '19 (%)</b>	<b>31/12/2019</b>	<b>Change '19 - '18 (%)</b>	<b>31/12/2018</b>
	GFS		GFS		GFS
<b>Liabilities</b>	<b>119,883</b>	<b>491.90</b>	<b>20,254</b>	<b>0</b>	<b>20,254</b>
<b>Short-Term Liabilities</b>	<b>119,883</b>	<b>491.90</b>	<b>20,254</b>	<b>0</b>	<b>20,254</b>
Other Short-Term Liabilities	119,883	491.90	20,254	0	20,254
<b>Total Owners Equity and Liabilities</b>	<b>179,754</b>	<b>150.07</b>	<b>71,881</b>	<b>0</b>	<b>71,881</b>

Values in Euros

## Profit & Loss Statement

Accounts	1/1/2020 - 31/12/2020	Change '20 - '19 (%)	1/1/2019 - 31/12/2019	Change '19 - '18 (%)	1/1/2018 - 31/12/2018
	GFS		GFS		GFS
<b>Turnover Income</b>	<b>148,230</b>	<b>194.03</b>	<b>50,414</b>	<b>0</b>	<b>50,414</b>
Net Sales	148,230	194.03	50,414	0	50,414
<b>Total Cost</b>	<b>85,016</b>	<b>321.44</b>	<b>20,173</b>	<b>0</b>	<b>20,173</b>
Cost of Sales	85,016	321.44	20,173	0	20,173
<b>Gross Profit (Loss)</b>	<b>63,214</b>	<b>109.03</b>	<b>30,241</b>	<b>0</b>	<b>30,241</b>
Other Operating Income-Expenses (Net)	-49,182	-34.04	-36,693	0	-36,693
Other Operating Income	3,871	N/A		N/A	
<b>Profit/(Loss) Before Tax, Financing and Investing Results and Depreciation-Amortisation (EBITDA)</b>	<b>17,904</b>	<b>377.52</b>	<b>-6,451</b>	<b>0</b>	<b>-6,451</b>
Depreciation and Amortisation	913	185.19	320	0	320
<b>Profit/(Loss) Before Tax Financing and Investing Results</b>	<b>16,991</b>	<b>350.93</b>	<b>-6,771</b>	<b>0</b>	<b>-6,771</b>
Financial Expenses	1,316	-10.70	1,473	0	1,473
<b>Profit/(Loss) Before Tax</b>	<b>15,675</b>	<b>290.13</b>	<b>-8,245</b>	<b>0</b>	<b>-8,245</b>
Income Tax Payable	-4,546	N/A		N/A	
<b>Profit/(Loss) for the Period (A)</b>	<b>11,130</b>	<b>234.99</b>	<b>-8,245</b>	<b>0</b>	<b>-8,245</b>
Profit Attributed to Equity Holders of the Parent	11,130	234.99	-8,245	0	-8,245

Values in Euros

## Company Ratios

### PROFITABILITY RATIOS

Ratios	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
Return on Equity (Before Income Tax) (%)	26.18	264.04%	-15.97	-7.98%	-14.79
Return on Equity (Before Interest and Income Tax) (%)	28.38	316.48%	-13.12	-7.99%	-12.15
Return on Capital Employed (Before Income Tax) (%)	8.72	176.09%	-11.47	-5.52%	-10.87
Return on Capital Employed (Before Interest and Income Tax) (%)	9.45	200.42%	-9.42	-5.49%	-8.93
Gross Profit Margin (%)	42.65	-28.90%	59.99	0%	59.99
Operating Profitability (%)	12.08	194.45%	-12.80	0%	-12.80
Net Profit Margin (Before Income Tax) (%)	10.58	164.75%	-16.35	0%	-16.35
Net Profit Margin (Before Interest and Income Tax) (%)	11.46	185.39%	-13.43	0%	-13.43
Net Profit Margin EBITDA (before Interest, Income Tax, Depreciation and Non Operating Income) (%)	12.08	194.45%	-12.80	0%	-12.80
Efficiency of Financial Leverage (X)	N/C	N/A	N/C	N/A	N/C
Personnel Productivity (EURO)	9,882.01	194.03%	3,360.93	0%	3,360.93
Personnel Profitability (EURO)	1,045.03	N/A	N/C	N/A	N/C

### CAPITAL STRUCTURE AND VIABILITY RATIOS

Ratios	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
Financial Leverage (:1)	0.67	139.28%	0.28	0%	0.28
Total Debt Equity Ratio (:1)	2	412.82%	0.39	0%	0.39
Banks-Short Term Obligations to Owners Equity (%)	N/C	N/A	N/C	N/A	N/C
Capital Structure (X)	3	N/A	N/C	N/A	N/C
Basic Period of Viability (DAYS)	81	-52.35%	170	0%	170
Equity to Fixed Assets (X)	5.01	52.28%	3.29	0%	3.29
Fixed Assets to Long Term Liabilities (X)	N/C	N/A	N/C	N/A	N/C
Fixed Assets to Total Owners Equity and Liabilities (%)	6.64	-69.54%	21.80	0%	21.80
Interest Coverage (Before Interest and Income Tax) (X)	12.92	N/A	N/C	N/A	N/C



**LIQUIDITY RATIOS**

Ratios	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
Current Ratio (X)	1.40	-49.64%	2.78	-10.03%	3.09
Quick Ratio (Acid Test) (X)	1.38	-38.67%	2.25	-19.06%	2.78
Cash Ratio (X)	N/C	N/A	N/C	N/A	N/C
Working Capital (EURO)	47,930.76	33.31%	35,955.28	0 %	35,955.28
Short Term Liabilities to Working Capital (X)	2.50	346.43%	0.56	0 %	0.56

**ACTIVITY RATIOS**

Ratios	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
Collection Period (DAYS)	N/C	N/A	192	-6.80%	206
Payable Period (DAYS)	N/C	N/A	366	0.83%	363
Inventory Turnover (DAYS)	8	-95.85%	193	69.30%	114
Operating Cycle (DAYS)	N/C	N/A	385	20.69%	319
Commercial Cycle (DAYS)	N/C	N/A	19	143.19%	-44
Equity Turnover (X)	2.48	153.06%	0.98	8.89%	0.90
Turnover of Capital Employed (X)	0.82	17.14%	0.70	6.06%	0.66
Fixed Assets Turnover (X)	12.41	285.40%	3.22	-11.78%	3.65
Significance of Selling Expenses (%)	N/C	N/A	N/C	N/A	N/C

**INVESTOR RATIOS**

Ratios	31/12/2020
Share Internal Value (EURO)	N/C
Earnings per Share (EURO)	N/C
Dividend per Share (EURO)	N/C
Dividend to Net Income (Before Tax) (%)	N/C

## Sector Ratios

**PROFITABILITY RATIOS**

Ratios	2020	Change '20 - '19 (%)	2019	Change '19 - '18 (%)	2018
Return on Equity (Before Income Tax) (%)	9.12	-33.26%	13.68	198.69%	4.58
Return on Equity (Before Interest and Income Tax) (%)	16.36	-25.02%	21.82	51.21%	14.42
Return on Capital Employed (Before Interest and Income Tax) (%)	3.74	-19.74%	4.66	62.94%	2.86
Gross Profit Margin (%)	16.38	-1.56%	16.64	-0.18%	16.67
Operating Profitability (%)	3.92	-1.56%	4.17	-0.18%	2.38
Net Profit Margin (Before Income Tax) (%)	1.90	-18.10%	2.32	197.44%	0.78
Net Profit Margin (before Interest, Income Tax, Depreciation and Non Operating Income) (%)	5.10	-2.48%	5.24	34.02%	3.91

**ACTIVITY RATIOS**

Ratios	2020	Change '20 - '19 (%)	2019	Change '19 - '18 (%)	2018
Collection Period (DAYS)	64.78	7.20%	60.43	-6.76%	64.81
Payable Period (DAYS)	77.93	9.59%	71.11	-2.31%	72.79
Inventory Turnover (DAYS)	105.30	17.09%	89.93	-0.72%	90.58
Equity Turnover (X)	4.80	-18.78%	5.91	0.34%	5.89
Turnover of Capital Employed (X)	1.10	-12.70%	1.26	7.69%	1.17

**LIQUIDITY RATIOS**

Ratios	2020	Change '20 - '19 (%)	2019	Change '19 - '18 (%)	2018
Current Ratio (X)	1.25	6.84%	1.17	7.34%	1.09
Quick Ratio (X)	0.74	5.71%	0.70	6.06%	0.66
Working Capital (EURO)	515,021,337.78	2.92%	500,427,753.18	67.22%	299,255,765.81

**CAPITAL STRUCTURE AND VIABILITY RATIOS**

Ratios	2020	Change '20 - '19 (%)	2019	Change '19 - '18 (%)	2018
Financial Leverage (:1)	0.77	0 %	0.77	-3.75%	0.80
Total Debt Equity Ratio (:1)	3.44	3.30%	3.33	-18.98%	4.11
Interest Coverage (Before Interest and Income Tax) (X)	2.26	-15.67%	2.68	83.56%	1.46

## Sector Sample of Companies

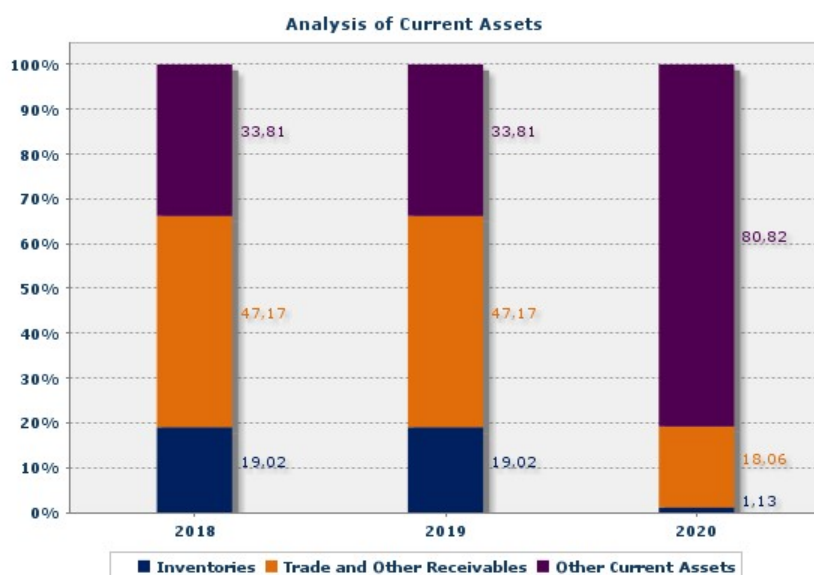
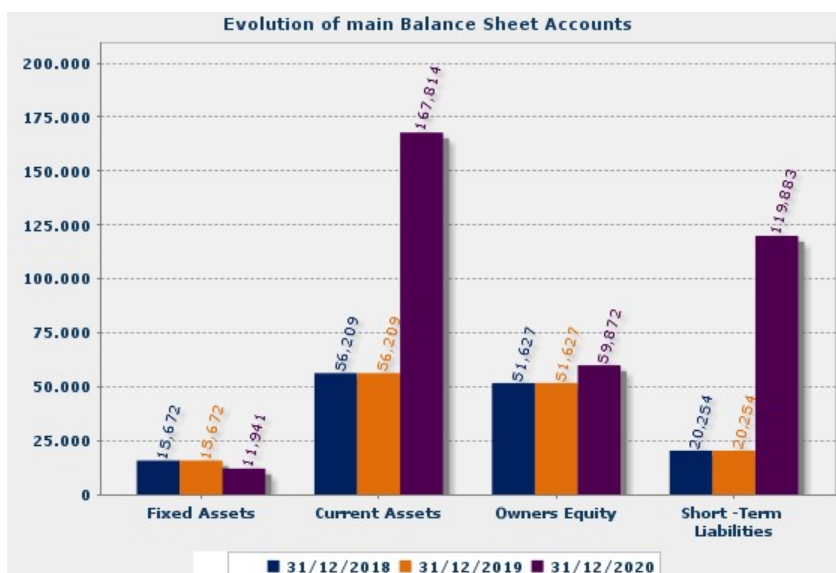
	2020	2019	2018
Number of Companies	3	4	3

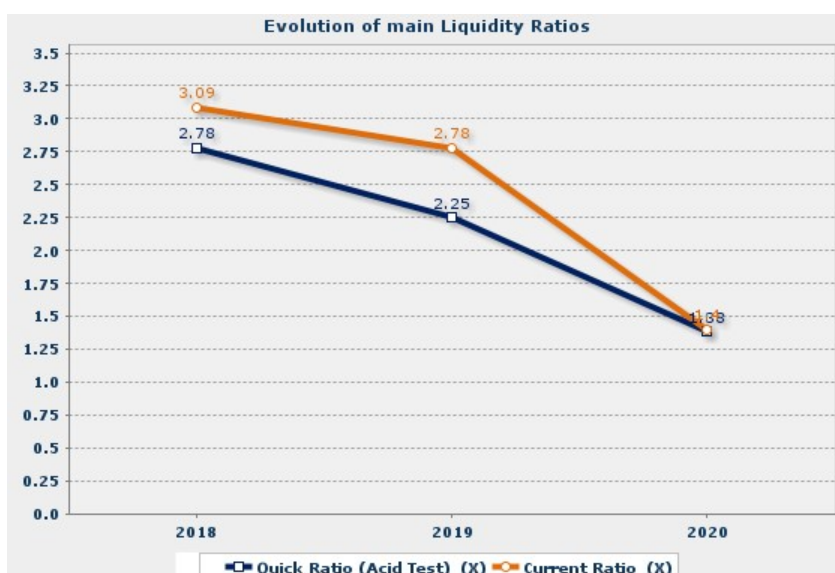
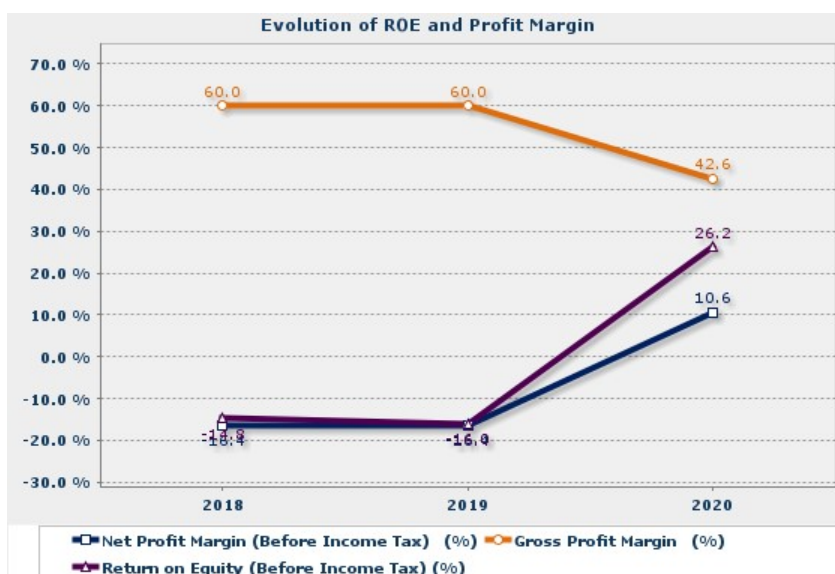
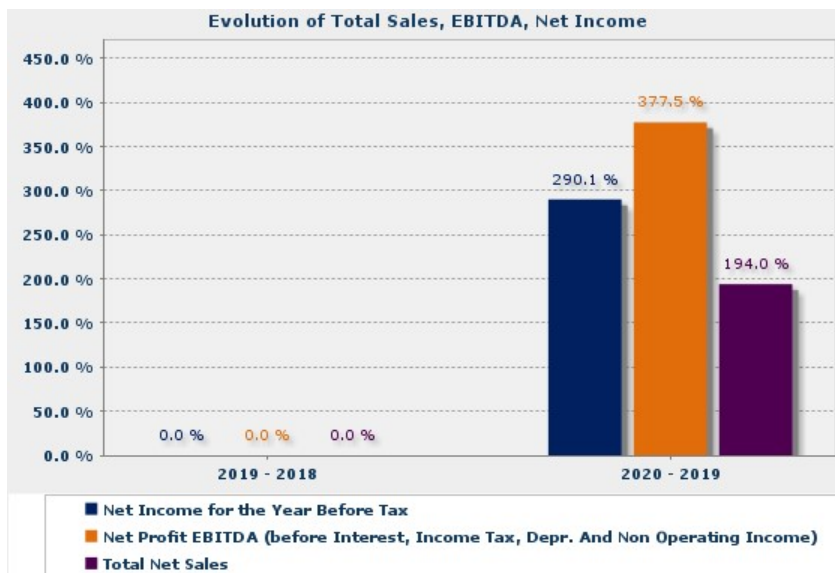
The sample of companies of the sector examined consists of companies that have published a Balance Sheet for the respective year.

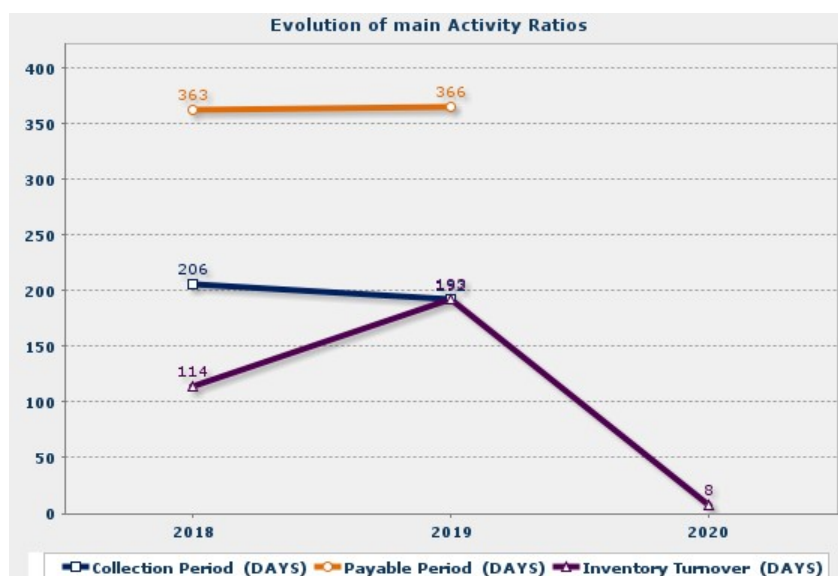
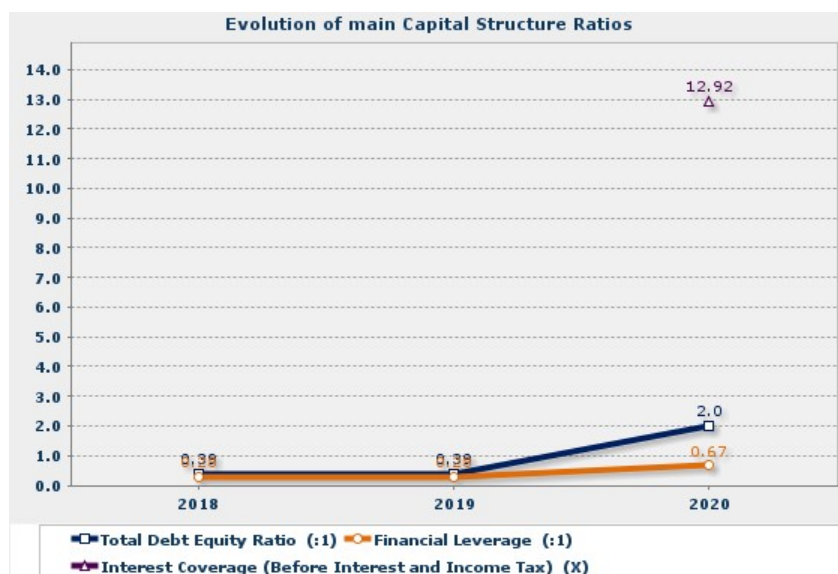
## Interpretation of Balance Sheet Symbols

- When the minus sign (-) appears to Income Tax Payable account or to other Tax accounts indicates a tax obligation, while the opposite signifies a tax return.
- Some ratios are calculated using the average value of the accounts of the Balance Sheet or Midterm Statements. For applying this type of calculation, financial statements must be presented in succession, with common accounting standards (either Greek Standards or IFRS or GFS) and with the same depth of analysis. In the opposite case, the corresponding ratios are calculated based on the accounts as at they are presented in the reporting year.
- N/A: Not Available
- N/C: Not Calculable
- The indications N/A and N/C may appear in cases where accounts that participate in the computation of the ratios or in the accounts changes are not detected in the original balance sheet as well as the computation of certain ratios does not have a meaning i.e. Return on Equity ratio or Total Dept Equity ratio when Equity is negative, etc.

## Balance Sheet Graphs







## Company Ranking in Sector

Subject, among 3 sample of companies of its sector Trade (Transportation Means), was ranked as follows, based in 2020 B/S details :

	Ranking
Fixed Assets	3
Total Fixed Assets	3
Equity Capital	3
Total Income	2
Net Income for the Year Before Tax	2

## Contribution in Sector

Having evaluated subject accounts described in the last B/S (2020) in relation to the corresponding accounts of the firms in the sector Trade (Transportation Means) (sample of 3 companies), we make note that subject contributes as follows in shaping sector's financial figures :

	Company (Values in Euro)	Participation %
<b>Fixed Assets</b>	11,941	0.07%
<b>Trade and Other Receivables</b>	30,306	2.93%
<b>Total Assets</b>	179,754	0.80%
<b>Total Equity</b>	59,872	0.62%
<b>Liabilities</b>	119,883	0.98%
<b>Turnover Income</b>	148,230	0.82%
<b>Gross Profit (Loss)</b>	63,214	4.30%
<b>Profit/(Loss) Before Tax</b>	15,675	5.54%

The participation percentage for the account Profit / (Loss) Before Tax is calculated by using only the profitable companies of the sector.

## Comparison with Sector (Absolute figures)

The following table describes subject's specific accounts as they appeared in the last Balance Sheet, and relates them to the averages figures for its corresponding sector Trade (Transportation Means). Sector averages have been calculated from a sample of 3 companies for the year 2020.

	Company (Values in Euro)	Sector Averages (Values in Euro)
<b>Fixed Assets</b>	11,941	1,699,865
<b>Trade and Other Receivables</b>	30,306	1,083,221
<b>Total Assets</b>	179,754	4,653,633
<b>Total Equity</b>	59,872	1,048,735
<b>Liabilities</b>	119,883	3,507,753
<b>Turnover Income</b>	148,230	5,919,342
<b>Gross Profit (Loss)</b>	63,214	934,200
<b>Profit/(Loss) Before Tax</b>	15,675	107,407

## Comparison with Sector (% Variations)

Having examined the course of subject accounts in comparison with the corresponding accounts of the sector Trade (Transportation Means), which it belongs to, we notice the following changes. Sector averages have been calculated from a sample of 3 (2020), 4 (2019), 3 (2018) companies.

	Company Changes '20 - '19	Sector Changes '20 - '19	Company Changes '19 - '18	Sector Changes '19 - '18
<b>Fixed Assets</b>	-23.81%	-13.84%	0%	-7.71%
<b>Trade and Other Receivables</b>	14.30%	-35.04%	0%	5.75%
<b>Total Fixed Assets</b>	150.07%	-17.64%	0%	0.01%
<b>Total Equity</b>	15.97%	-19.65%	0%	18.06%
<b>Liabilities</b>	491.90%	-17.21%	0%	-4.27%
<b>Turnover Income</b>	194.03%	-20.65%	0%	9.67%
<b>Gross Profit (Loss)</b>	109.03%	-21.90%	0%	9.47%
<b>Profit/(Loss) Before Tax</b>	290.13%	-34.88%	0%	227.28%

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