

CREDITWEST FAKTORİNG A.Ş.
Financial Institutions Financial Report
Unconsolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

Independent Audit Company	HSY DANIřMANLIK VE BAĐIMSIZ DENETİM A.ř.
Audit Type	Limited
Audit Result	Positive

BAĐIMSIZ DENETİM RAPORU

Creditwest Faktoring Anonim řirketi

Yönetim Kuruluna:

Finansal tablolara ilişkin rapor

Creditwest Faktoring Anonim řirketi'nin ("řirket") 30 Haziran 2020 tarihli ilişikteki finansal durum tablosunun ve aynı tarihte sona eren altı aylık döneme ait kar veya zarar tablosunun, kar veya zarar ve diğer kapsamlı gelir tablosunun, özkaynak değışim tablosunun ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. řirket yönetimi, söz konusu ara dönem finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring ve Finansman řirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından finansal kiralama, faktoring ve finansman řirketlerinin hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu genelge ve açıklamalarına (hep birlikte "BDDK Muhasebe ve Raporlama mevzuatı ") ve BDDK Muhasebe ve Raporlama mevzuatı ile düzenlenmiş konular dışında Türkiye Muhasebe Standartları 34 "Ara Dönem Finansal Raporlama Standardı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Creditwest Faktoring Anonim řirketi 'nin ("řirket") 30 Haziran 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan kaynaklanan diğer yükümlülüklerle ilişkin rapor

1) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca řirket'in 1 Ocak – 30 Haziran 2020 hesap döneminde defter tutma düzeninin, TTK ile řirket esas sözleşmesinin finansal raporlamaya ilişkin hükümlerine uygun olmadığına dair önemli bir hususa rastlanmamıştır.

2) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca Yönetim Kurulu tarafımıza denetim kapsamında istenen açıklamaları yapmış ve talep edilen belgeleri vermiştir.

30 Temmuz 2020

HSY Danışmanlık ve Bağımsız Denetim A.ř.

Member, Crowe Global

Özkan Cengiz

Sorumlu Ortak Başdenetçi, SMMM

İstanbul ,Türkiye

Statement of Financial Position (Balance Sheet)

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Statement of Financial Position (Balance Sheet)							
ASSETS							
CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK	6	2.442.719	0	2.442.719	2.949.589	0	2.949.589
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS	8	0	0	0	0	0	0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	7	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		312.326.975	11.046	312.338.021	400.098.643	5.180.132	405.278.775
Factoring Receivables		306.427.268	11.046	306.438.314	396.935.859	5.180.132	402.115.991
Discounted Factoring Receivables (Net)	9.1	248.740.480	0	248.740.480	341.676.460	5.170.544	346.847.004
Other Factoring Receivables	9.1	57.686.788	11.046	57.697.834	55.259.399	9.588	55.268.987
Other Financial Assets Measured at Amortised Cost	9.2	0	0	0	0	0	0
Non Performing Receivables	9.3	21.540.578	0	21.540.578	17.257.429	0	17.257.429
Allowance For Expected Credit Losses / Specific Provisions (-)	9.3	-15.640.871	0	-15.640.871	-14.094.645	0	-14.094.645
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	10	0	0	0	0	0	0
TANGIBLE ASSETS (Net)	11	2.851.174	0	2.851.174	2.546.445	0	2.546.445
INTANGIBLE ASSETS AND GOODWILL (Net)	12	192.821	0	192.821	167.826	0	167.826
INVESTMENT PROPERTY (Net)	13	0	0	0	0	0	0
CURRENT TAX ASSETS	22	869.824	0	869.824	5.313.925	0	5.313.925
DEFERRED TAX ASSET	22	311.172	0	311.172	278.091	0	278.091
OTHER ASSETS	14	45.545.001	0	45.545.001	46.027.651	1.325	46.028.976
SUBTOTAL		364.539.686	11.046	364.550.732	457.382.170	5.181.457	462.563.627
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		3.074.201	0	3.074.201	3.537.312	0	3.537.312
Held for Sale	15	3.074.201	0	3.074.201	3.537.312	0	3.537.312
TOTAL ASSETS		367.613.887	11.046	367.624.933	460.919.482	5.181.457	466.100.939
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	16	141.806.769	0	141.806.769	231.666.052	5.191.738	236.857.790
FACTORING PAYABLES	9.1	141.655	0	141.655	447.421	0	447.421
LEASE PAYABLES	17	2.714.678	0	2.714.678	2.344.816	0	2.344.816
MARKETABLE SECURITIES (Net)	18	58.651.457	0	58.651.457	63.061.304	0	63.061.304
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	19	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	20	0	0	0	0	0	0

PROVISIONS		1.685.884	0	1.685.884	1.567.293	0	1.567.293
Reserves For Employee Benefits	21	1.685.884	0	1.685.884	1.567.293	0	1.567.293
CURRENT TAX LIABILITIES	22	2.216.159	0	2.216.159	7.411.606	0	7.411.606
DEFERRED TAX LIABILITY	22	0	0	0	0	0	0
SUBORDINATED DEBT	23	0	0	0	0	0	0
OTHER LIABILITIES	24	299.699	0	299.699	256.699	0	256.699
SUBTOTAL		207.516.301	0	207.516.301	306.755.191	5.191.738	311.946.929
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	25	0	0	0	0	0	0
EQUITY		160.108.632	0	160.108.632	154.154.010	0	154.154.010
Issued capital	26	80.000.000	0	80.000.000	80.000.000	0	80.000.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	26	-34.864	0	-34.864	-34.864	0	-34.864
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		50.928.448	0	50.928.448	50.928.448	0	50.928.448
Legal Reserves	26	27.983.275	0	27.983.275	27.983.275	0	27.983.275
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	26	22.540.867	0	22.540.867	22.540.867	0	22.540.867
Other Profit Reserves		404.306	0	404.306	404.306	0	404.306
Profit or Loss		29.215.048	0	29.215.048	23.260.426	0	23.260.426
Prior Years' Profit or Loss	26	23.260.426	0	23.260.426	59.973	0	59.973
Current Period Net Profit Or Loss		5.954.622	0	5.954.622	23.200.453	0	23.200.453
Non-controlling interests		0	0	0	0	0	0
Total equity and liabilities		367.624.933	0	367.624.933	460.909.201	5.191.738	466.100.939

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS							
IRREVOCABLE FACTORING TRANSACTIONS		127.083.812	0	127.083.812	127.590.670	0	127.590.670
REVOCABLE FACTORING TRANSACTIONS		143.104.147	67.646.131	210.750.278	143.595.461	52.217.604	195.813.065
COLLATERALS RECEIVED	37	35.718.567.181	133.362.182	35.851.929.363	35.122.782.939	114.603.039	35.237.385.978
COLLATERALS GIVEN	37	45.000.000	0	45.000.000	55.000.000	0	55.000.000
COMMITMENTS		0	0	0	0	0	0
Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Lease Commitments		0	0	0	0	0	0
Finance Lease Commitments		0	0	0	0	0	0
Operational Lease Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		0	0	0	0	0	0
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		0	0	0	0	0	0
Forward Buy or Sell Transactions		0	0	0	0	0	0
Swap Purchases or Sales		0	0	0	0	0	0
Option Purchases or Sales		0	0	0	0	0	0
Futures Purchases or Sales		0	0	0	0	0	0
Other		0	0	0	0	0	0
ITEMS HELD IN CUSTODY	37	382.267.669	121.175.231	503.442.900	476.300.355	85.941.752	562.242.107
TOTAL OFF-BALANCE SHEET ITEMS		36.416.022.809	322.183.544	36.738.206.353	35.925.269.425	252.762.395	36.178.031.820

Statement of Profit or Loss

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
OPERATING INCOME		32.800.258	13.955.842	56.032.025	25.680.378
FACTORING INCOME	27	32.800.258	13.955.842	56.032.025	25.680.378
Factoring Interest Income		27.513.933	11.592.368	48.416.505	22.355.206
Discounted		26.018.907	10.614.297	40.167.795	19.348.909
Other		1.495.026	978.071	8.248.710	3.006.297
Factoring Fee and Commission Income		5.286.325	2.363.474	7.615.520	3.325.172
Discounted		4.093.338	1.715.304	4.145.686	2.087.961
Other		1.192.987	648.170	3.469.834	1.237.211
INCOME FROM FINANCING LOANS	28	0	0	0	0
Interest Income From Financing Loans		0	0	0	0
Fee and Commission Income From Financing Loans		0	0	0	0
LEASE INCOME	29	0	0	0	0
Finance Lease Income		0	0	0	0
Operational Lease Income		0	0	0	0
Fee and Commission Income From Lease Operations		0	0	0	0
FINANCE COST (-)	30	-17.556.332	-6.987.969	-30.265.105	-15.584.012
Interest Expenses on Funds Borrowed		-12.121.166	-4.891.677	-24.902.362	-13.843.504
Interest Expenses On Factoring Payables		0	0	0	0
Lease Interest Expenses		0	0	0	0
Interest Expenses on Securities Issued		-4.501.238	-1.683.769	-4.316.158	-1.203.859
Other Interest Expense		0	0	0	0
Fees and Commissions Paid		-933.928	-412.523	-1.046.585	-536.649
GROSS PROFIT (LOSS)		15.243.926	6.967.873	25.766.920	10.096.366
OPERATING EXPENSES (-)	31	-6.609.023	-2.769.431	-8.864.865	-4.387.728
Personnel Expenses		-4.120.497	-1.580.617	-5.750.446	-2.873.510
Provision Expense for Employment Termination Benefits		-149.204	-70.405	-169.387	-47.431
Research and development expense		0	0	0	0
General Operating Expenses		-2.339.322	-1.118.409	-2.945.032	-1.466.787
Other		0	0	0	0
GROSS OPERATING PROFIT (LOSS)		8.634.903	4.198.442	16.902.055	5.708.638
OTHER OPERATING INCOME	32	3.487.788	1.573.637	4.584.069	2.344.126
Interest Income on Banks		172.014	35.424	552.107	460.966
Interest Income on Marketable Securities Portfolio		0	0	0	0
Dividend Income		0	0	0	0
Gains Arising from Capital Markets Transactions		0	0	0	0
Derivative Financial Transactions' Gains		0	0	0	0
Foreign Exchange Gains		2.871.303	1.372.393	2.875.492	1.384.811
Other		444.471	165.820	1.156.470	498.349
PROVISION EXPENSES	33	-1.627.799	-418.161	-2.767.215	-630.296
Specific Provisions		-1.627.799	-418.161	-2.767.215	-630.296
Allowances For Expected Credit Losses		0	0	0	0
General Loan Loss Provisions		0	0	0	0
Other		0	0	0	0
OTHER OPERATING EXPENSES (-)	34	-2.815.108	-1.353.344	-2.307.474	-1.050.875
Impairment in Value of Securities		0	0	0	0
Impairment in Value of Non-Current Assets		0	0	0	0
Capital Market Transactions Losses		0	0	0	0
Loss Arising from Derivative Financial Transaction		0	0	0	0
Foreign Exchange Losses		-2.815.108	-1.353.344	-2.307.474	-1.050.875
Other		0	0	0	0
NET OPERATING PROFIT (LOSS)		7.679.784	4.000.574	16.411.435	6.371.593
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		7.679.784	4.000.574	16.411.435	6.371.593
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	22	-1.725.162	-900.963	-3.678.733	-1.446.076
Current Tax Provision		-1.758.242	-893.402	-3.722.886	-1.452.305

Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		33.080	-7.561	44.153	6.229
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		5.954.622	3.099.611	12.732.702	4.925.517
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		5.954.622	3.099.611	12.732.702	4.925.517
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		5.954.622	3.099.611	12.732.702	4.925.517
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					
Basic Earnings (Loss) Per Share from Continuing Operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)	35	0,07000000	0,04000000	0,16000000	0,06000000
DILUTED EARNINGS (LOSS) PER SHARE					

Statement of profit or loss and other comprehensive income [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of profit or loss and other comprehensive income [abstract]					
PROFIT (LOSS)		5.954.622	3.099.611	12.732.702	4.925.517
OTHER COMPREHENSIVE INCOME		0	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0	0	0
Income (Losses) from Cash Flow Hedges		0	0	0	0
Income (Losses) on Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		5.954.622	3.099.611	12.732.702	4.925.517

Statement of cash flows [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019
Statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		5.954.622	12.688.549
Interest Received and Lease Income	27,32,33	26.058.148	46.201.397
Interest Paid and Lease Payments	30	-16.622.404	-29.218.520
Fees and Commissions Received	27	5.286.325	7.615.520
Other Gains	32	3.315.774	4.031.962
Cash Payments to Personnel and Service Suppliers	31	-6.609.023	-8.864.865
Taxes Paid		-3.992.096	-2.256.935
Other	22,33,34	-1.482.102	-4.820.010
Changes in Operating Assets and Liabilities		88.756.289	23.787.784
Net (Increase) Decrease in Factoring Receivables	9	92.940.754	24.764.465
Net (Increase) Decrease in Financing Loans		0	0
Net (Increase) Decrease in Receivables From Leasing Transactions		0	0
Net (Increase) Decrease in Other Assets	11,12,14,15,22	5.154.852	175.356
Net Increase (Decrease) in Factoring Payables	9	-305.766	-114.353
Net Increase (Decrease) in Lease Payables		369.862	0
Net Increase (Decrease) in Funds Borrowed	16	-5.459.710	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	18,20,22,24,26	-3.943.703	-1.037.684
Cash flows from (used in) operating activities		94.710.911	36.476.333
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases	11	-126.470	-551.394
Sale of Tangible Intangible Assets	11	0	20.236
Net cash flows from (used in) investing activities		-126.470	-531.158
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued	16, 18	7.320.315.627	5.061.231.857
Cash Outflow Arised From Loans and Securities Issued	16, 18	-7.415.406.938	-5.095.833.168
Net cash flows from (used in) financing activities		-95.091.311	-34.601.311
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		-506.870	1.343.864
Cash and Cash Equivalents at Beginning of the Period		2.949.589	752.639
Cash and Cash Equivalents at End of the Period		2.442.719	2.096.503



Statement of changes in equity [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued capital [member]	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss	Profit Reserves	Prior Years' Profits or Losses	Net Profit Or Loss	Non-controlling interests [member]	Equity [member]
				Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans						
Previous Period 01.01.2019 - 30.06.2019	Statement of changes in equity [abstract]									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		80.000.000	15.527		27.214.708	59.973	23.713.740		131.003.948
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		80.000.000	15.527		27.214.708	59.973	23.713.740		131.003.948
	Total Comprehensive Income (Loss)							12.732.702		12.732.702
	Cash Capital Increase									
	Capital Increase Through Internal Reserves									
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions					23.713.740	-1	-23.713.740		1
	Dividends Paid									
	Transfers To Reserves					23.713.740		-23.713.740		
	Other						-1			-1
	Equity at end of period		80.000.000	15.527		50.928.448	59.972	12.732.702		143.736.649
Current Period 01.01.2020 - 30.06.2020	Statement of changes in equity [abstract]									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		80.000.000	-34.864		50.928.448	59.973	23.200.453		154.154.010
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		80.000.000	-34.864		50.928.448	59.973	23.200.453		154.154.010
	Total Comprehensive Income (Loss)							5.954.622		5.954.622
	Cash Capital Increase									
	Capital Increase Through Internal Reserves									
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions						23.200.453	-23.200.453		
	Dividends Paid									
	Transfers To Reserves						23.200.453	-23.200.453		
	Other									
	Equity at end of period		80.000.000	-34.864		50.928.448	23.260.426	5.954.622		160.108.632