

Basic Data

V.A.T.	860000903
General Business Registration No.	860000903
Date / Time	21/03/2022 13:51:16
Requested Name	TEST COMPANY A.E.
Name	TEST COMPANY S.A.
Requested Address	Ωραιόκαστρου 1 Ωραιόκαστρο
Address	1 Oraiakastrou 57013 Oraiakastro
Sector	Trade (Transportation Means)
Legal Form	Societe Anonyme
Year Established	2009
Company Duration	Until year 2059
Year Founded	1979
Gov. Gazette No	10924/2009
Establishment Data	10/09/2009
No of the Register of Societe Anonyme	068485 /66 /B /09 /66
CEO	Papadopoulos Kleantis-Theod

Data last updated on : 21/03/2022

Historical Data

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.

Additional Data

Address (Head Office)	1 Oraiakastrou 57013 Oraiakastro Thessaloniki 500 Sqr. meters, Owned Tel.: 2111111111, Fax: 2103333333	
E-Mail	info@test.gr	
URL	www.testcompany.gr	
Activity	Imports and trade of car spare parts and accessories. Technical work contractors	
Activity NACE II	Wholesale trade of motor vehicle parts and accessories (4531)	
Main Shareholders	Papadopoulos Kleantis-Theod with 50 %	
Banks	Alpha Bank A.E.	● TEST (tel.:2109832476)
Staff of employees	Permanent : 200	

Financial Statements

Share Capital : 100,000 €

	2020	2019
Capital	100.000	100.000
Turnover	148.230	50.414
Gross Profit	63.214	30.241
Profit / Loses	15.675	-8.245

Amounts are in Euro.

ICAP CRIF Score

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.

	Company 21/03/2022	Sector 2022	Company 2021	Sector 2021
ICAP CRIF Score	E2	NA	E2	E1

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.

Credit Limit

Any business transactions must be carried out on a secure basis.

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

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

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

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

Note:

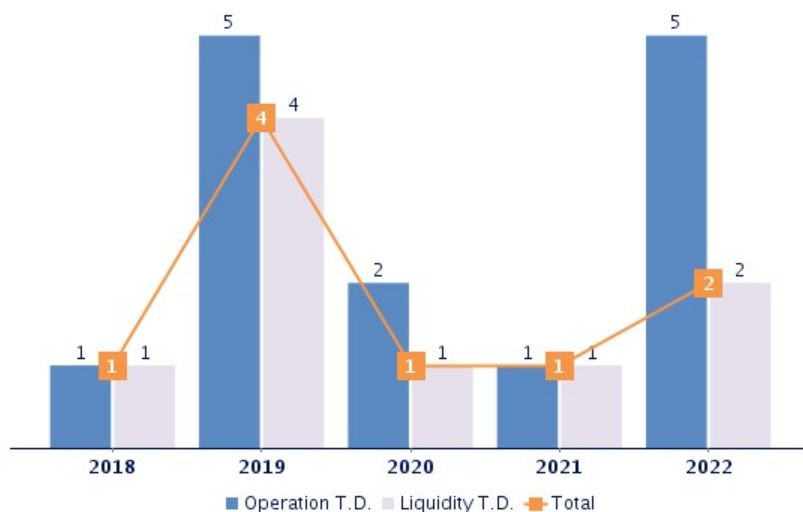
The information provided may include only a very small part of the transactions of the reported company or may reflect differences or disputes with supplier(s). Consequently, it is recommended to be crosschecked prior to reaching a decision.

More information in section ICAP CRIF Trade Exchange at: www.icapcrif.com.

Transactional Behaviour Index

Evaluation of 5-Year Transactional Behaviour Data :

Total :	★
Operation T.D.:	★
Liquidity T.D.:	★



(*)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 Behavior Profile

Data last updated on : 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		
Justified	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
Justified			1	70,000						
Seizure(s)	5	123,456	1	50,000	2	10,000	2	535,466		
Justified	5	123,456	1	50,000						
Real Estate Auction(s)					5	60,000	2	656,655		
Justified					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				
Mortgages - Prenotes	1	500,000			1	121,500			1	33,363

Detrimental Comments

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).

Detrimental Justified Comments

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

Comments

The above mentioned firm has been confirmed.

Balance Sheet Notes

- Subject's recent financial statements are published according to Greek Financial Standard (GFS). Due to that reason, changes of accounts and company ratios with previous fiscal years in which company published its balance sheets according to other financial standards, 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.

Short Length Financial Statement

Assets

Accounts	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
	GFS		GFS		GFS
Fixed Assets	11,941	-23.81	15,672	0	15,672
Buildings / Means of Transport / Furniture and Other Equipment	44,982	-8.26	49,033	0	49,033
Accumulated Depreciation	33,041	-0.96	33,361	0	33,361
Depreciation of Buildings / Furniture / Means of Transport	33,041	-0.96	33,361	0	33,361
Inventories	1,888	-82.34	10,688	0	10,688
Finished Products / Merchandise	1,888	-82.34	10,688	0	10,688
Receivables / Transit balances	165,926	264.50	45,521	0	45,521
Other Receivables / Transit Debit Balances	165,926	264.50	45,521	0	45,521
Total Assets	179,754	150.07	71,881	0	71,881

Liabilities

Accounts	31/12/2020	Change '20 - '19 (%)	31/12/2019	Change '19 - '18 (%)	31/12/2018
	GFS		GFS		GFS
Owners Equity	59,872	15.97	51,627	0	51,627
Share Capital	100,000	0	100,000	0	100,000
Retained Earnings / Losses	-40,128	17.04	-48,373	0	-48,373
Current Liabilities / Transit Balances	119,883	491.90	20,254	0	20,254
Other Liabilities / Transit Credit Balances	119,883	491.90	20,254	0	20,254
Total Liabilities and Net Worth	179,754	150.07	71,881	0	71,881

Profit & Loss

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
Net Sales	148,230	194.02	50,414	0	50,414
Cost of Net Sales	85,016	321.43	20,173	0	20,173
Gross Margin	63,214	109.03	30,241	0	30,241
Commission and Other Operating Income	6,354	2,869.16	214	0	214
Interest Expenses	1,316	-10.66	1,473	0	1,473
Other Operating Expenses	51,665	39.99	36,906	0	36,906
Operating Results after Interest Expenses	16,588	309.31	-7,925	0	-7,925
Depreciation Out of Cost	913	185.31	320	0	320
Total Depreciation	913	185.31	320	0	320
Net Income for the Year Before Tax	15,675	290.12	-8,245	0	-8,245
Income Tax	-4,546	N/A		N/A	
Profit / (Loss) Before Tax, Financing and Investing Results and Depreciation-Amortisation (EBITDA)	17,904	377.54	-6,451	0	-6,451

Values in Euros

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.

Client Information

The provision of the specific product as well as the order and receipt from the customer is based on the following terms and conditions:
The drawing of Transactional Behaviour Data for the subject examined is based only on the information provided for it by the customer (Company Name Address V.A.T. number).
The provision of Transactional Behaviour Data is restricted to certain categories of such data and in the data of such categories available.
The Transactional Behaviour Data provided may be settled from the liable person or may be cancelled without for us to be informed for that.
The Transactional Behaviour Index has been developed based on the last 5 years period transactional behaviour data depending on their

importance. The transactional behaviour data because of their significance and the evaluation of the Index based on that can only be used as a complementary tool for business decision - making.

The Evaluation of Creditworthiness (ICAP CRIF Score) is a classification not issued in accordance with the requirements of the amended Regulation 1060/2009 of the European Parliament and of the Council on Credit Rating Agencies, as it applies to ICAP CRIF Credit Rating.

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