

# **FİNANSAL KURUMLAR BİRLİĞİ**

## **FİNANSAL KİRALAMA, FAKTORİNG VE FİNANSMAN ŞİRKETLERİ KONSOLİDE RAPORU**

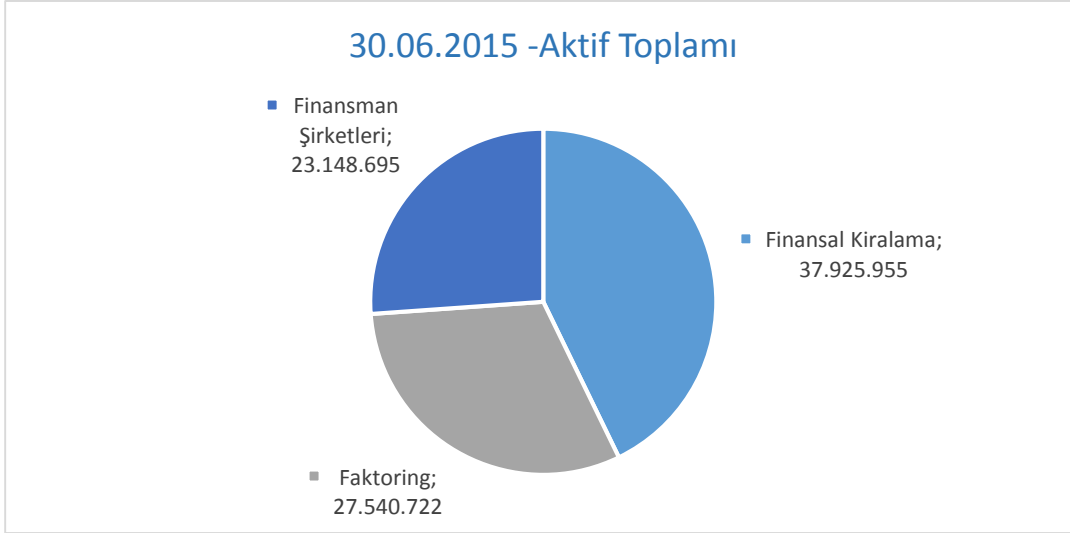
**30.06.2015**



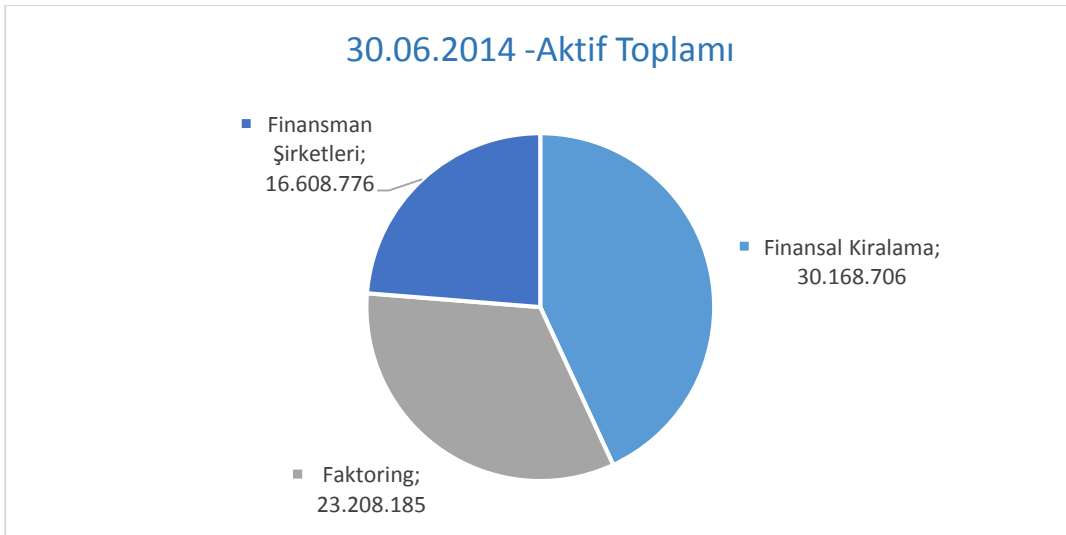
## MALİ TABLO KALEMLERİ ANALİZİ

(bin TL)

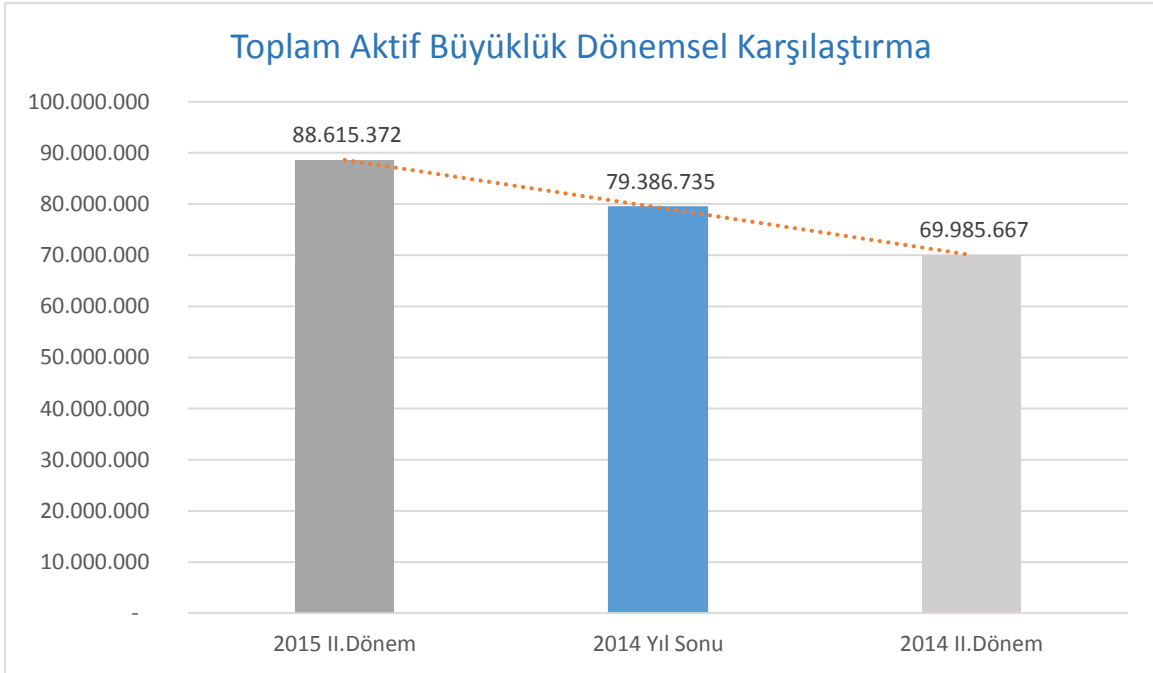
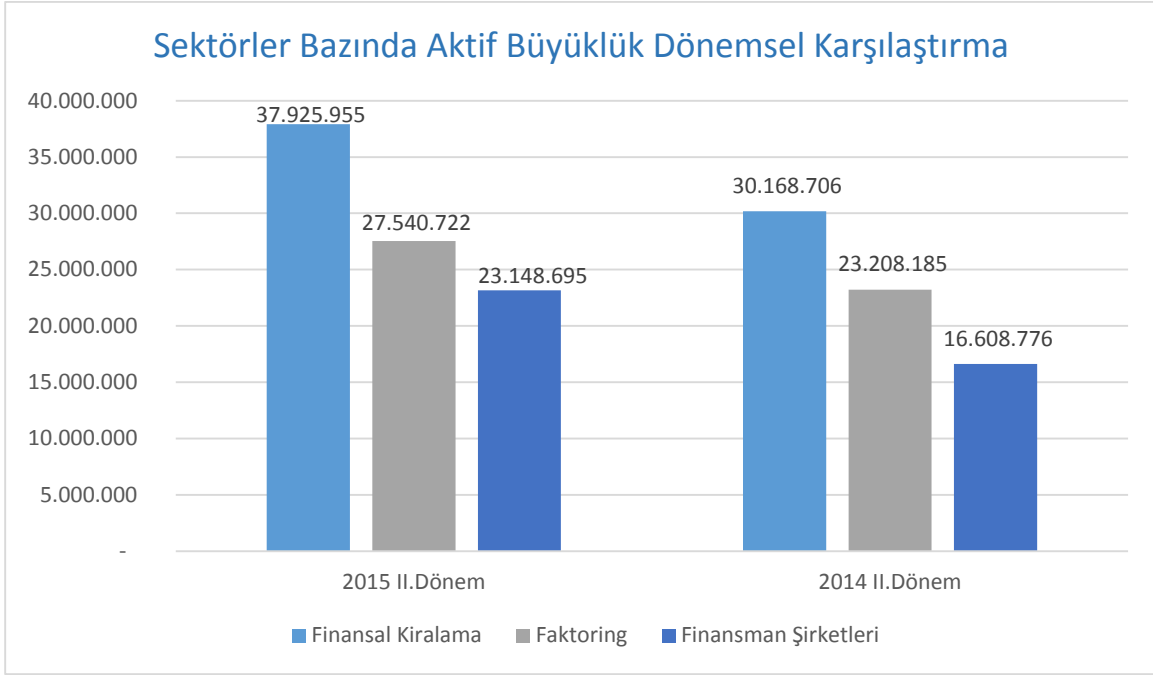
### Aktif Toplamı



<b>Finansal Kiralama</b>	<b>37.925.955</b>	<b>%42,8</b>
<b>Faktoring</b>	<b>27.540.722</b>	<b>%31,1</b>
<b>Finansman Şirketleri</b>	<b>23.148.695</b>	<b>%26,1</b>
<b>Toplam</b>	<b>88.615.372</b>	<b>%100</b>



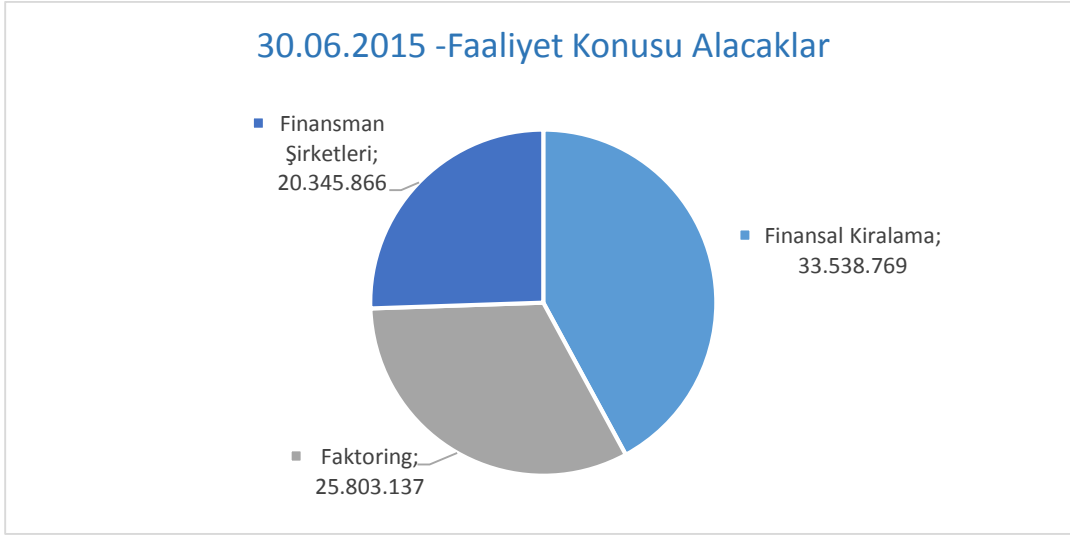
<b>Finansal Kiralama</b>	<b>30.168.706</b>	<b>%43,1</b>
<b>Faktoring</b>	<b>23.208.185</b>	<b>%33,2</b>
<b>Finansman Şirketleri</b>	<b>16.608.776</b>	<b>%23,7</b>
<b>Toplam</b>	<b>69.985.667</b>	<b>%100</b>



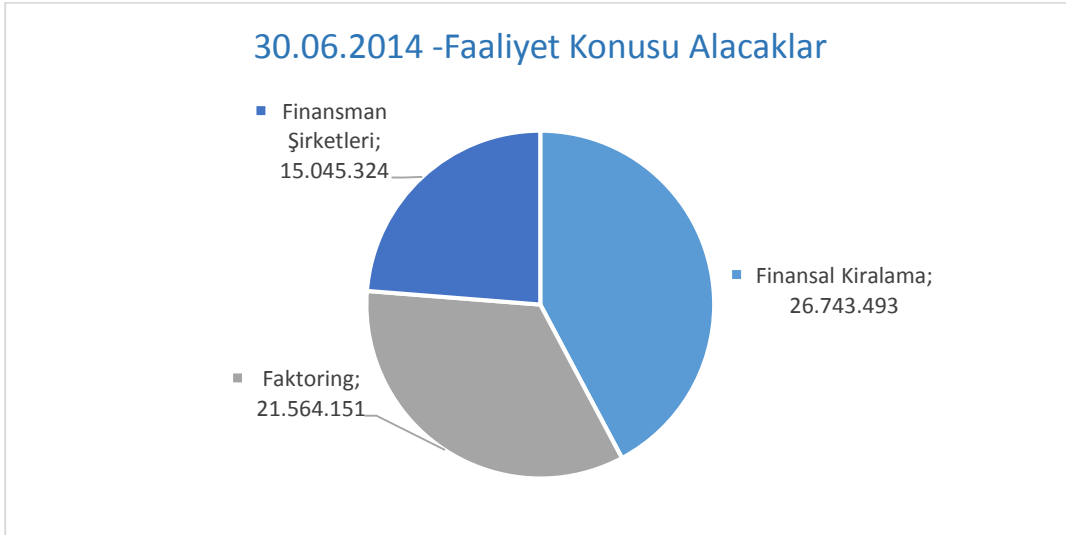
**30/06/2015 - 30/06/2014 Değişim: % 26,6**

**30/06/2015 - 31/12/2014 Değişim: % 11,6**

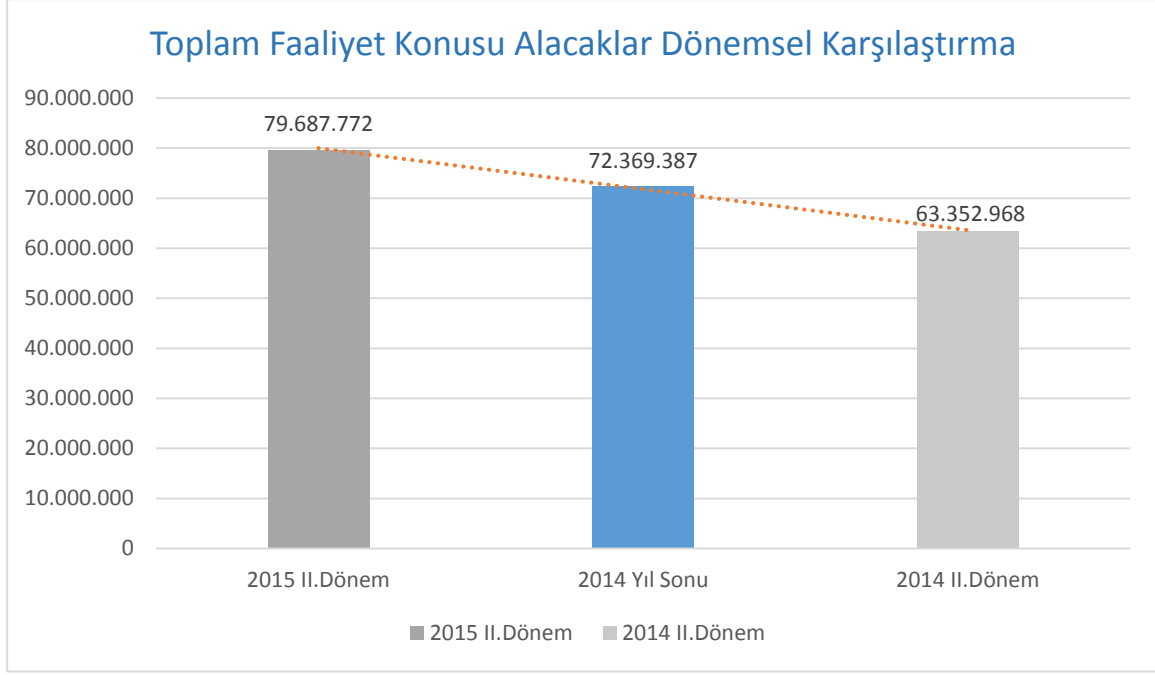
## Faaliyet Konusu Alacaklar



<b>Finansal Kiralama</b>	<b>33.538.769</b>	<b>%42,1</b>
<b>Faktoring</b>	<b>25.803.137</b>	<b>%32,4</b>
<b>Finansman Şirketleri</b>	<b>20.345.866</b>	<b>%25,5</b>
<b>Toplam</b>	<b>79.687.772</b>	<b>%100</b>



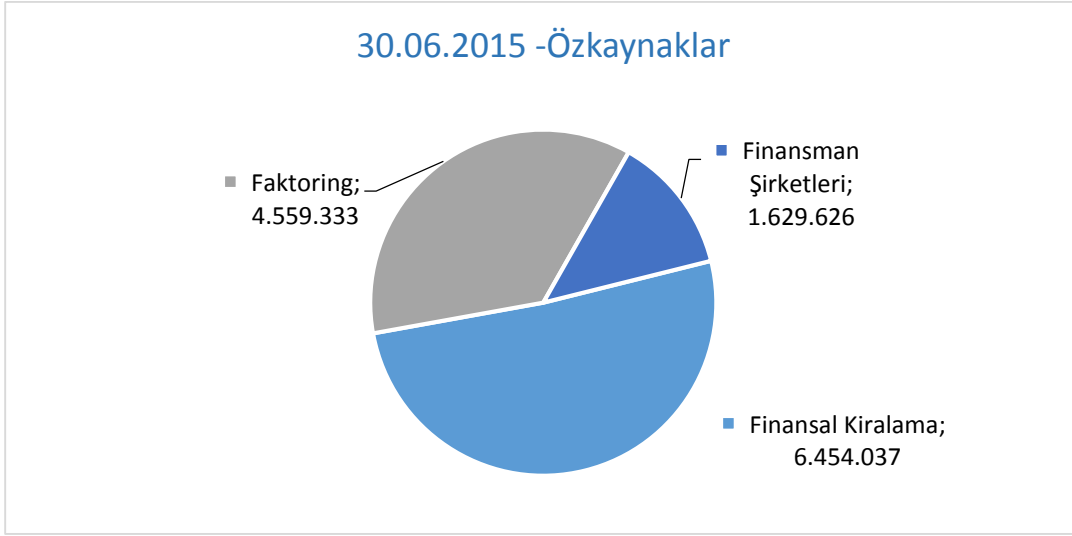
<b>Finansal Kiralama</b>	<b>26.743.493</b>	<b>%42,2</b>
<b>Faktoring</b>	<b>21.564.151</b>	<b>%34,0</b>
<b>Finansman Şirketleri</b>	<b>15.045.324</b>	<b>%23,8</b>
<b>Toplam</b>	<b>63.352.968</b>	<b>%100</b>



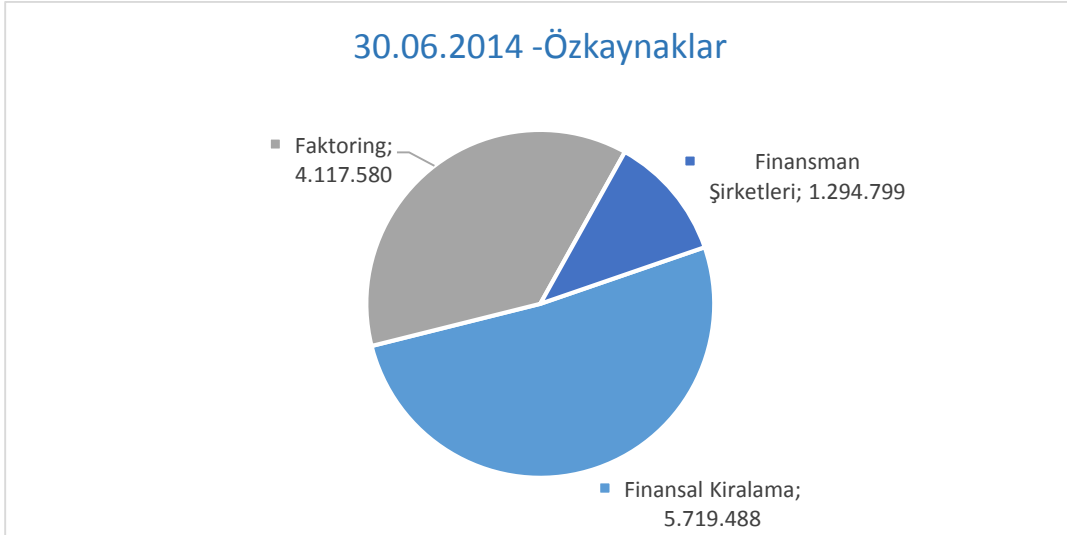
**30/06/2015-30/06/2014 Değişim : %25,8**

**30/06/2015-31/12/2014 Değişim : %10,1**

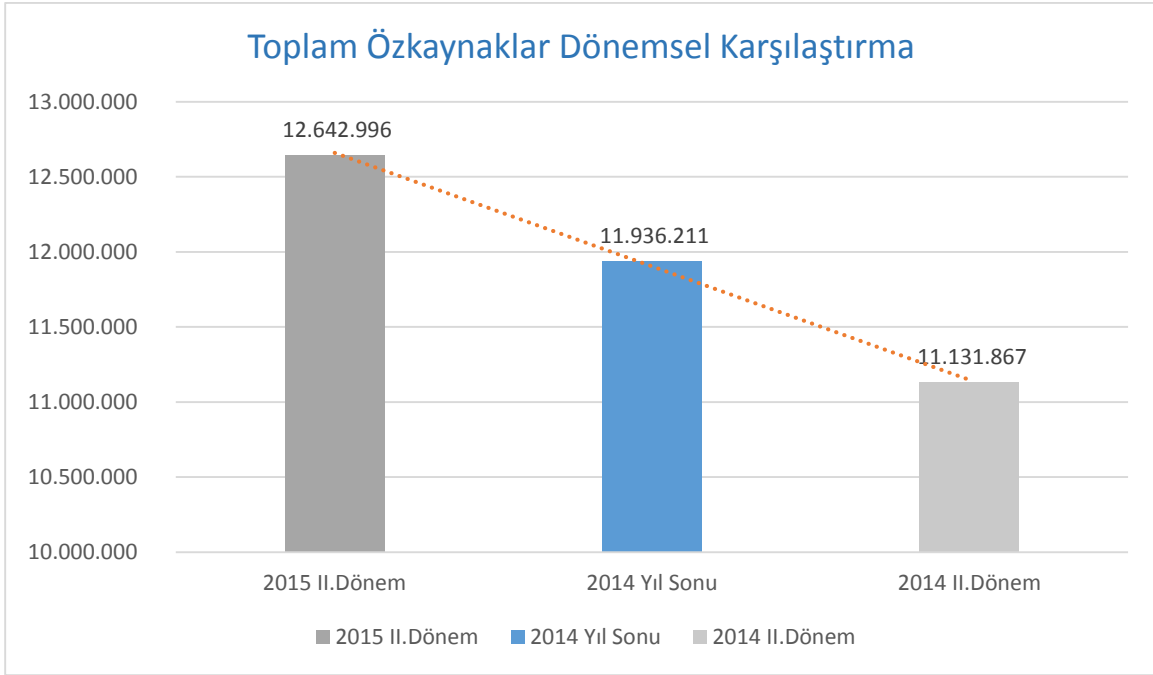
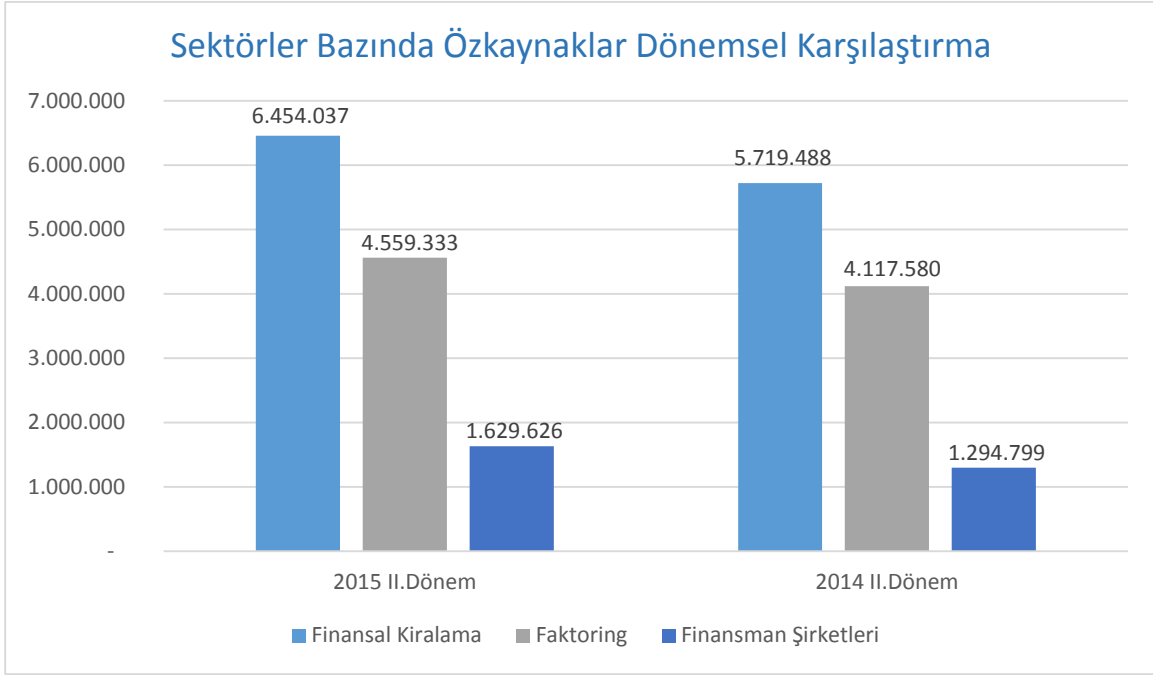
## Özkaynaklar



<b>Finansal Kiralama</b>	<b>6.454.037</b>	<b>%51,1</b>
<b>Faktoring</b>	<b>4.559.333</b>	<b>%36,1</b>
<b>Finansman Şirketleri</b>	<b>1.629.626</b>	<b>%12,8</b>
<b>Toplam</b>	<b>12.642.996</b>	<b>%100</b>



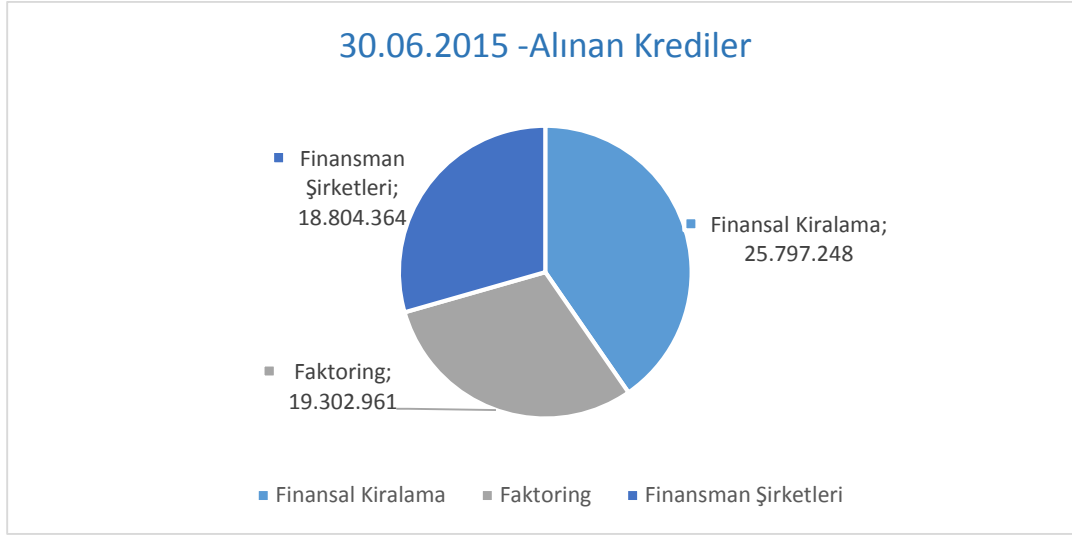
<b>Finansal Kiralama</b>	<b>5.719.488</b>	<b>%51,4</b>
<b>Faktoring</b>	<b>4.117.580</b>	<b>%37,0</b>
<b>Finansman Şirketleri</b>	<b>1.294.799</b>	<b>%11,6</b>
<b>Toplam</b>	<b>11.131.867</b>	<b>%100</b>



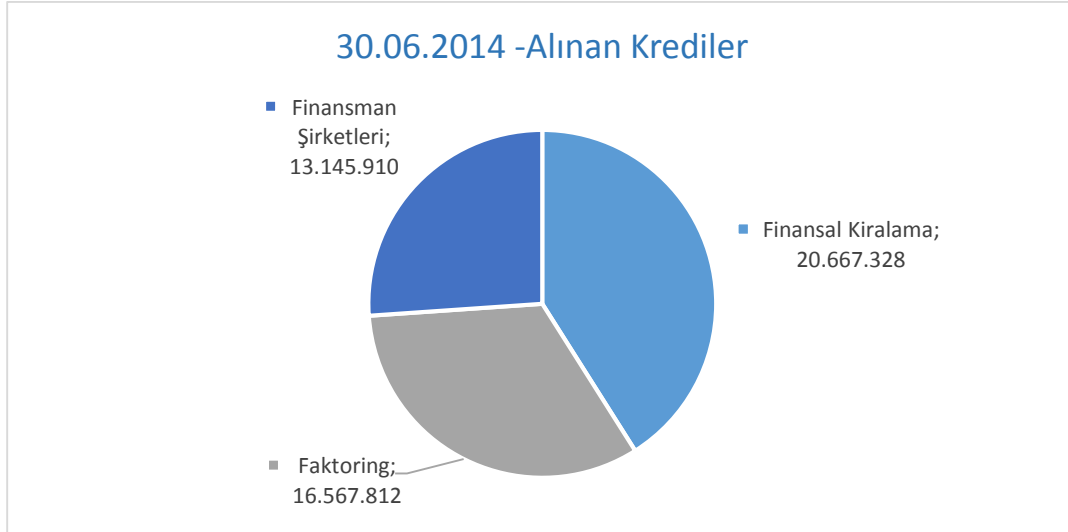
**30/06/2015-30/06/2014 Değişim : % 13,6**

**30/06/2015-31/12/2014 Değişim : % 5,9**

## Alınan Krediler



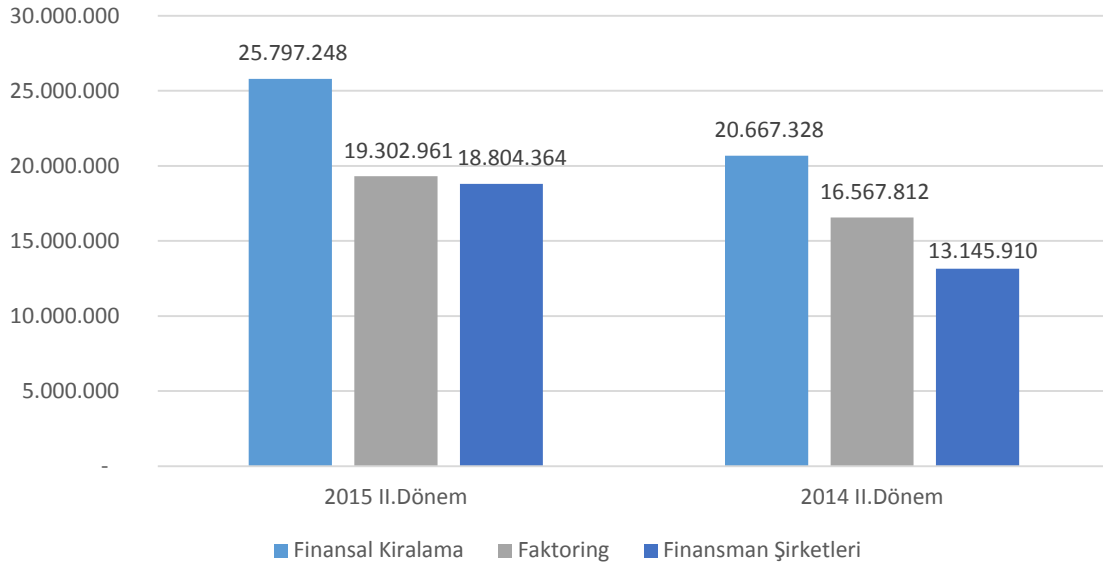
<b>Finansal Kiralama</b>	<b>25.797.248</b>	<b>%40,4</b>
<b>Faktoring</b>	<b>19.302.961</b>	<b>%30,2</b>
<b>Finansman Şirketleri</b>	<b>18.804.364</b>	<b>%29,4</b>
<b>Toplam</b>	<b>63.904.573</b>	<b>%100</b>



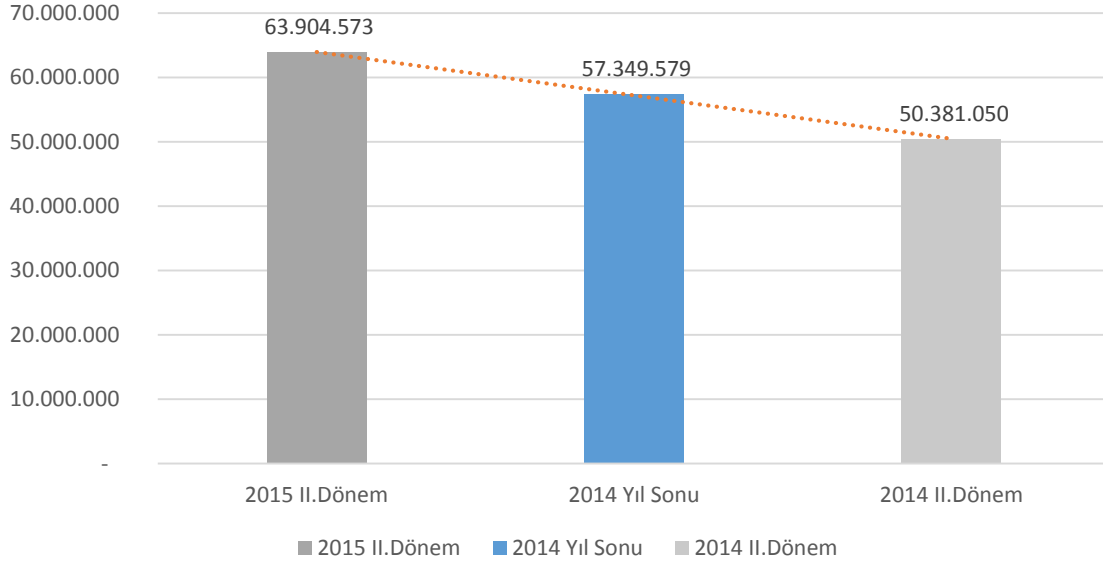
<b>Finansal Kiralama</b>	<b>20.667.328</b>	<b>%41,0</b>
<b>Faktoring</b>	<b>16.567.812</b>	<b>%32,9</b>
<b>Finansman Şirketleri</b>	<b>13.145.910</b>	<b>%26,1</b>
<b>Toplam</b>	<b>50.381.050</b>	<b>%100</b>



### Sektörler Bazında Alınan Krediler Dönemsel Karşılaştırma



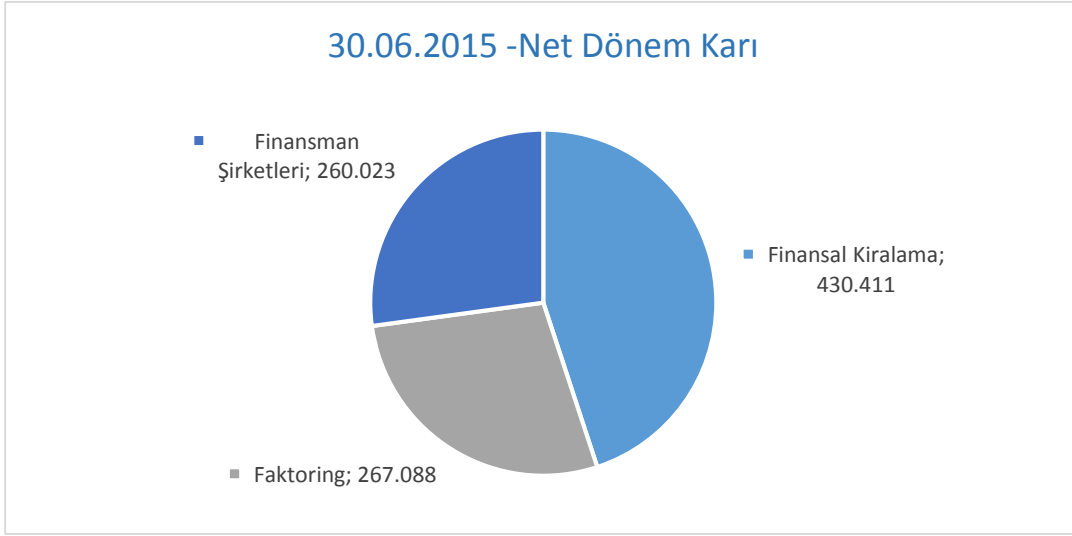
### Toplam Alınan Krediler Dönemsel Karşılaştırma



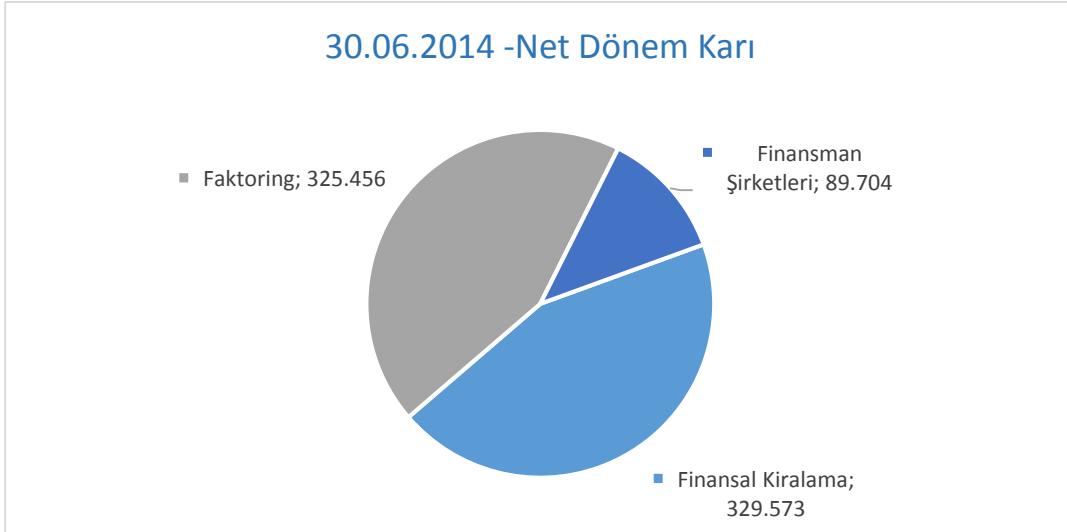
**30/06/2015-30/06/2014 Değişim : % 26,8**

**30/06/2015-31/12/2014 Değişim : % 11,4**

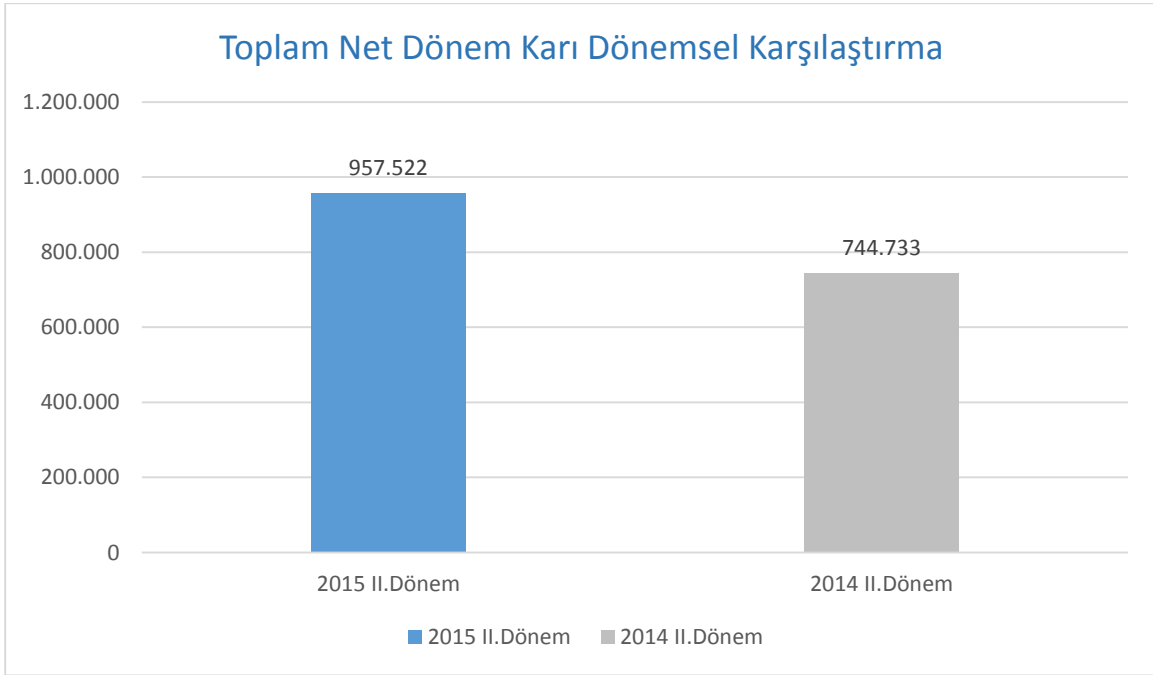
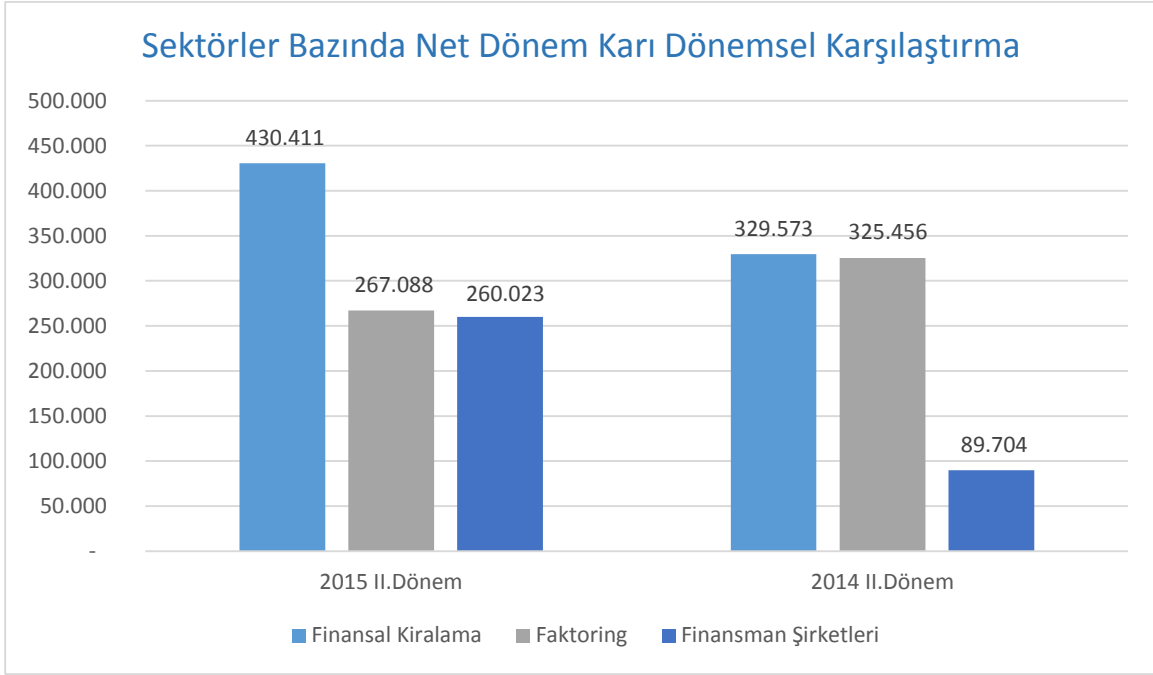
## Net Dönem Karı



<b>Finansal Kiralama</b>	<b>430.411</b>	<b>%45,0</b>
<b>Faktoring</b>	<b>267.088</b>	<b>%27,9</b>
<b>Finansman Şirketleri</b>	<b>260.023</b>	<b>%27,1</b>
<b>Toplam</b>	<b>957.522</b>	<b>%100</b>

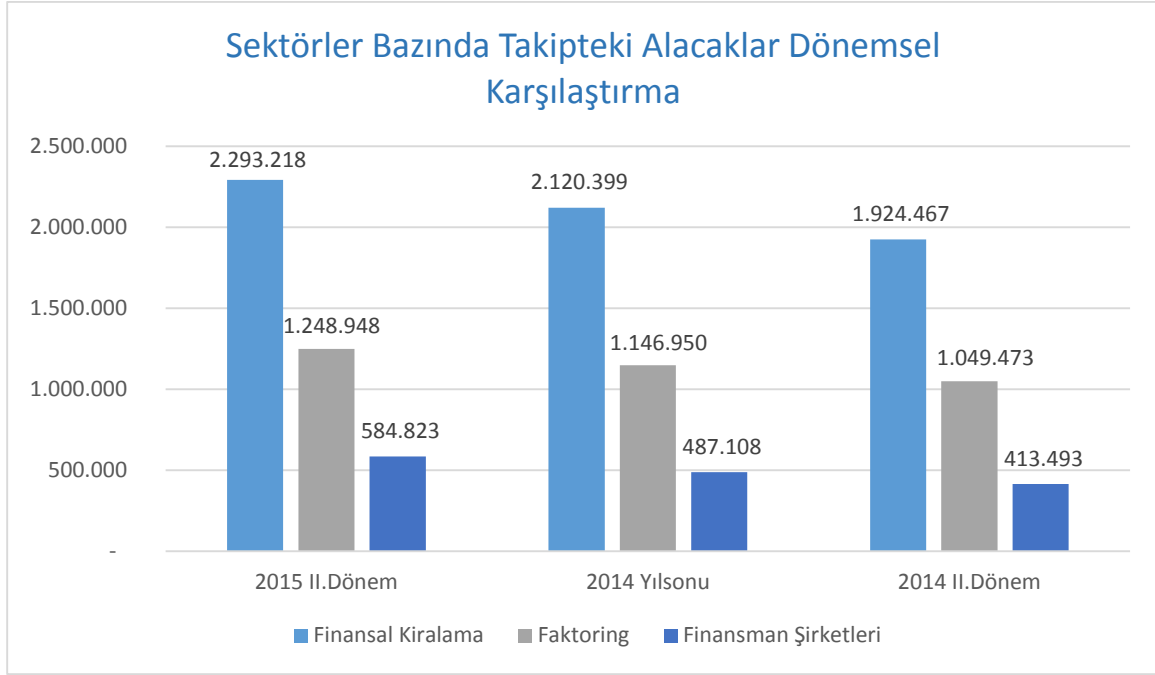


<b>Finansal Kiralama</b>	<b>329.573</b>	<b>%44,3</b>
<b>Faktoring</b>	<b>325.456</b>	<b>%43,7</b>
<b>Finansman Şirketleri</b>	<b>89.704</b>	<b>%12,0</b>
<b>Toplam</b>	<b>744.733</b>	<b>%100</b>

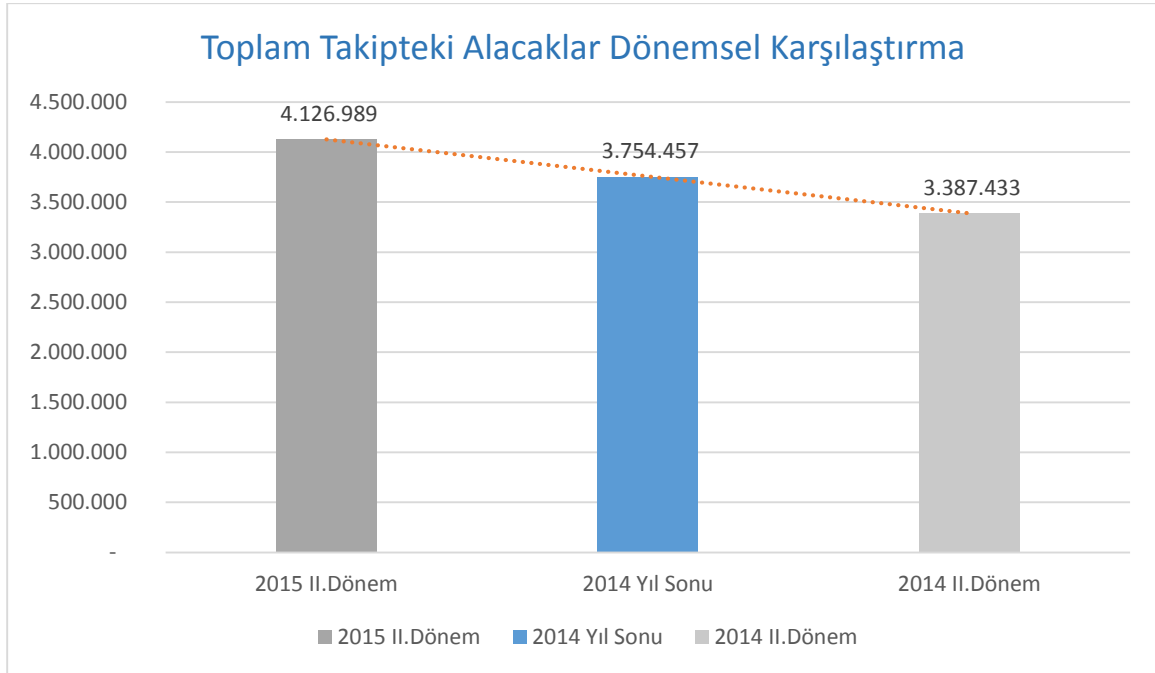


**30/06/2015-30/06/2014 Değişim : % 28,6**

## Takipteki Alacaklar



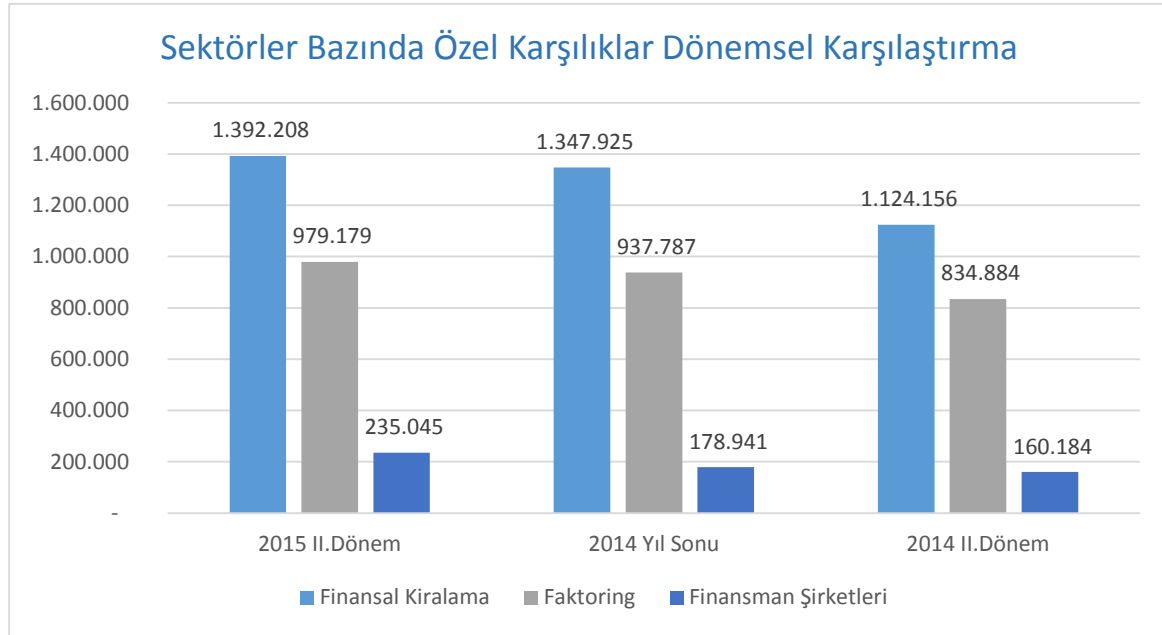
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.06.2015	2.293.218	1.248.948	584.823	4.126.989
31.12.2014	2.120.399	1.146.950	487.108	3.754.457
30.06.2014	1.924.467	1.049.473	413.493	3.387.433



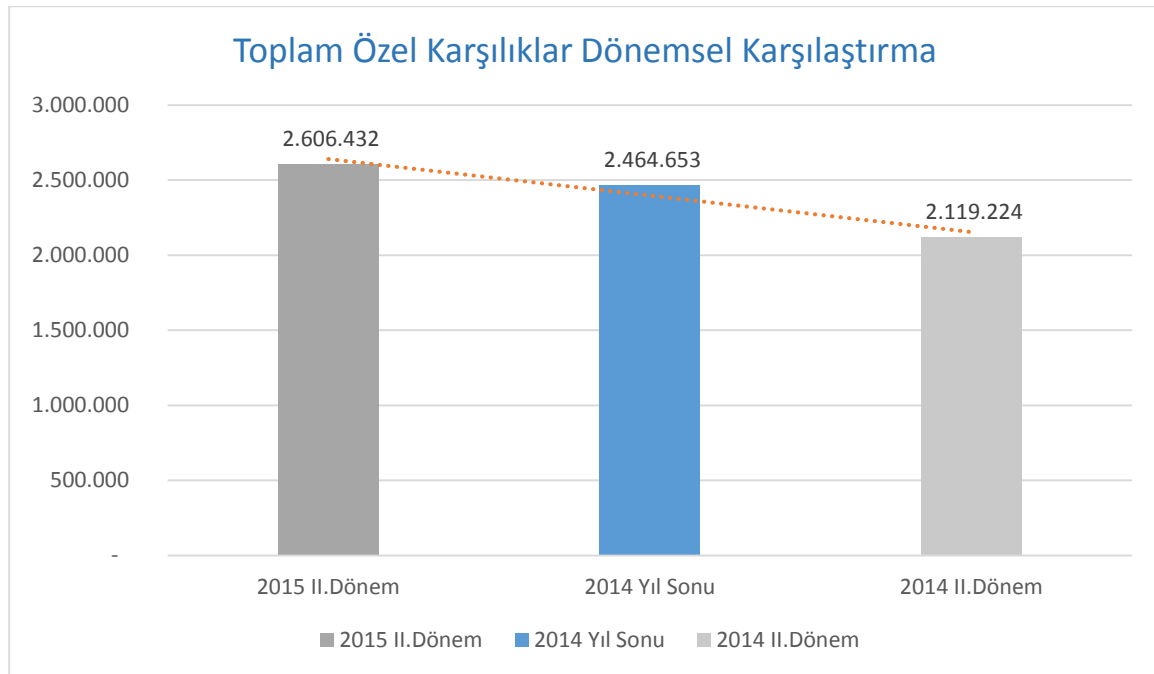
**30/06/2015-30/06/2014 Değişim : % 21,8**

**30/06/2015-31/12/2014 Değişim : % 10,0**

## Özel Karşılıklar



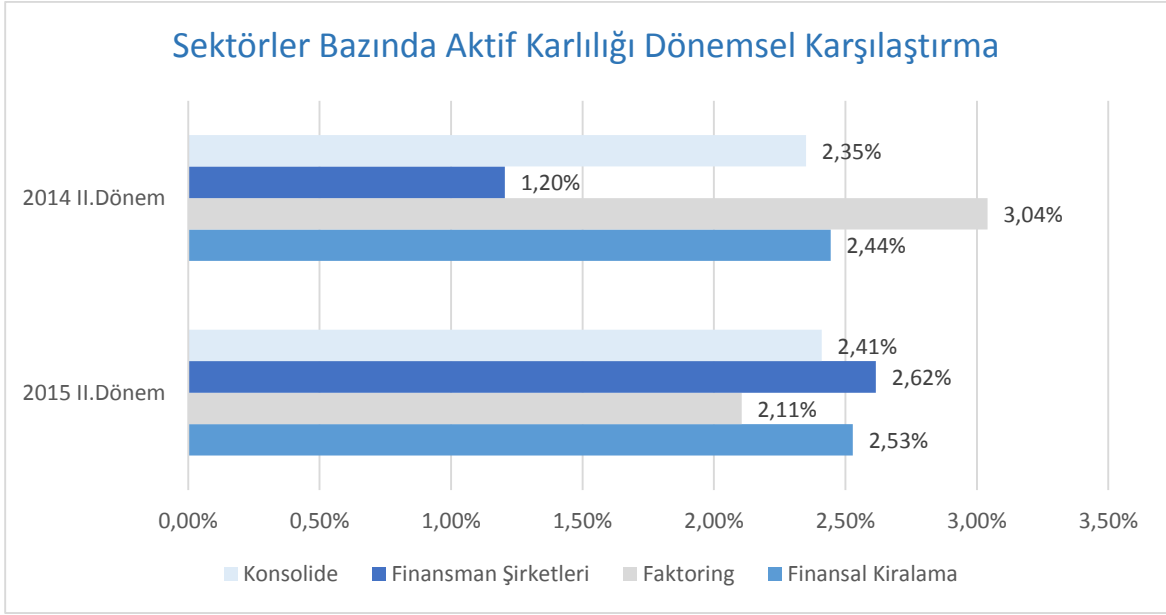
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
<b>30.06.2015</b>	<b>1.392.208</b>	<b>979.179</b>	<b>235.045</b>	<b>2.606.432</b>
<b>31.12.2014</b>	<b>1.347.925</b>	<b>937.787</b>	<b>178.941</b>	<b>2.464.653</b>
<b>30.06.2014</b>	<b>1.124.156</b>	<b>834.884</b>	<b>160.184</b>	<b>2.119.224</b>



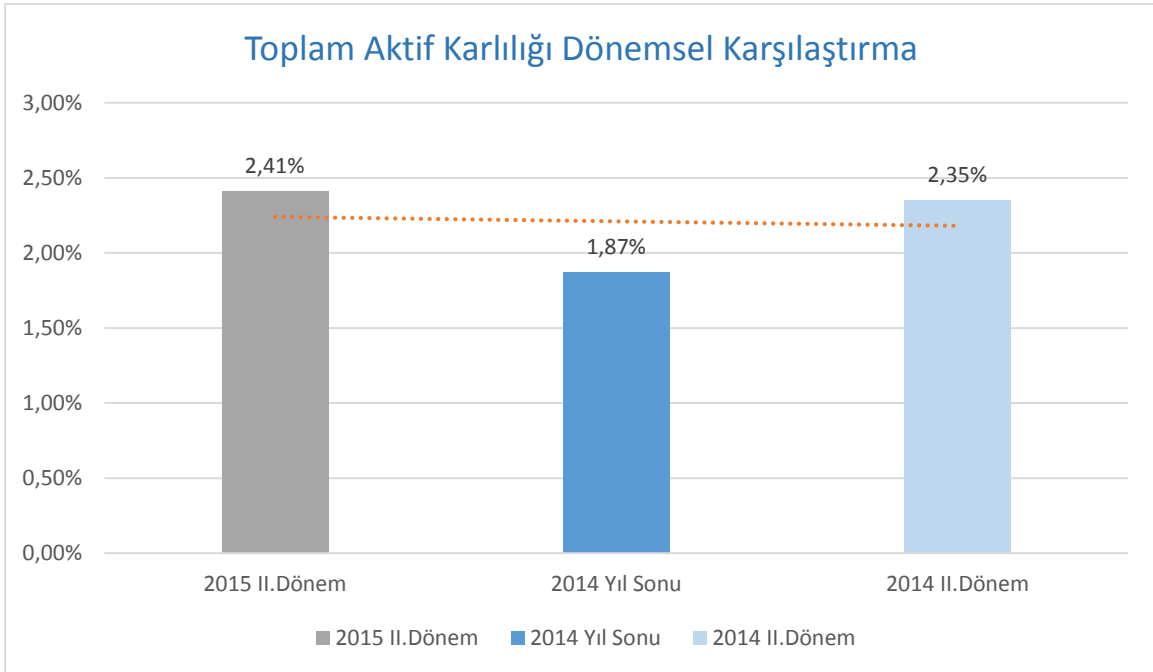
**30/06/2015-30/06/2014 Değişim : % 23,0**

**30/06/2015-31/12/2014 Değişim : % 5,8**

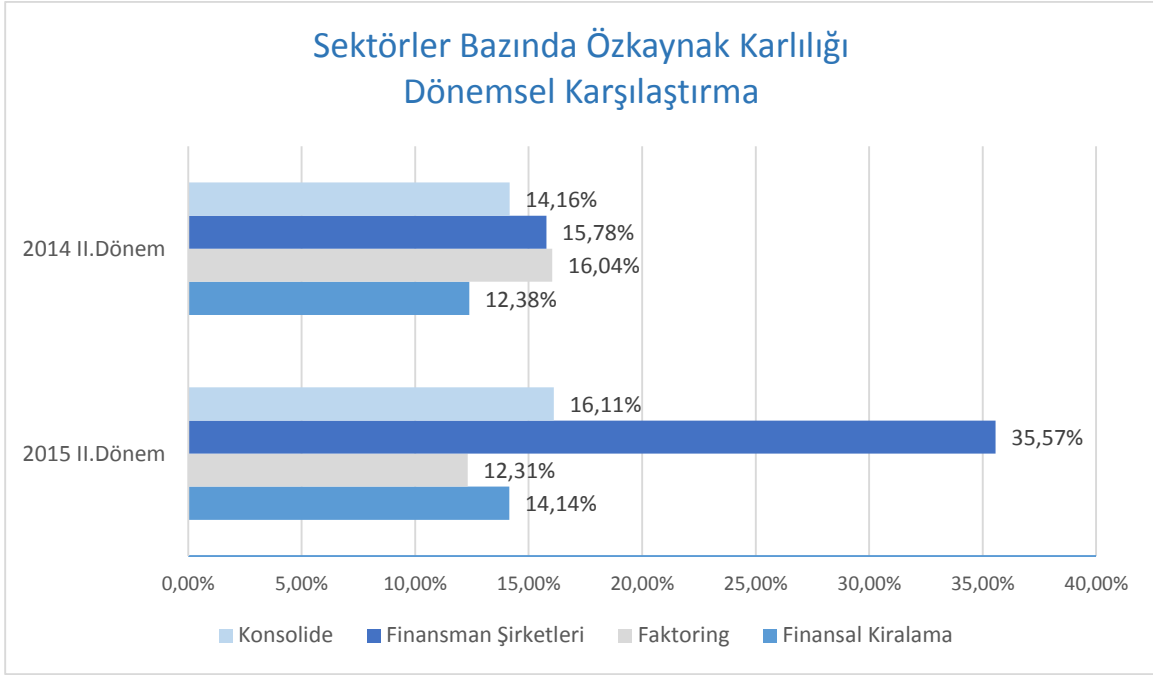
## Aktif Karlılığı



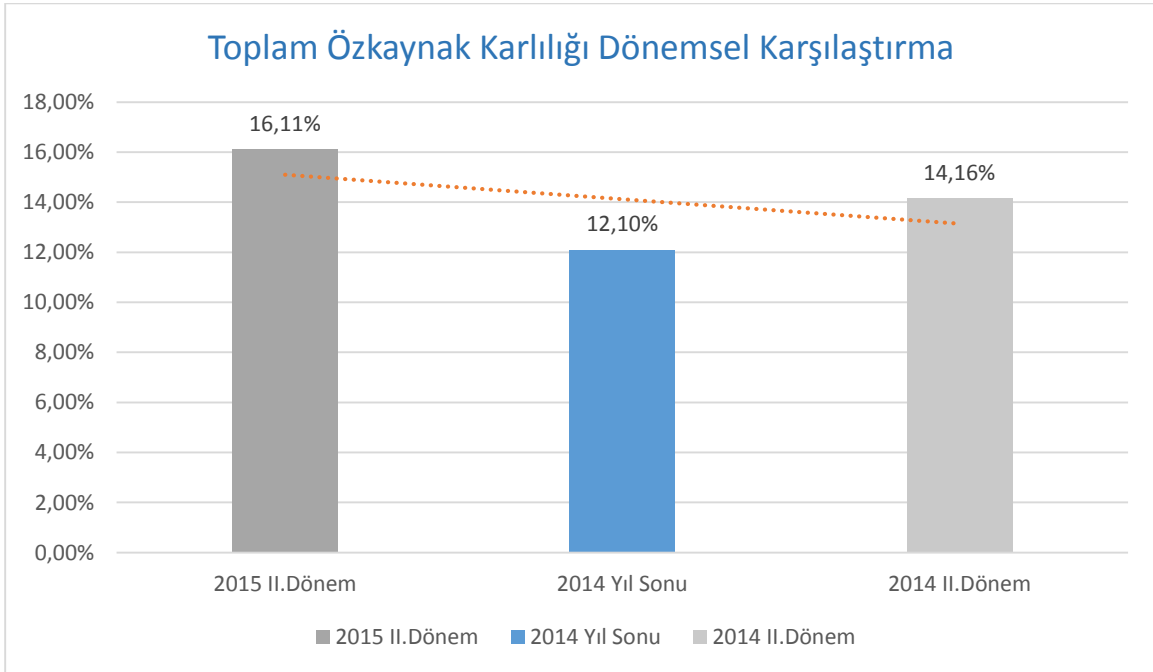
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.06.2015	%2,53	%2,11	%2,62	%2,41
30.06.2014	%2,44	%3,04	%1,20	%2,35



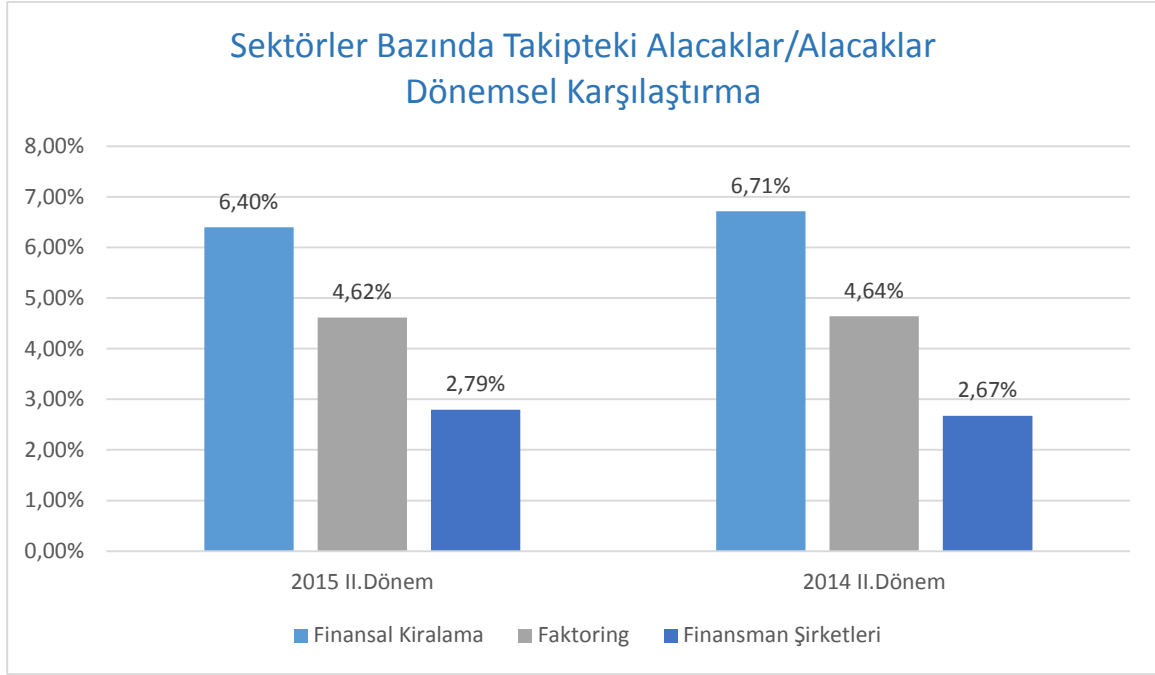
## Özkaynak Karlılığı



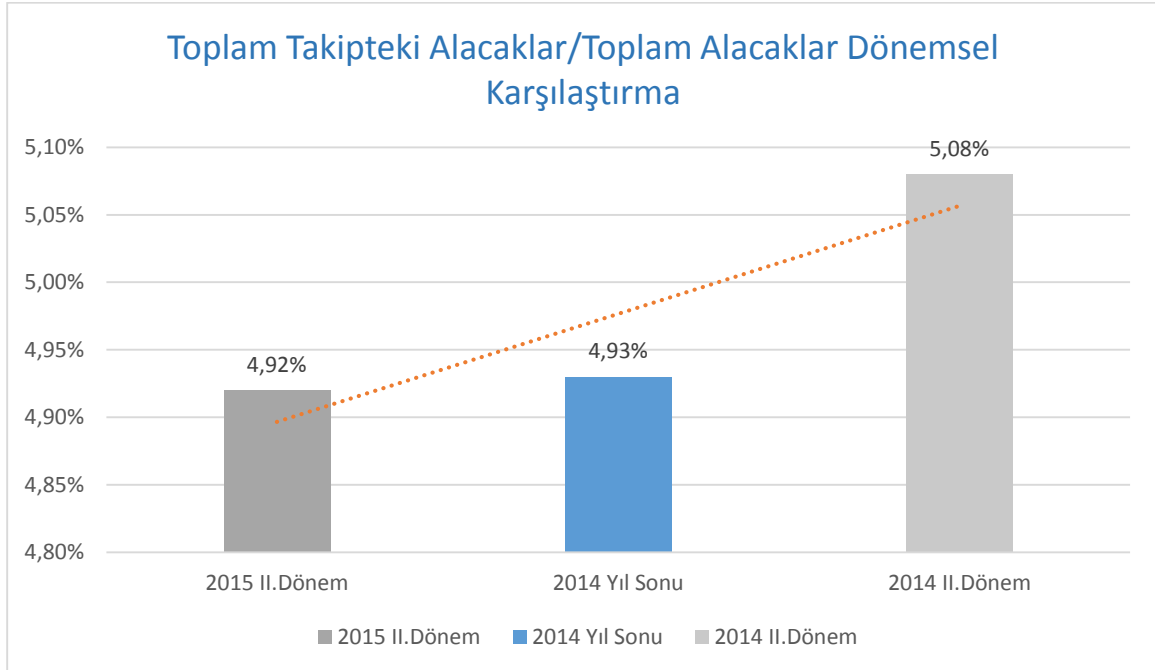
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
<b>30.06.2015</b>	<b>%14,14</b>	<b>%12,31</b>	<b>%35,57</b>	<b>%16,11</b>
<b>30.06.2014</b>	<b>%12,38</b>	<b>%16,04</b>	<b>%15,78</b>	<b>%14,16</b>



## Takipteki Alacaklar/Alacaklar

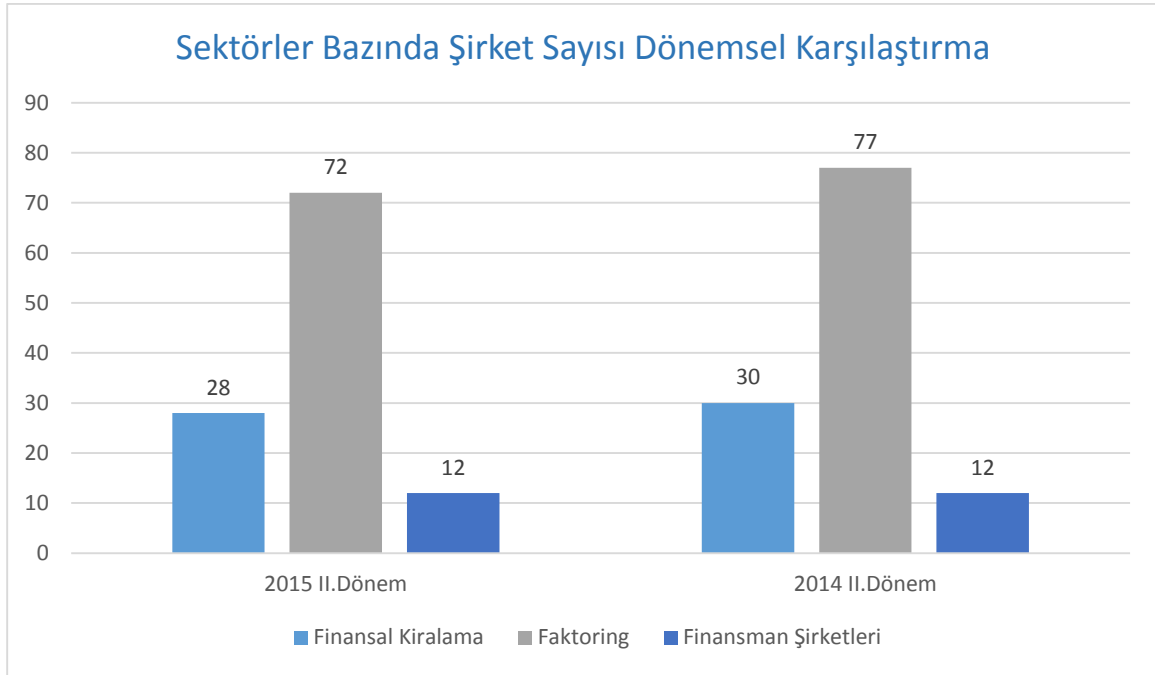


	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.06.2015	%6,40	%4,62	%2,79	%4,92
30.06.2014	%6,71	%4,64	%2,67	%5,08

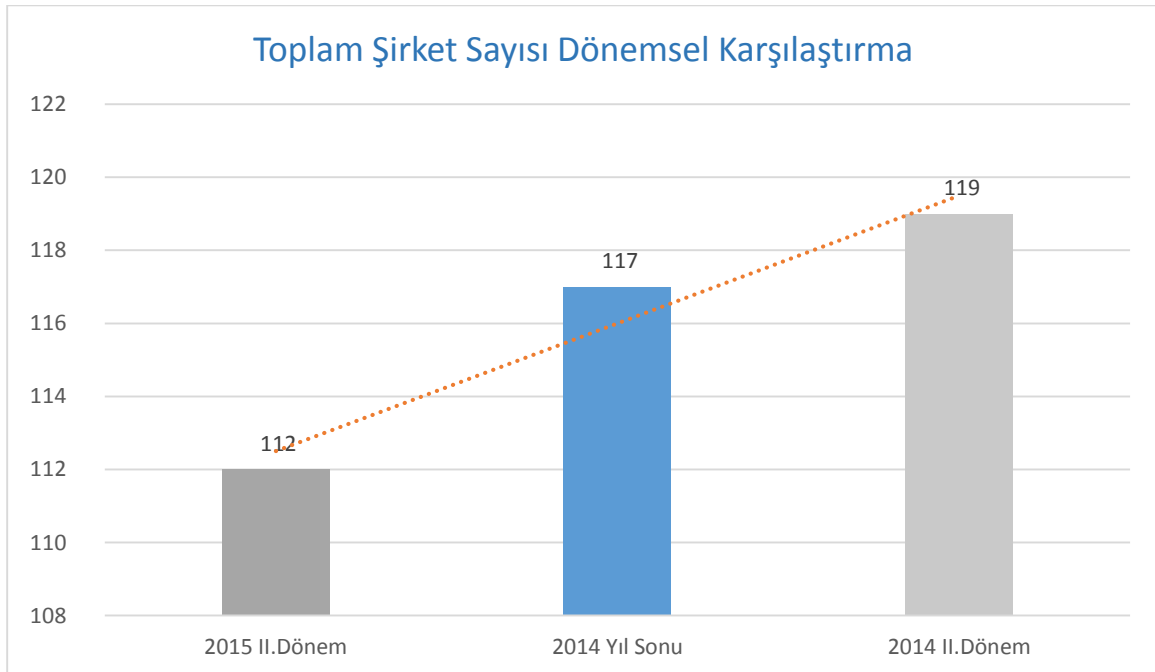




## ŞİRKET SAYISI



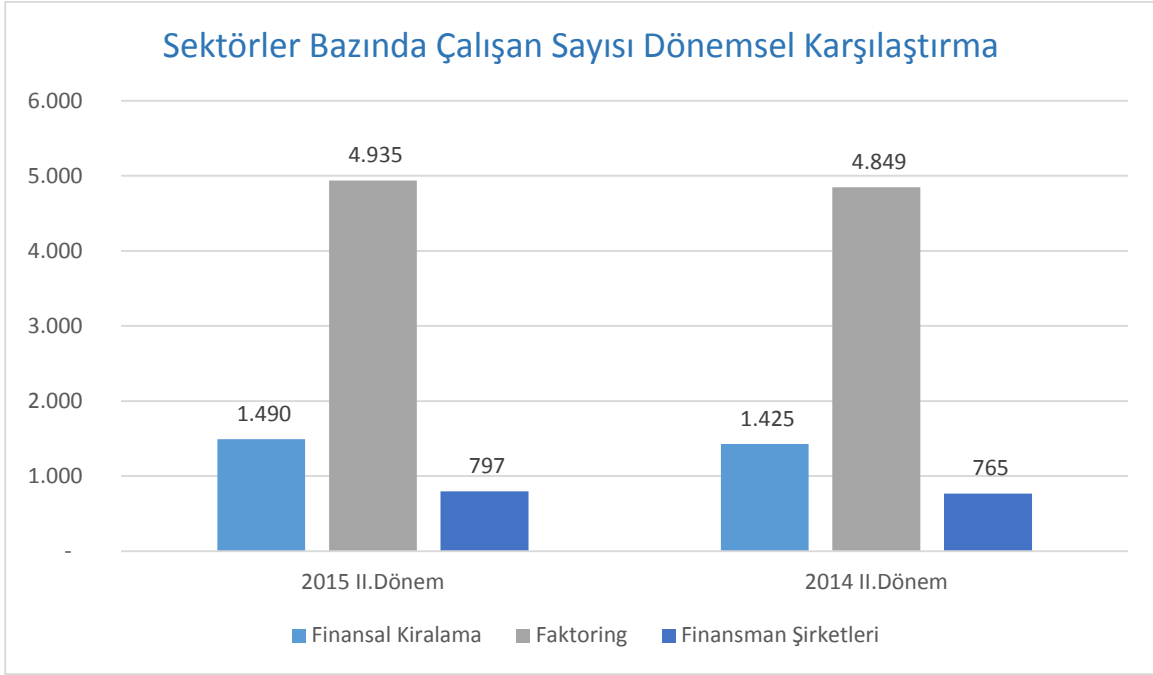
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.06.2015	28	72	12	112
30.06.2014	30	77	12	119



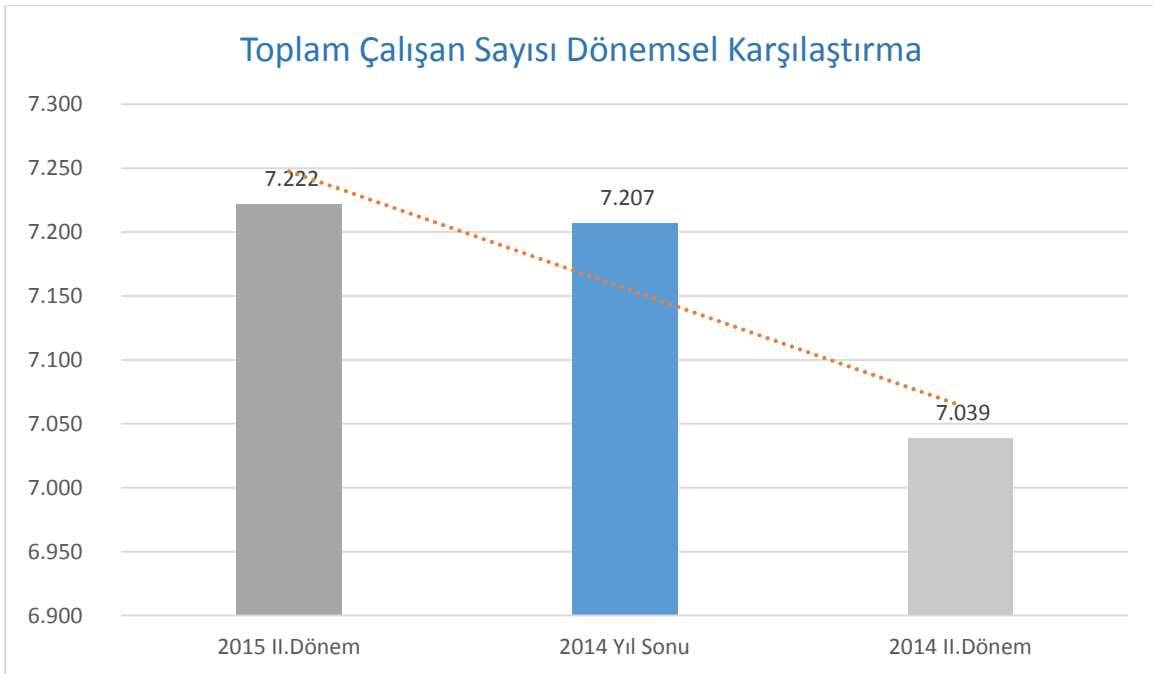
30/06/2015-30/06/2014 Değişim : -% 5,9

30/06/2015-31/12/2014 Değişim : -% 4,2

## ÇALIŞAN SAYISI



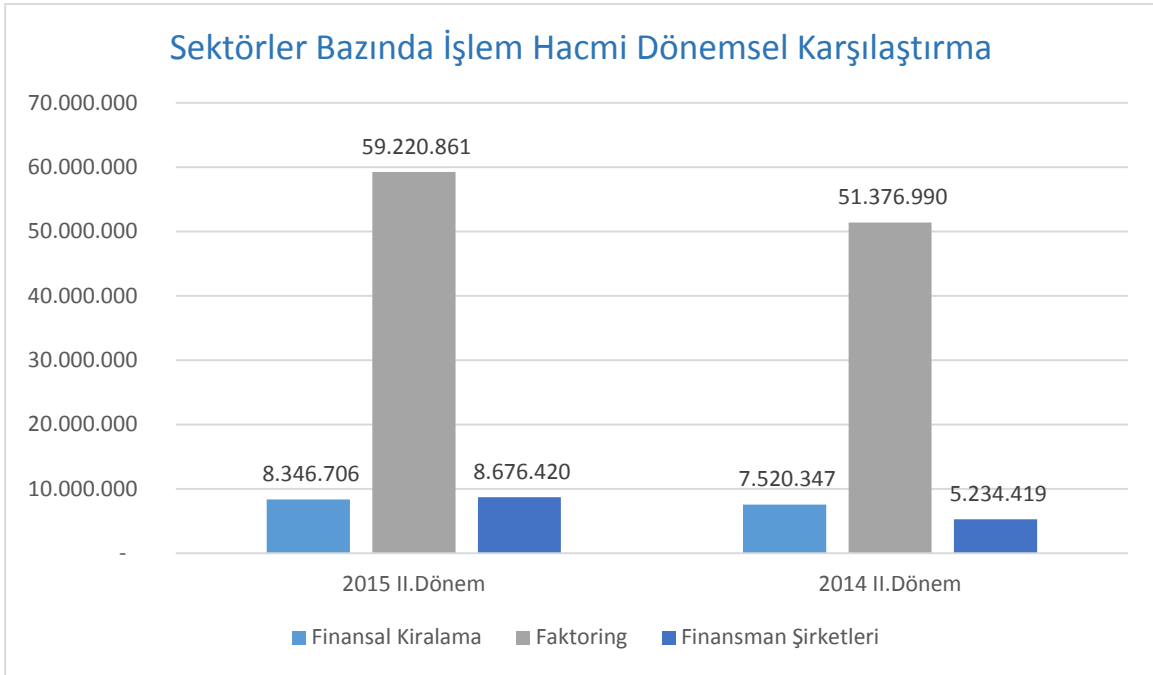
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.06.2015	1.490	4.935	797	7.222
30.06.2014	1.425	4.849	765	7.039



**30/06/2015-30/06/2014 Değişim : % 2,6**

**31/12/2014-30/06/2014 Değişim : % 0,2**

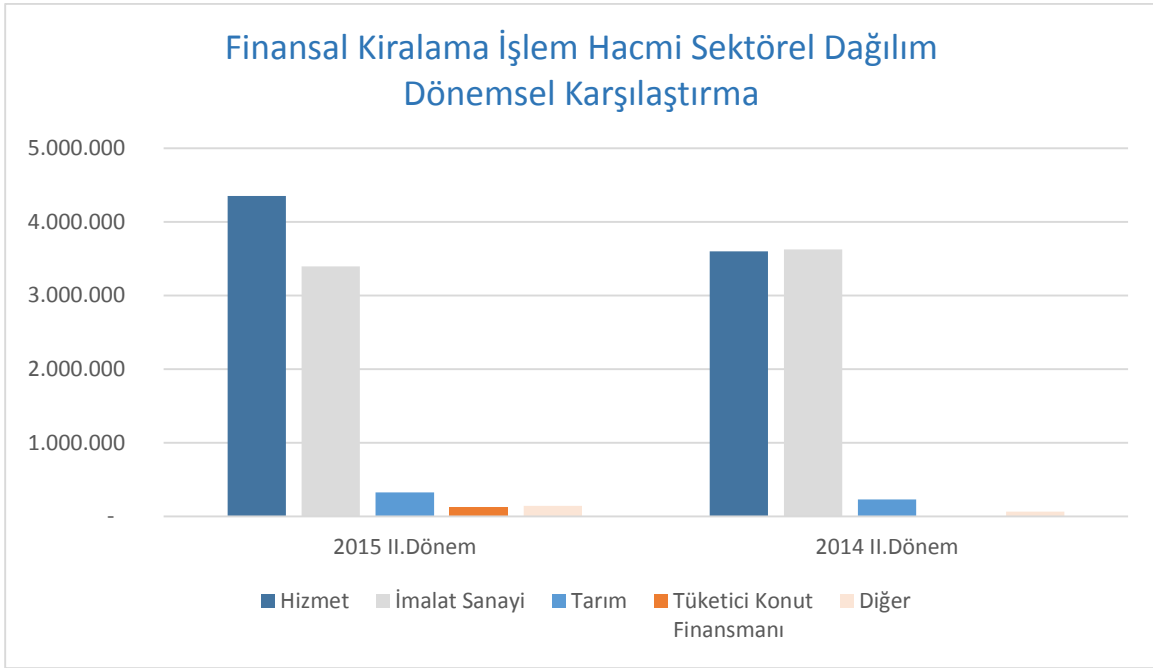
## İŞLEM HACMİ



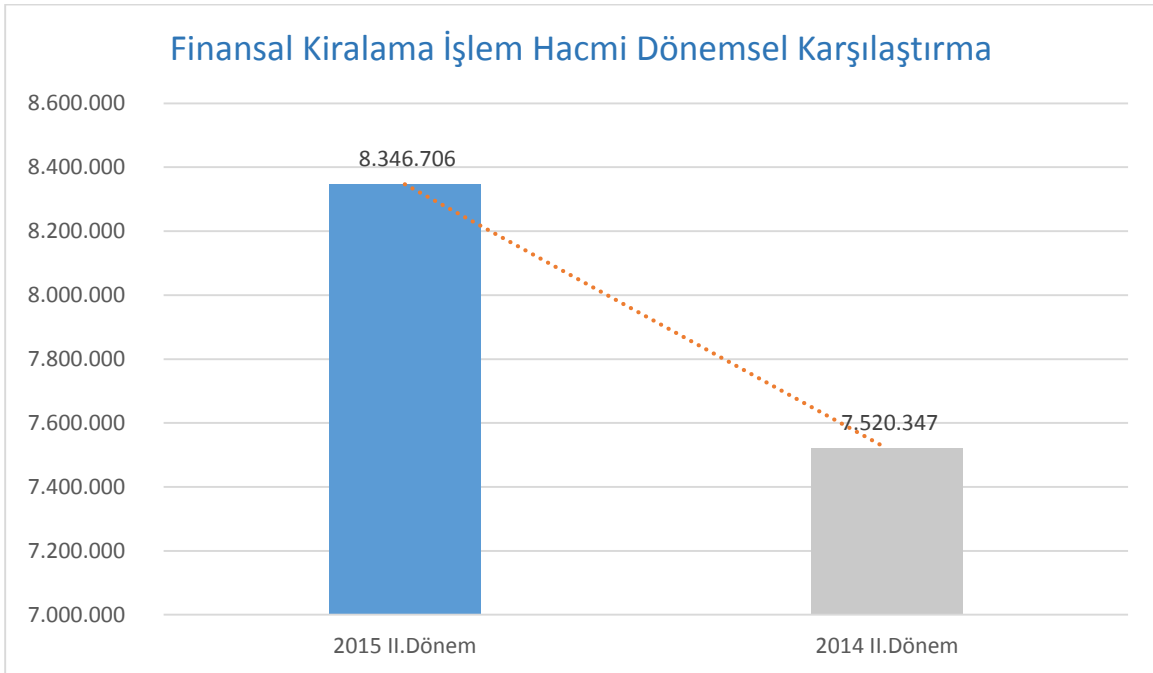
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.06.2015	8.346.706	59.220.861	8.676.420	76.243.987
30.06.2014	7.520.347	51.376.990	5.234.419	64.131.756

30/06/2015-30/06/2014 Değişim : % 18,9

## FİNANSAL KİRALAMA İŞLEM HACMİ SEKTÖREL DAĞILIMI



	Hizmet	İmalat	Tarım	Tüketici Konut Finansmanı	Diğer	Toplam
<b>30.06.2015</b>	<b>4.353.810</b>	<b>3.395.148</b>	<b>324.797</b>	<b>129.863</b>	<b>143.088</b>	<b>8.346.706</b>
<b>30.06.2014</b>	<b>3.601.494</b>	<b>3.624.634</b>	<b>228.673</b>	<b>-</b>	<b>65.544</b>	<b>7.520.345</b>

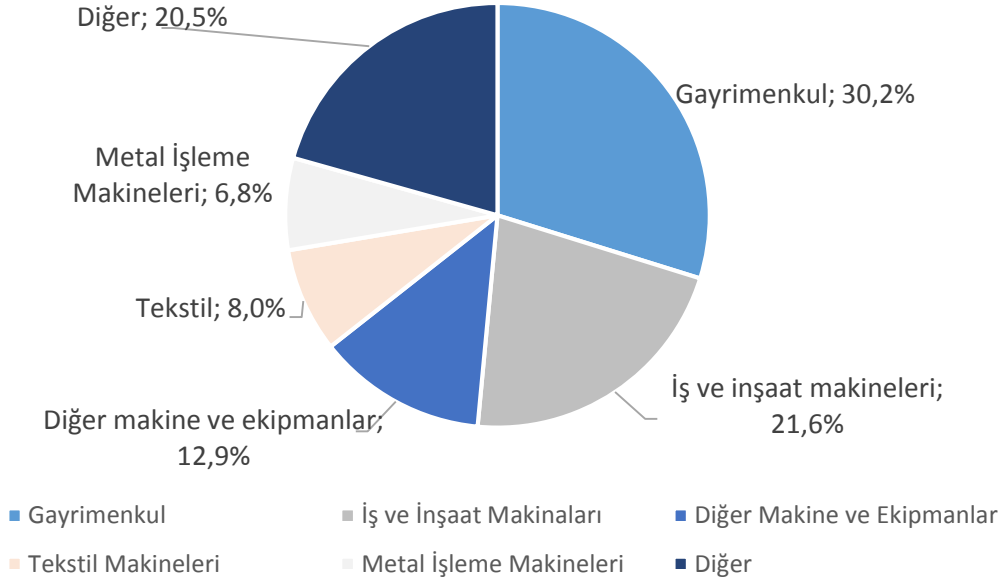


**30/06/2015-30/06/2014 Değişim : % 11**

## Finansal Kiralama İşlemlerinde En Yüksek Payı Alan Sektörler-30.06.2015

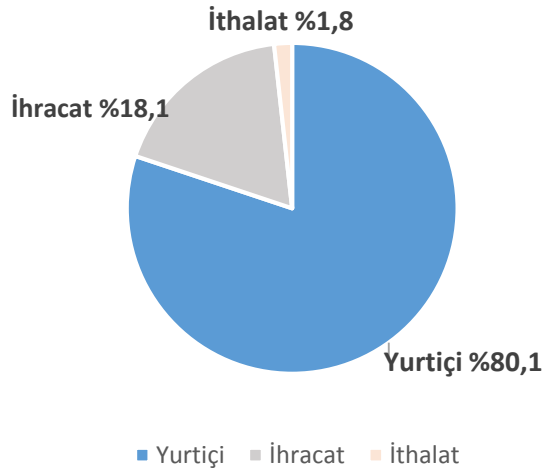
		İşlem Tutarı	Oran
<b>Hizmet</b>		<b>4.353.810</b>	<b>%52.2</b>
İnşaat	:	1.802.853	%21.6
Otel ve Restoranlar (Turizm)	:	618.586	%7.4
Taşımacılık, Depolama ve Haberleşme	:	427.492	%5.1
Toptan ve Per. Tic. Mot. Ar. Serv. Hizm.	:	621.798	%7.5
Diğer	:	883.081	%10.6
<b>İmalat Sanayi</b>		<b>3.395.148</b>	<b>%40.7</b>
Tekstil ve Tekstil Ürünleri Sanayi	:	881.764	%10.6
Metal Ana Sanayii ve İşl. Madde Üretimi	:	512.106	%6.1
Gıda, Meşrubat ve Tütün Sanayi	:	356.581	%4.3
Diğer	:	1.644.697	%19.7
<b>Tarım</b>	:	<b>323.793</b>	<b>%3.9</b>
<b>Tüketici Konut Finansmanı</b>	:	<b>129.863</b>	<b>%1.6</b>
<b>Diğer</b>	:	<b>144.092</b>	<b>%1.6</b>
<b>Toplam</b>	:	<b>8.346.706</b>	<b>%100</b>

### Finansal Kiralama Sektörü Mal Gruplarına Göre İşlem Hacmi Dağılımı



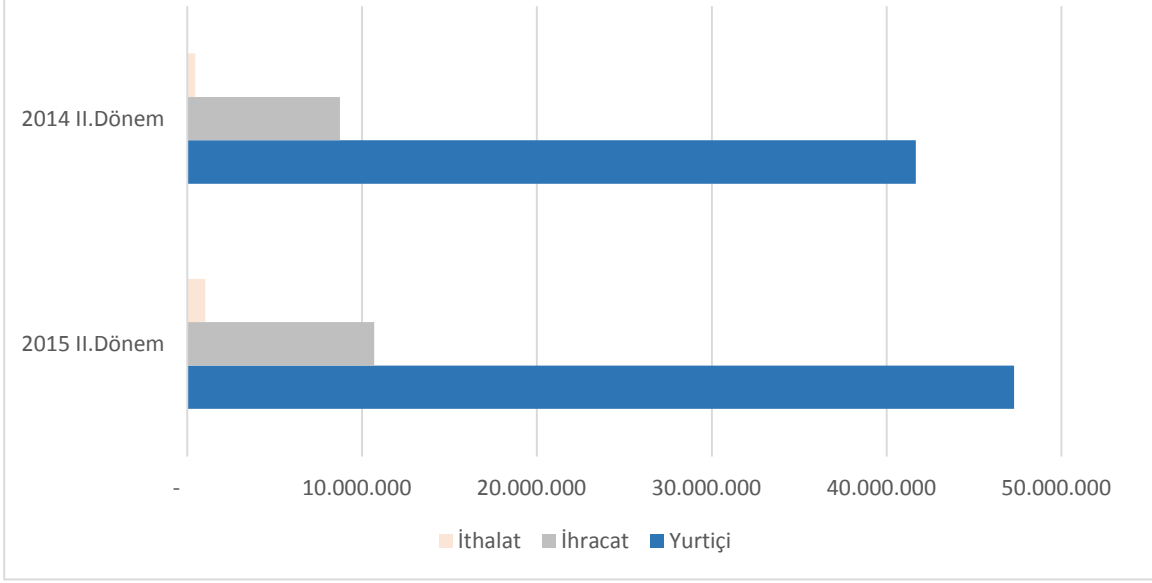
### FAKTÖRİNG SEKTÖRÜ CİRO DAĞILIMI

#### Faktöring Sektörü İşlem Hacmi Dağılımı



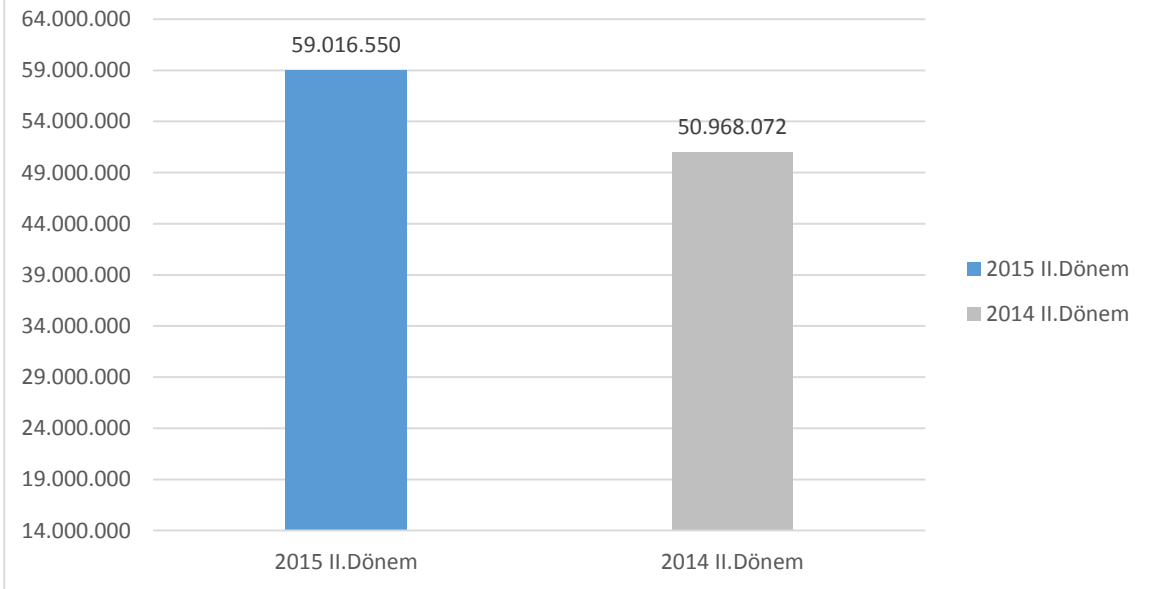
	Yurtiçi	İhracat	İthalat	Toplam
30.06.2015	47.288.667	10.692.679	1.034.905	59.016.550

### Factoring Sektörü Ciro Dağılımı Dönemsel Karşılaştırma



	Yurtiçi	İhracat	İthalat	Toplam
<b>30.06.2015</b>	<b>47.288.667</b>	<b>10.692.979</b>	<b>1.034.905</b>	<b>59.016.550</b>
<b>30.06.2014</b>	<b>41.670.303</b>	<b>8.731.711</b>	<b>566.058</b>	<b>50.968.072</b>

### Factoring Sektörü Toplam Ciro Dönemsel Karşılaştırma



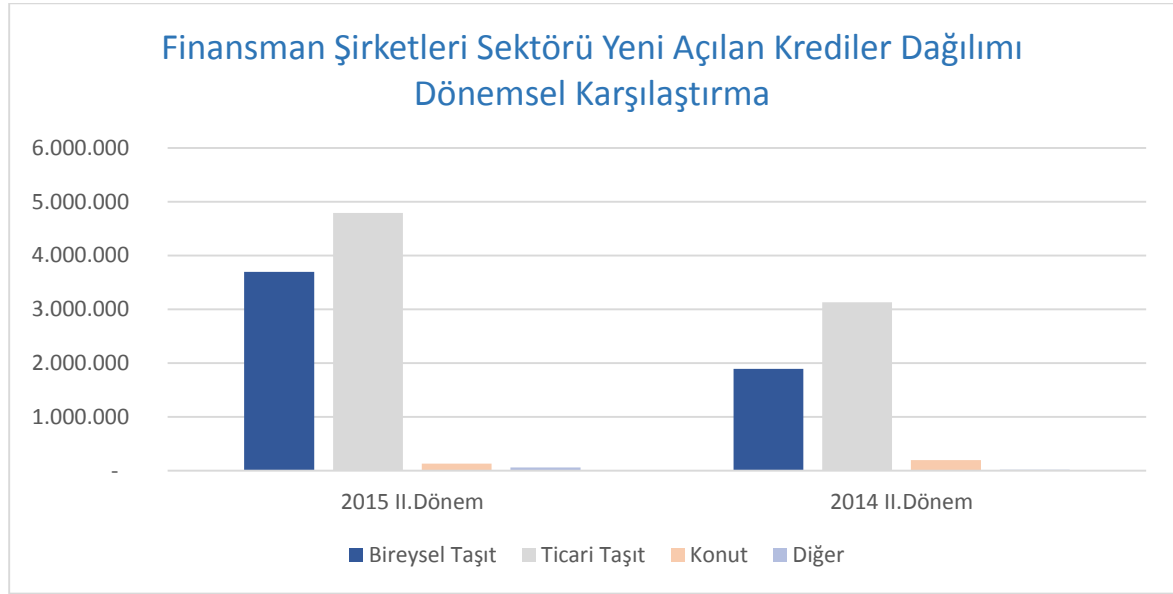
**30/06/2015-30/06/2014 Değişim : % 15.79**

## Factoring İşlemlerinde En Yüksek Payı Alan Sektörler – 30.06.2015

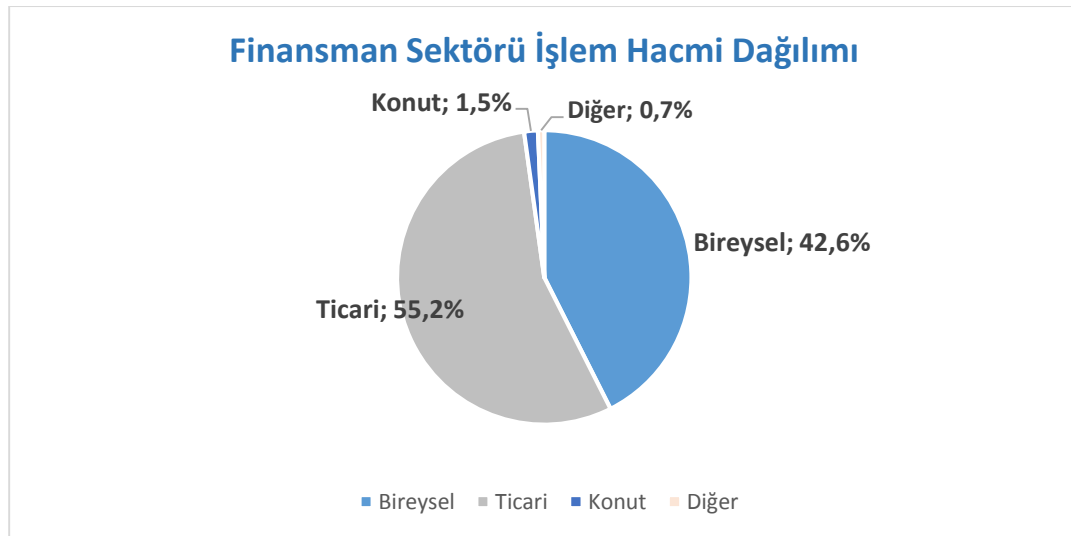
		İşlem Tutarı	Oran
<b>İmalat Sanayi</b>		<b>34.891.686</b>	<b>%58,9</b>
Nükleer Yakıt, Pet, Kömür Ürün. San.	:	11.544.751	%19,5
Tekstil ve Tekstil Ürünleri Sanayi	:	4.075.013	%6,9
Metal Ana Sanayii ve İşl. Madde Üretimi	:	3.124.413	%5,3
Diğer	:	16.147.509	%27,2
<b>Hizmet</b>		<b>22.153.228</b>	<b>%37,4</b>
Toptan ve Per. Tic. Mot. Ar. Serv. Hizm.	:	8.725.765	%14,7
İnşaat	:	4.959.409	%8,4
Taşımacılık, Depolama ve Haberleşme	:	2.835.417	%4,8
Diğer	:	5.632.637	%9,5
<b>Tarım</b>	:	<b>652.000</b>	<b>%1,1</b>
<b>Diğer</b>	:	<b>1.523.947</b>	<b>%2,6</b>
<b>Toplam</b>	:	<b>59.220.861</b>	<b>%100</b>



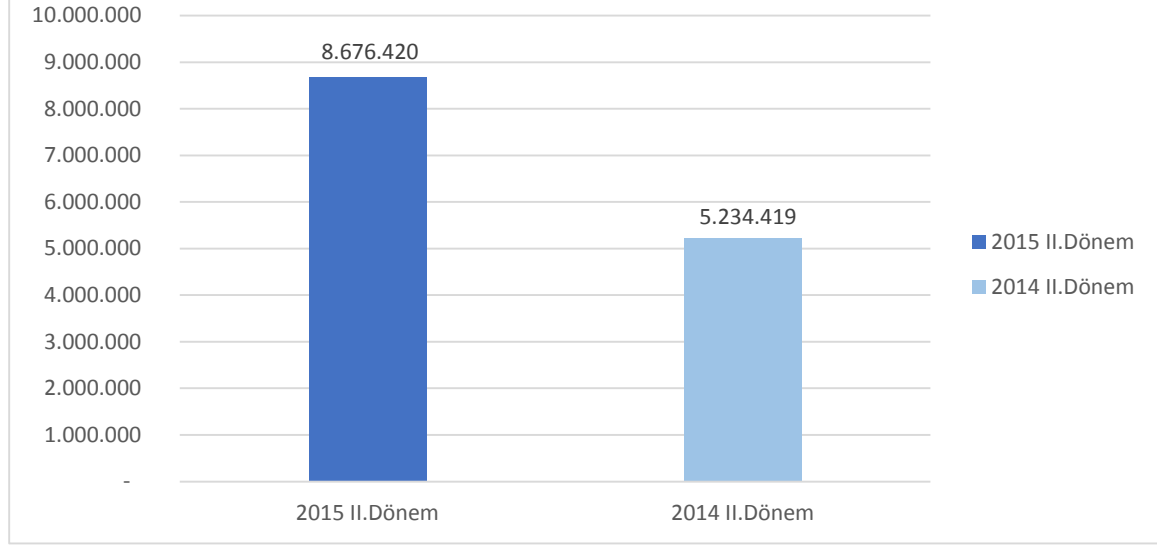
## FİNANSMAN ŞİRKETLERİ SEKTÖRÜ YENİ AÇILAN KREDİLER DAĞILIMI



	Bireysel Taşit	Ticari Taşit	Konut	Diğer	Toplam
30.06.2015	3.693.371	4.792.029	131.208	59.812	8.676.420
30.06.2014	1.893.825	3.127.610	196.716	16.267	5.234.419



## Finansman Şirketleri Sektörü Toplam Yeni Açılan Krediler Dönemsel Karşılaştırma



**30/06/2015-30/06/2014 Değişim : % 65,8**