

CREDITWEST FAKTORİNG A.Ş.
Financial Institutions Financial Report
Unconsolidated
2018 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

Independent Audit Company	HSY DANIŞMANLIK VE BAĞIMSIZ DENETİM A.Ş.
Audit Type	Limited
Audit Result	Positive

BAĞIMSIZ DENETİM RAPORU

Creditwest Faktoring Anonim Şirketi

Yönetim Kuruluna:

Finansal tablolara ilişkin rapor

Creditwest Faktoring Anonim Şirketi'nin ("Şirket") 30 Haziran 2018 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 değişim tablosunun ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz.

Şirket Yönetim Kurulunun sorumluluğuna ilişkin açıklama

Şirket yönetimi, söz konusu ara dönem finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring ve Finansman Şirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından finansal kiralama, faktoring ve finansman şirketlerinin 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 bildirmekteyiz

Sonuç

Görüşümüze göre, ilişikteki finansal tablolar, bütün önemli taraflarıyla, Creditwest Faktoring Anonim Şirketi'nin ("Şirket") 30 Haziran 2018 tarihi itibarıyla mali durumunu ve aynı tarihte sona eren döneme ait faaliyet sonuçları ile nakit akışlarını Bankacılık Düzenleme ve Denetleme Kurulu tarafından muhasebe ve finansal raporlama esaslarına ilişkin olarak yayımlanan yönetmelik, tebliğ, genelge ve açıklamalara uygun olarak doğru bir biçimde yansıtmaktadır.

Mevzuattan kaynaklanan diğer yükümlülüklerle ilişkin rapor

1) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca Şirket'in 1 Ocak – 30 Haziran 2018 hesap döneminde defter tutma düzeninin, TTK ile Şirket 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.

08 Ağustos 2018

HSY Danışmanlık ve Bağımsız Denetim A.Ş.

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 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Statement of Financial Position (Balance Sheet)							
ASSET ITEMS							
CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK	6	6.833	0	6.833	3.301	0	3.301
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	7	0	0	0	0	0	0
Financial Assets Held For Trading		0	0	0	0	0	0
Financial Assets Designated at Fair Value Through Profit or Loss		0	0	0	0	0	0
Derivatives Classified As Financial Assets Held For Trading		0	0	0	0	0	0
BANKS	8	2.018.182	0	2.018.182	2.922.858	0	2.922.858
RECEIVABLES FROM REVERSE REPOR TRANSACTIONS	9	0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	10, 17 ve 47	0	0	0	0	0	
FACTORING RECEIVABLES	11	659.227.926	545.708	659.773.634	680.576.864	4.809.098	685.385.962
Discounted Factoring Receivables		564.605.253	0	564.605.253	541.546.297	4.809.098	546.355.395
Domestic		593.376.664		593.376.664	564.035.144	0	564.035.144
Foreign		0	0	0	0	4.866.810	4.866.810
Unearned Income (-)		-28.771.411	0	-28.771.411	-22.488.847	-57.712	-22.546.559
Other Factoring Receivables		94.622.673	545.708	95.168.381	139.030.567	0	139.030.567
Domestic		94.622.673	0	94.622.673	139.030.567	0	139.030.567
Foreign		0	545.708	545.708	0	0	0
FINANCIAL LOANS	12	0	0	0	0	0	0
Consumer loans		0	0	0	0	0	0
Credit Cards		0	0	0	0	0	0
Installment Commercial Loans		0	0	0	0	0	0
LEASING TRANSACTIONS	13	0	0	0	0	0	0
Receivables From Leasing Transactions		0	0	0	0	0	0
Finance lease receivables		0	0	0	0	0	0
Operating Lease Receivables		0	0	0	0	0	0
Unearned Income (-)		0	0	0	0	0	0
Leased Construction in Progress		0	0	0	0	0	0
Advances Given for Lease Transactions		0	0	0	0	0	0
OTHER RECEIVABLES	14, 42	8.735.129	53.058	8.788.187	7.570.969	49.824	7.620.793
NON-PERFORMING RECEIVABLES	15	2.954.077	0	2.954.077	2.954.077	0	2.954.077
Non-Performing Factoring Receivables		22.535.908	0	22.535.908	22.241.140	0	22.241.140
Non-Performing Financial Loans		0	0	0	0	0	0
Non-Performing Leasing Receivables		0	0	0	0	0	0

Specific Provisions (-)		-19.581.831	0	-19.581.831	-19.287.063	0	-19.287.063
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	16	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	17, 10 ve 47	0	0	0	0	0	0
INVESTMENTS IN SUBSIDIARIES (Net)	18	0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES (Net)	19	0	0	0	0	0	0
JOINT VENTURES (Net)	20	0	0	0	0	0	0
TANGIBLE ASSETS (Net)	21	204.054	0	204.054	214.875	0	214.875
INTANGIBLE ASSETS AND GOODWILL (Net)	22	259.387	0	259.387	231.614	0	231.614
Goodwill		0	0	0	0	0	0
Other		259.387	0	259.387	231.614	0	231.614
PREPAYMENTS	23	843.515	0	843.515	457.788	0	457.788
CURRENT TAX ASSETS	24.a	0	0	0	0	0	0
DEFERRED TAX ASSET	24.b	180.351	0	180.351	137.888	0	137.888
OTHER ASSETS	25	0	0	0	0	0	0
SUBTOTAL		674.429.454	598.766	675.028.220	695.070.234	4.858.922	699.929.156
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)	26	6.200.598	0	6.200.598	6.661.666	0	6.661.666
Held for Sale		6.200.598	0	6.200.598	6.661.666	0	6.661.666
TOTAL ASSETS		680.630.052	598.766	681.228.818	701.731.900	4.858.922	706.590.822
LIABILITY AND EQUITY ITEMS							
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	7	0	0	0	0	0	0
LOANS RECEIVED	27	445.431.889	3.183.739	448.615.628	484.329.346	4.295.250	488.624.596
FACTORING PAYABLES	11	8.462.366	16.776	8.479.142	1.042.080	14.122	1.056.202
LEASE PAYABLES	13	0	0	0	0	0	0
Finance Lease Payables		0	0	0	0	0	0
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	28	74.545.402	0	74.545.402	61.083.000	0	61.083.000
Bills		74.545.402	0	74.545.402	61.083.000	0	61.083.000
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
OTHER PAYABLES	14, 42	2.768.658	20.011	2.788.669	1.392.196	17.141	1.409.337
OTHER LIABILITIES	29	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	16	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 Investments In Foreign Operation		0	0	0	0	0	0
TAXES PAYABLE	24.d	1.441.356	0	1.441.356	1.303.354	0	1.303.354
PROVISIONS FOR LIABILITIES AND EXPENSES	30	1.240.420	0	1.240.420	980.503	0	980.503
Provision for Restructuring		0	0	0	0	0	0
Reserves For Employee Benefits		1.230.930	0	1.230.930	971.013	0	971.013
Other provisions		9.490	0	9.490	9.490	0	9.490
DEFERRED INCOME	23	244.151	148.362	392.513	210.567	65.412	275.979
CURRENT TAX LIABILITIES	24.a	1.588.162	0	1.588.162	1.216.494	0	1.216.494
DEFERRED TAX LIABILITY	24.b	0	0	0	0	0	0

SUBORDINATED DEBT	31	0	0	0	0	0	0
SUBTOTAL		535.722.404	3.368.888	539.091.292	551.557.540	4.391.925	555.949.465
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	26	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
EQUITY	32	142.137.526	0	142.137.526	150.641.357	0	150.641.357
Issued capital	32.1	80.000.000	0	80.000.000	80.000.000	0	80.000.000
Capital Reserves	32.2	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	32.3.a	-27.987	0	-27.987	-27.987	0	-27.987
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	32.3.b	0	0	0	0	0	0
Profit Reserves	32.4	50.414.709	0	50.414.709	47.639.041	0	47.639.041
Legal Reserves		24.877.589	0	24.877.589	22.109.606	0	22.109.606
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		25.537.120	0	25.537.120	25.529.435	0	25.529.435
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		11.750.804	0	11.750.804	23.030.303	0	23.030.303
Prior Years' Profits or Losses	32.5	59.973	0	59.973	59.973	0	59.973
Current Period Net Profit Or Loss		11.690.831	0	11.690.831	22.970.330	0	22.970.330
TOTAL EQUITY AND LIABILITIES		677.859.930	3.368.888	681.228.818	702.198.897	4.391.925	706.590.822

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS							
IRREVOCABLE FACTORING TRANSACTIONS		965.835.828	0	965.835.828	821.095.383	0	821.095.383
REVOCABLE FACTORING TRANSACTIONS		787.579.739	8.506.273	796.086.012	704.361.416	3.476.939	707.838.355
COLLATERALS RECEIVED	43.1.a	32.237.949.809	87.892.176	32.325.841.985	28.606.545.863	68.091.569	28.674.637.432
COLLATERALS GIVEN	43.1.b	40.000.000	0	40.000.000	40.000.000	0	40.000.000
COMMITMENTS	44	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	5.622.540	5.622.540	0	4.719.960	4.719.960
Derivative Financial Instruments Held For Hedging		0	5.622.540	5.622.540	0	4.719.960	4.719.960
Fair Value Hedges		0	5.622.540	5.622.540	0	4.719.960	4.719.960
ITEMS HELD IN CUSTODY	43.2	808.983.324	1.250.989.974	2.059.973.298	674.226.122	88.628.304	762.854.426
TOTAL OFF-BALANCE SHEET ITEMS		34.840.348.700	1.353.010.963	36.193.359.663	30.846.228.784	164.916.772	31.011.145.556

Profit or loss [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Profit or loss [abstract]					
OPERATING INCOME		70.725.594	66.541.737	37.450.287	33.183.875
FACTORING INCOME	33	70.725.594	66.541.737	37.450.287	33.183.875
Factoring Interest Income		59.250.337	54.292.227	31.399.189	27.619.655
Discounted		50.321.946	37.835.749	26.766.196	20.584.084
Other		8.928.391	16.456.478	4.632.993	7.035.571
Factoring Fee and Commission Income		11.475.257	12.249.510	6.051.098	5.564.220
Discounted		8.158.106	7.160.445	4.322.993	3.742.166
Other		3.317.151	5.089.065	1.728.105	1.822.054
INCOME FROM FINANCING LOANS	34	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	35	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 (-)	36	-45.171.270	-37.568.462	-24.318.035	-19.114.755
Interest Expenses on Funds Borrowed		-41.885.883	-20.076.091	-22.498.511	-10.852.694
Interest Expenses On Factoring Payables		0	0	0	0
Financial Lease Expenses		0	0	0	0
Interest Expenses on Securities Issued		-3.008.682	-16.394.340	-1.657.902	-7.705.373
Other Interest Expense		-162.730	-171.405	-90.219	-99.444
Fees and Commissions Paid		-113.975	-926.626	-71.403	-457.244
GROSS PROFIT (LOSS)		25.554.324	28.973.275	13.132.252	14.069.120
OPERATING EXPENSES (-)	37	-10.460.641	-10.378.561	-5.865.294	-5.897.523
Personnel Expenses		-5.977.579	-5.784.526	-3.568.864	-3.515.853
Provision Expense for Employment Termination Benefits		-214.656	-46.359	-39.561	-37.685
Research and development expense		0	0	0	0
General Operating Expenses		-4.268.406	-4.547.676	-2.256.869	-2.343.985
Other		0	0	0	0
GROSS OPERATING PROFIT (LOSS)		15.093.683	18.594.714	7.266.958	8.171.597
OTHER OPERATING INCOME	38	5.610.370	6.791.327	2.955.914	1.596.513
Interest Income on Banks		21.011	231.360	0	164.161
Foreign Exchange Gains		4.926.483	6.262.703	2.566.011	1.337.031
Other		662.876	297.264	389.903	95.321
SPECIFIC PROVISION FOR DOUBTFUL RECEIVABLES (-)	39	-389.416	-3.633.635	-389.416	-1.749.284
OTHER OPERATING EXPENSES (-)	40	-5.307.106	-6.421.009	-2.630.758	-1.428.006
Impairment in Value of Securities		0	0	0	0
Impairment in Value of Financial Assets Designated at Fair Value Through Profit and Loss		0	0	0	0
Impairment in Value of Financial Assets Available For Sale		0	0	0	0
Impairment in Value of Held to Maturity Investments		0	0	0	0
Impairment in Value of Non-Current Assets		0	0	0	0
Impairment in Value of Tangible Assets		0	0	0	0
Impairment in Value of Assets Held for Sale and Assets Related to Discontinued Operations		0	0	0	0
Impairment in Value of Goodwill		0	0	0	0
Impairment in Value of Other Intangible Assets		0	0	0	0
Impairment in Value of Associates, Subsidiaries and Joint Ventures		0	0	0	0
Loss Arising from Derivative Financial Transaction		0	0	0	0
Foreign Exchange Losses		-5.260.705	-6.421.010	-2.584.786	-1.428.007
Other		-46.401	1	-45.972	1
NET OPERATING PROFIT (LOSS)		15.007.531	15.331.397	7.202.698	6.590.820
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		15.007.531	15.331.397	7.202.698	6.590.820
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-3.316.700	-3.085.069	-1.587.791	-1.325.002
Current Tax Provision	24.c	-3.359.163	-3.092.021	-1.588.162	-1.329.487
Expense Effect of Deferred Tax	24.b	-9.520	0	-9.520	-2.467
Income Effect of Deferred Tax	24.b	51.983	6.952	9.891	6.952

NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		11.690.831	12.246.328	5.614.907	5.265.818
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Subsidiaries, Associates and Joint Ventures Sales Gains		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
Subsidiaries, Associates and Joint Ventures Sales Losses		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 (LOSS)		11.690.831	12.246.328	5.614.907	5.265.818
PROFIT (LOSS), ATTRIBUTABLE TO NON-CONROLLING INTERESTS		0	0	0	0
PROFIT (LOSS) ATTRIBUTABLE TO OWNERS OF PARENT		11.690.831	12.246.328	5.614.907	5.265.818
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)		0,14600000	0,15300000	0,07000000	0,06600000
DILUTED EARNINGS (LOSS) PER SHARE					
Diluted earnings (loss) per share from continuing operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)		0,14600000	0,15300000	0,07000000	0,06600000

Statement of Other Comprehensive Income

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Other Comprehensive Income					
PROFIT (LOSS)		11.690.831	12.246.328	5.614.907	5.265.818
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	30	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
Current Period Tax (Expense) Income		0	0	0	0
Deferred Tax (Expense) Income		0	0	0	0
Items That Will Be Reclassified To Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0	0	0
Income (Losses) on Remeasuring or Reclassification Adjustments on Available-for-Sale Financial Assets		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
Current Period Tax (Expense) Income		0	0	0	0
Deferred Tax (Expense) Income		0	0	0	0
Total comprehensive income		11.690.831	12.246.328	5.614.907	5.265.818

Statement of cash flows [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017
Statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit (Loss) Before Changes in Operating Assets and Liabilities		4.761.332	5.821.476
Interest Received and Lease Income	33	47.543.605	38.650.336
Interest Paid and Lease Payments	27, 36	-40.725.406	-32.468.923
Lease Expenses		0	0
Dividends received		0	0
Fees and Commissions Received	33	11.475.257	12.249.510
Other Gains	38, 40	189.289	-806.157
Collections from Previously Written Off Loans and Other Receivables	15	0	249.850
Cash Payments to Personnel and Service Suppliers	37	-10.404.713	-10.259.406
Taxes Paid	24	-3.316.700	-1.793.734
Changes in Operating Assets and Liabilities		45.480.346	26.888.630
Net (Increase) Decrease in Factoring Receivables	11	36.929.643	27.842.213
Net (Increase) Decrease in Financing Loans		0	0
Net (Increase) Decrease in Receivables From Leasing Transactions		0	0
Net (Increase) Decrease in Other Assets	14, 42, 23, 25	-765.962	-634.639
Net Increase (Decrease) in Factoring Payables	11	7.422.940	-49.882
Net Increase (Decrease) in Lease Payables		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables	14, 42, 24.d	138.002	252.014
Net Increase (Decrease) Other Liabilities	29, 31	1.755.723	-521.076
Cash flows from (used in) operating activities		50.241.678	32.710.106
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases	21, 22	-73.997	-54.422
Sale of Tangible Intangible Assets	21, 22	4.292	0
Net Cash Flows from (used in) Investing Activities		-69.705	-54.422
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued	27, 28	-30.878.455	-31.328.511
Dividends paid		-20.194.662	0
Net cash flows from (used in) financing activities		-51.073.117	-31.328.511
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		-901.144	1.327.173
Cash and Cash Equivalents at Beginning of the Period	6, 8	2.926.159	3.068.324
Cash and Cash Equivalents at End of the Period	6, 8	2.025.015	4.395.497



Statement of Changes in Equity

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued capital [member]	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	Legal Reserves	Extraordinary 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 01.01.2017 - 30.06.2017	Statement of Changes in Equity										
	Statement of Changes in Equity										
	Equity at beginning of period		80.000.000	-37.694		19.011.528	25.520.313	59.973	25.391.985		149.946.105
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance	32	80.000.000	-37.694		19.011.528	25.520.313	59.973	25.391.985		149.946.105
	Total Comprehensive Income (Loss)										
	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 (loss) for the Period									12.246.328	12.246.328
	Profit Distributions								25.391.985	-25.391.985	
	Dividends Paid										
Transfers To Reserves											
Other								25.391.985	-25.391.985		
	Equity at end of period		80.000.000	-37.694		19.011.528	25.520.313	25.451.959	12.246.328		162.192.434
Current Period 01.01.2018 - 30.06.2018	Statement of Changes in Equity										
	Statement of Changes in Equity										
	Equity at beginning of period		80.000.000	-37.694		19.011.528	25.520.313	59.973	25.391.985		149.946.105
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance	32	80.000.000	-27.987		22.109.606	25.529.435	59.973	22.970.330		150.641.357
	Total Comprehensive Income (Loss)										
	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 (loss) for the Period									11.690.831	11.690.831
	Profit Distributions					2.767.983	7.685		-22.970.330		-20.194.662
	Dividends Paid								-20.194.662		-20.194.662
Transfers To Reserves					2.767.983	7.685		-2.775.668			
Other											
	Equity at end of period		80.000.000			24.877.589	25.537.120	59.973	11.690.831		142.137.526