

CREDICOM

31

2008

()



Emporiki
Credicom

«

CREDICOM

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31

2008

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2009

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1.		9
2.		9
2.1		9
2.2		14
2.3		14
2.4		15
2.5		15
2.6		15
2.7	E	15
2.8	()	15
2.9		15
2.10		15
2.11		16
2.12		16
2.13		16
2.14	μ μ μ	16
2.15		.....	17
3.		.....	18
4.		.....	19
4.1		.....	19
4.2		.....	19
4.2.1		.....	20
4.2.2		.....	20
*	2007	.....	23
4.3		.....	23
4.4		.....	23
4.5		.....	23
4.6		.....	25
5.		.....	27
6.		.....	27
7.		.....	27
8.		.....	27
9.		.....	28
10.		.....	28
11.		.....	28
12.		.....	29
13.	/	.....	30
14.	()	31
15.		31
16.		31
17.		31

()

18.	32
19.	32
20. &	32
21.	33
22.	34
23.	34
24.	35
25.	36

CREDICOM . . .
31 2008
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« CREDICOM A.E.»
A.M.A.E. 55026/06/B/03/15

31 2008 « Credicom . . . » (« »),

31 2008,

43 37 . .2190/1920.

, 31 2009



. . . 268, 152 32
. . . 113

. . . 17701

CREDICOM 31 . . 2008
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	1 31	6 1 31	6
	2008	2007	
	68.164.826	49.290.310	
	(45.459.482)	(27.310.467)	
5	22.705.344	21.979.843	
6	767.353	385.736	
7	2.592.466	184.490	
	26.065.163	22.550.069	
8	(11.272.581)	(7.423.791)	
14	(1.222.496)	(2.013.331)	
12	(6.380.000)	(3.349.001)	
9	(6.255.991)	(4.539.465)	
	(25.131.068)	(17.325.588)	
	934.095	5.224.481	
20	1.750.777	(1.306.120)	
	2.684.872	3.918.361	

	<u>31</u>	<u>2008</u>	<u>31</u>	<u>2007</u>
10		1.408		20.915
11		96.657.244		117.204.684
12		1.119.714.820		950.512.957
13		11.020.510		10.960.510
13		5.615.307		4.583.307
14		1.015.223		1.533.652
14		1.922.111		2.006.862
20		1.444.820		-
15		9.208.658		1.788.799
		<u>1.246.600.101</u>		<u>1.088.611.686</u>
16		1.103.340.014		966.785.113
17		567.316		545.451
18		8.000.000		8.000.000
		490.626		338.896
20		-		901.806
19		12.125.576		10.628.345
		<u>1.124.523.532</u>		<u>987.199.611</u>
21		43.200.000		41.400.000
21		83.613.622		67.434.000
		(7.421.925)		(11.340.286)
		2.684.872		3.918.361
		<u>122.076.569</u>		<u>101.412.075</u>
		<u>1.246.600.101</u>		<u>1.088.611.686</u>

CREDICOM
 (31 2008)

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1	2007	37.200.000	29.680.200	(11.340.286)	55.539.914
		4.200.000	37.753.800	-	41.953.800
2007		-	-	3.918.361	3.918.361
31	2007	41.400.000	67.434.000	(7.421.925)	101.412.075
1	2008	41.400.000	67.434.000	(7.421.925)	101.412.075
		1.800.000	16.179.622	-	17.979.622
2008		-	-	2.684.872	2.684.872
31	2008	43.200.000	83.613.622	(4.737.053)	122.076.569

CREDICOM
 (31 2008)

	1 31 2008	1 31 2007
	934.095	5.224.481
<u>/()</u>		
:		
	1.222.496	2.013.331
	392.154	607.944
	(4.779.527)	-
	6.380.000	3.349.001
	151.732	(264.736)
	(595.849)	-
	3.705.101	10.930.022
:		
	(175.581.863)	(326.572.951)
	(2.640.332)	(652.461)
	(178.222.195)	(327.225.412)
:		
	21.864	16.886
	1.105.076	758.219
	1.126.940	775.105
	(173.390.154)	(315.520.285)
	(162.304)	(1.199.667)
	(457.012)	(631.735)
	(1.092.000)	(14.627.552)
	(1.711.316)	(16.458.954)
<u>/(E)</u>		
	17.999.422	42.000.000
	(19.800)	(46.200)
()	136.554.901	331.658.096
	154.534.523	373.611.896
()/	(20.566.947)	41.632.657
(.22)	117.225.599	75.592.942
(.22)	96.658.652	117.225.599

CREDICOM 31 2008
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1.

CREDICOM » (Sofinco, « » « » «Credicom») Credit Agricole, 2003 factoring stock finance
11, 55026/06/B/03/15.

Eric Campos

31 2009.

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1606/2002 (. 3229/04 () . 3301/04) 2005 1 2003,
31 2004. (),

H 9 10 27.

31 2008
(õ ö)

CREDICOM

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2008

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2007

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31/12/2007.

- 7 ó 29 : 29 :

- 8 ó 2: 6

- 9 ó :

- 10 ó : (),

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2008

31 2008

39 () « : » 7 () « 2008 »
: » ó (1)

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31 2008

11 - 2: (1

2007)

12 - (1 2008)

14 ó (1 2008)

31 2008

CREDICOM

31 2008
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1 () « » (_____)
1 2009

(ōcomprehensive incomeō)
« » (ōother comprehensive incomeō) (ōrestatementō)

2009.

23 () « » (_____ 1 2009)
23.

2009.

32 () « : » 1 () «
» - (ōputtableō) (_____)
1 2009
32 («puttable») 1

«puttable»

39 () « : » ō _____ 1 2009)

39.

1 () « » 27 () «
» (_____ 1 2009)

27

2 () « » ō _____ 1 2009)
(non-vesting conditions) « (vesting conditions)»

3 () « » 27 () «
» (_____ 1 2009)

(ōcontingent considerationō)

27

8 « » (_____ 1 2009)
14,

8

(Chief Operating Decision Maker)

8 1

2009.

CREDICOM

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31 2008

13 6 () 1
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15 6 ()
1 2009)

18 () 11.

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1 2008) 39.

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(Chief Operating Decision Maker).

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(effective interest method),

CREDICOM

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2.4

2.5

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(originated loans)

(loans acquired).

(effective interest rate)

(amortised cost)

2.6

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3 5

2.7

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(straight line)

E

(Hardware)

12

4 5

5 7

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2.8

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2.11

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CREDICOM

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31 2008

30	(1))	51.693.355
30-60	(2))	17.307.218
60-90	(3))	4.681.006
			<u>73.681.579</u>

31 2008

30	(1))	389.704
30-60	(2)	)	165.801
60-90	(3)	)	70.385
			<u>625.890</u>

31 2008

30	(1)	)	9.591.243
30-60	(2)	)	3.903.155
60-90	(3)	)	1.903.330
			<u>15.397.728</u>

31 2008

30	(1)	)	4.901.077
30-60	(2)	)	1.384.844
60-90	(3)	)	840.771
			<u>7.126.692</u>

31 2008

30	(1))	6.543.802
30-60	(2))	2.320.956
60-90	(3))	1.559.764
			<u>10.424.522</u>

CREDICOM

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2008
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31 2007

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30	(1)	<u>35.260.753</u>
30-60	(2)	9.130.651
60-90	(3)	<u>1.650.447</u>
			<u>46.041.851</u>

31 2007

*

30	(1)	<u>58.938</u>
30-60	(2)	7.661
60-90	(3)	<u>-</u>
			<u>66.599</u>

31 2007

30	(1	)	<u>14.531.136</u>
30-60	(2	)	4.562.883
60-90	(3	)	<u>1.749.854</u>
			<u>20.843.873</u>

31 2007

30	(1	)	<u>1.981.230</u>
30-60	(2	)	1.122.379
60-90	(3	)	<u>79.103</u>
			<u>3.182.712</u>

31 2007

30	(1)	<u>5.662.625</u>
30-60	(2)	1.767.993
60-90	(3)	<u>584.402</u>
			<u>8.015.020</u>

* 2007

CREDICOM
 (31 2008)

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31 2008

11.853.945 31.872 7.789.675 1.469.079 2.452.887 23.597.458

31 2007

5.458.454 * - * 4.096.630 75.053 1.181.269 10.811.407

* 2007

4.3

6 (A.L.C.O).

4.4

4.5

30%

(80%)

(matching principle)

CREDICOM

31

2008

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2008

	1	1-3	3-12	1-5		
	1.408	-	-	-	-	1.408
	96.657.244	-	-	-	-	96.657.244
	13.418.575	4.186.793	48.527.365	1.053.582.087	-	1.119.714.820
	-	-	-	-	1.015.223	1.015.223
	-	-	-	-	1.922.111	1.922.111
	-	-	-	-	1.444.820	1.444.820
	-	-	-	-	16.635.817	16.635.817
	-	-	-	-	9.208.658	9.208.658
	110.077.227	4.186.793	48.527.365	1.053.582.087	30.226.629	1.246.600.101
	-	61.443.000	62.150.000	979.747.014	-	1.103.340.014
	567.316	-	-	-	-	567.316
	-	-	-	8.000.000	-	8.000.000
	-	-	-	-	490.626	490.626
	-	-	-	-	12.125.576	12.125.576
	567.316	61.443.000	62.150.000	987.747.014	12.616.202	1.124.523.532

109.509.911 (57.256.207) (13.622.635) 65.835.073

31

2007

163.958.023 3.484.391 82.316.211 817.979.931 20.873.130 1.088.611.686
545.451 159.000.000 269.250.000 537.250.000 21.154.160 987.199.611
163.412.572 (155.515.609) (186.993.789) 280.729.931

4.6

()
()

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CREDICOM

31

2008

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31

2008

	1-3	3-12	1-5	5	
1.408	-	-	-	-	1.408
96.657.244	-	-	-	-	96.657.244
13.418.575	4.186.793	48.527.365	1.053.582.087	-	1.119.714.820
-	-	-	-	1.015.223	1.015.223
-	-	-	-	1.922.111	1.922.111
-	-	-	-	1.444.820	1.444.820
-	-	-	-	16.635.817	16.635.817
-	-	-	-	9.208.658	9.208.658
110.077.227	4.186.793	48.527.365	1.053.582.087	30.226.629	1.246.600.101
-	61.443.000	62.150.000	979.747.014	-	1.103.340.014
567.316	-	-	-	-	567.316
-	-	-	8.000.000	-	8.000.000
-	-	-	-	490.626	490.626
-	-	-	-	12.125.576	12.125.576
567.316	61.443.000	62.150.000	987.747.014	12.616.202	1.124.523.532
109.509.911	(57.256.207)	(13.622.635)	65.835.073	17.610.427	122.076.569

31

2007

163.958.023	5.273.190	82.316.211	821.520.445	15.543.817	1.088.611.686
11.173.796	159.000.000	269.250.000	537.588.896	10.186.919	987.199.611
152.784.227	(153.726.810)	(186.933.789)	283.931.549	5.356.898	101.412.075

5.

	1/1/08 ó 31/12/08	1/1/07 ó 31/12/07
	1.701.492	531.549
	4.998.746	356.688
	61.464.588	48.402.073
	68.164.826	49.290.310
	(45.430.488)	(27.291.706)
	(28.994)	(18.761)
	(45.459.482)	(27.310.467)
	22.705.344	21.979.843

6.

	1/1/08 ó 31/12/08	1/1/07 ó 31/12/07
	181.638	105.801
	524.439	213.111
	61.276	66.824
	767.353	385.736

7.

	1/1/08 ó 31/12/08	1/1/07 ó 31/12/07
	217.222	142.643
	2.177.048	5.847
	198.197	36.000
	2.592.466	184.490

8.

	1/1/08 ó 31/12/08	1/1/07 ó 31/12/07
	9.176.586	5.960.568
	1.840.909	1.270.604
	157.052	137.090
	98.035	55.529
	11.272.581	7.423.791

2007.

CREDICOM 31 . . . 2008
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9.	1/1/08 ó 31/12/08	1/1/07 ó 31/12/07
	1.186.541	375.520
6	1.239.111	995.491
	790.353	561.626
	610.028	364.139
	116.872	117.411
6	440.910	361.753
	218.699	146.020
	289.685	460.753
	1.363.792	1.156.752
	6.255.991	4.539.465

10.	31/12/08	31/12/07
	1.408	1.222
	0	19.693
(.23)	1.408	20.915

11.	31/12/08	31/12/07
	5.852.948	3.204.684
	90.804.296	114.000.000
(.23)	96.657.244	117.204.684

CREDICOM
(31 2008)

12.

31/12/08 31/12/07

128.239.676 83.297.976

665.614.208 539.480.673

188.648.018 174.269.520

982.501.902 797.048.169

45.136.432 159.463.174

4.010.192 2.978.654

1.031.648.526 959.489.997

:

(15.357.040) (8.977.040)

1.016.291.486 950.512.957

31/12/08 p 300.571.158 (31/12/07 p 421.107.836)

31/12/08 31/12/07

8.977.040 5.628.039

6.380.000 3.349.001

15.357.040 8.977.040

31/12/08 31/12/07

82.607.617 -

20.815.717 -

103.423.334 -

CREDICOM 31 2008
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13.

	%	Y	%	Y
/	31.12.08	31.12.08	31.12.07	31.12.07
1.	100%	5.939.000	100%	5.939.000
2.	80%	5.021.510	80%	5.021.510
3. C RREFOUR T	40%	5.615.307	40%	4.583.307
4. CREDICOM	100%	<u>60.000</u>	0%	<u>0</u>
		16.635.817		15.543.817

31/12/2008	31/12/2007	31/12/2008	31/12/2007
10.960.510	-	4.583.307	916.265
<u>60.000</u>	<u>10.960.510</u>	<u>1.032.000</u>	<u>3.667.042</u>
11.020.510	10.960.510	5.615.307	4.583.307

Carrefour Carrefour 40% Credicom 28/8/2007. 60%

ntena 80% Credicom 20%

Rent

Credicom M 100% Credicom 2/6/2008

CREDICOM 31 . . 2008
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14. ()

31.12.2007	5.654.996	1.225.549	4.055.809	5.281.358
31.12.2007	(4.121.344)	(269.688)	(3.004.807)	(3.274.495)
31.12.2007	1.533.652	955.861	1.051.002	2.006.863
1.1.2008	5.654.996	1.225.549	4.055.809	5.281.358
	162.304	243.344	213.667	457.012
31.12.2008	5.817.300	1.468.893	4.269.476	5.738.370
1.1.2008	(4.121.344)	(269.688)	(3.004.807)	(3.274.495)
	(680.733)	(109.205)	(432.559)	(541.764)
31.12.2008	(4.802.077)	(378.893)	(3.437.366)	(3.816.259)
31.12.2008	1.015.223	1.090.000	832.110	1.922.111

15.

31/12/08 31/12/07

231.959 134.831
8.976.699 1.653.968
9.208.658 1.788.799

16.

31/12/08 31/12/07

Sofinco 545.900.000 482.250.000
545.900.000 475.250.000
11.540.014 9.285.113
1.103.340.014 966.785.113

17.

()

CREDICOM
(31 2008)

18.

Sofinco

31/12/08

31/12/07

4.000.000

4.000.000

4.000.000

4.000.000

8.000.000

8.000.000

02/10/2016

2

Euribor3m + 75bp.

30/06/2006,

19.

31/12/08

31/12/07

1.505.105

1.112.950

299.733

1.604.627

1.081.206

622.650

532.504

310.424

8.707.028

6.977.694

12.125.576

10.628.345

20.

&

31/12/08

31/12/07

(99.938)

(79.746)

39

(379.597)

(929.433)

98.126

84.724

0

(1.393.842)

1.826.229

1.416.490

1.444.820

(901.807)

/()

CREDICOM 31 . . 2008
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()

39

31/12/08

(20.192)

549.836

13.402

1.393.841

409.739

2.346.626

31/12/07

(144.256)

968.898

84.724

(1.128.420)

(1.087.068)

(1.306.120)

þ595.849.

þ1.750.777.

21.

þ1.500.000.

500.000

þ15.000.000.

þ38.700.000.

18.05.2007

þ3

þ30

þ1.800.000.

600.000

þ18.000.000.

þ40.500.000.

23.07.2007

þ3

þ30

þ900.000.

300.000

þ9.000.000.

þ41.400.000.

26.11.2007

þ3

þ30

þ1.800.000.

600.000

þ18.000.000.

þ43.200.000.

23.05.2008

þ3

þ30

CREDICOM 31 . . . 2008
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22.

	3	:
		31/12/08
		31/12/07
(. 10)		1.408
(. 11)		96.657.244
		117.204.684
		96.658.652
		117.225.599

23.

Credicom,	16	Sofinco,	«	».
	:			
	1/1/08 ó 31/12/08	1/1/07 ó 31/12/07		
	23.016.600	13.836.332		
Sofinco	21.955.717	13.455.374		
	44.972.317	27.291.706		
Credicom			11	
«	».		p 1.701.492	2008 p 531.549
2007.				
	31	2008	50%	Sofinco 50%

2008.

(	Credicom	)	. . . , ntena
			31/12/2008
			31/12/2007
			132.778.377
			69.670.461
			1.182.145
			63.984
			133.960.522
			69.734.445
			6.512.590
			525.280
			68.400
			-
			933.000
			-
			7.513.990
			525.280
			306.620
			214.765

CREDICOM 31 2008
()

Carrefour

40 %.

31/12/08	31/12/07
469.235	-
798.525	-

31/12/08	31/12/07
394.315	-

24.

(/ 2494/02), » / 2397/96 « / 2053/92 « »
8%.
31/12/2008, o
p 104.719 , 11,24%. 11,24 %
/ 2565/05 /

932.074
932.074

(Tier #1 Capital)

114.024

(Tier #2 Capital)

5.192

119.216

CREDICOM 31 . . 2008
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25.

, 31 2009

ric J-A Campos