Standard Plus

It is provided by order of the above-mentioned customer for confidential and personal or internal business use.

Basic Data

V.A.T.	860000903
Date / Time	27/07/2020 11:37:50
Requested Name	TEST COMPANY S.A.
Name	TEST COMPANY S.A.
Requested Address	1 Oraiokastrou Oraiokastro
Address	1 Oraiokastrou 57013 Oraiokastro
Year Established	2009
Year Founded	1979
Gov. Gazette No	10924/2009
Establishment Data	10/09/2009
CEO	Papadopoulos Kleanthis-Theod

Data last updated on : 22/07/2020

Historical Data

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

Additional Data

Address (HEAD OFFICE)	1 Oraiokastrou 57013 Oraiokastro Thessaloniki 500 Sqr. meters, Owned Tel.: 2111111111, Fax: 2103333333
Activity	Imports and trade of car spare parts and accessories. Technical work contractors
Main Shareholders	Papadopoulos Kleanthis-Theod with 50 %
Banks	Alpha Bank A.E. • TEST (tel.:2109832476)
Staff of employees	Permanent : 15

Financial Statements

Share Capital : 100,000 €

	2019	2018
Capital	100.000	100.000
Turnover	50.414	50.414
Gross Profit	30.241	30.241
Profit / Loses	-8.245	-8.245

Amounts are in Euro.

ICAP Score

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

	Company 22/07/2020	Sector 2020	Company 2019	Sector 2019
ICAP Score	E2	NA	E1	D2

Creditworthiness Evaluation Zones (ICAP 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 Score evaluations:
NC: Not Calculated. It refers to companies for which the ICAP Score cannot be calculated, due to their legal form or activity type, etc.
NR: Not Rated. It refers to companies for which ICAP 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 Score has not been calculated within the specific year.
NU: Not Updated. The company's data are under processing and ICAP Score cannot been calculated.

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:

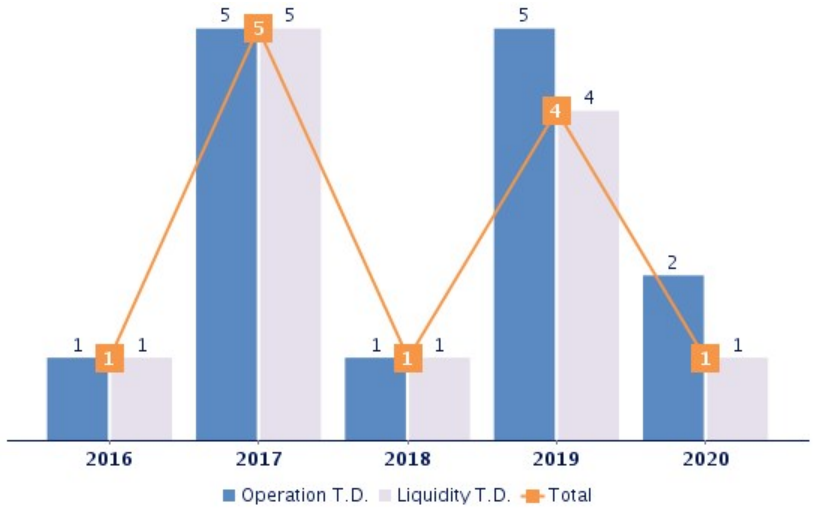
The information provided may include only a very small part of the transactions of the reported company or may reflect differences or disputes with supplier(s). Consequently, it is recommended to be crosschecked prior to reaching a decision.

More information in section ICAP Trade Exchange at: www.icap.gr.

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 : 27/07/2020

	2016		2017		2018		2019		2020	
	Items	Euro	Items	Euro	Items	Euro	Items	Euro	Items	Euro
Protested bill(s)	43	333,000			57	890,000	1	10,000	1	250,000
Justified					3	60,000				
Uncovered cheque(s)	4	5,200			6	45,788			2	7,000
Justified	4	5,200								
Payment order(s)	2	3,000			1	200,000	1	70,000	1	350,000
Justified	2	3,000					1	70,000		
Seizure(s)	50	600,000	1	60,000	5	123,456	1	50,000	2	10,000
Justified			1	60,000	5	123,456	1	50,000		
Real Estate Auction(s)	7	20,000							5	60,000
Justified	1	20,000							4	50,008
Movable Property Auction(s)	6	30,000			2	300,000			2	2,000
Bankruptcy petition(s)	1	80,000	1	150,000	1	60,000			1	2,000
Justified	1	80,000	1	150,000						
Mortgages - Prenotes					1	500,000			1	121,500

Detrimental Comments

2020_Seizure(s): It is repetitive

2018_Movable Property Auction(s): According to principals' statement they are due to a conflict with a subject's supplier and the whole issue has been taken to court.

2016_Real Estate Auction(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

2018_Justified Seizure(s): It has been raised

Comments

The above mentioned firm has been confirmed.

Client Information

The provision of the specific product as well as the order and receipt from the client 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 client (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 5years 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 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 Credit Rating.
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