

# **FİNANSAL KURUMLAR BİRLİĞİ**

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

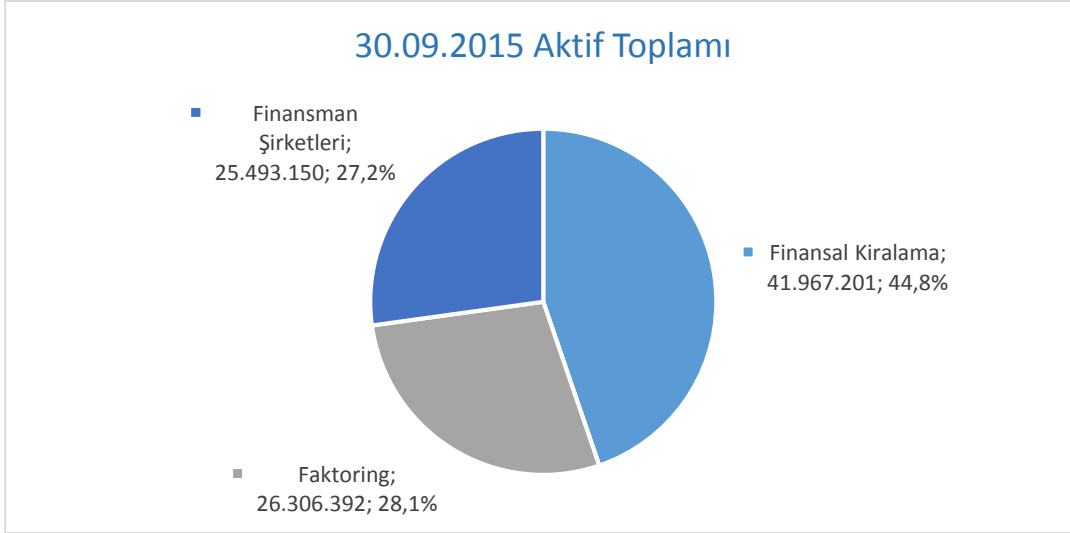
**30.09.2015**



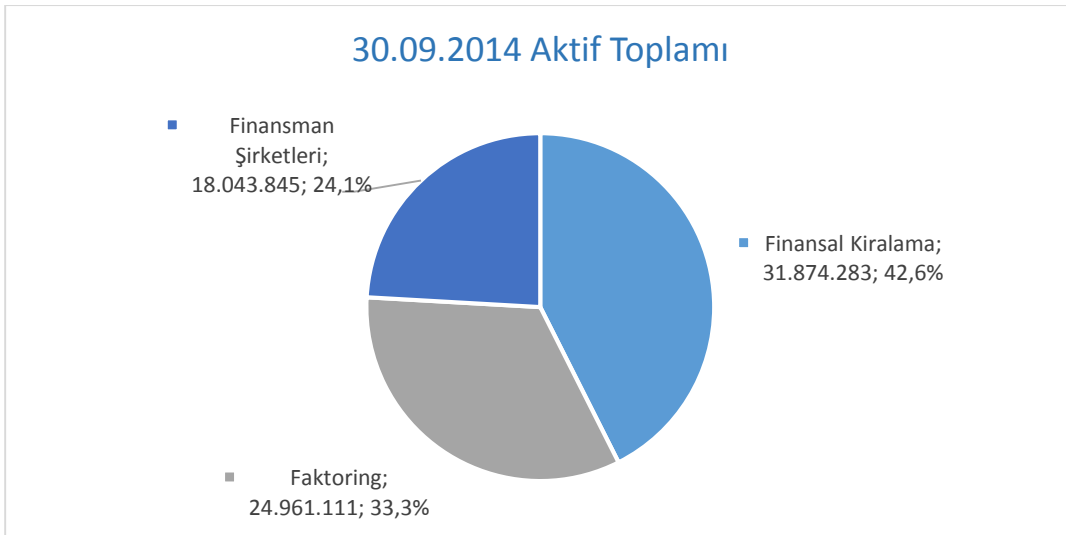
## MALİ TABLO KALEMLERİ ANALİZİ

(bin TL)

### Aktif Toplamı

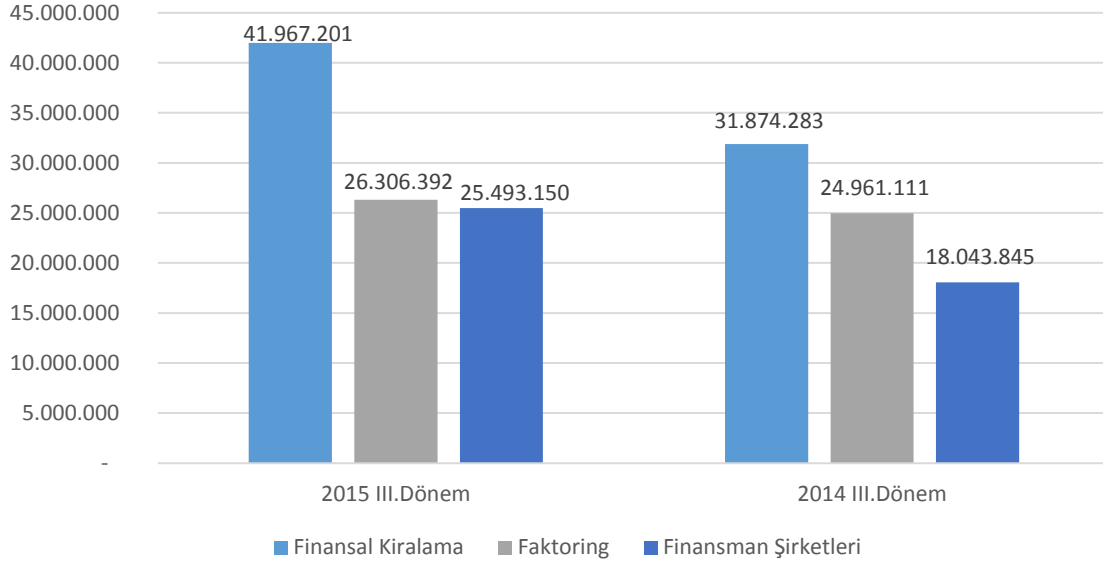


<b>Finansal Kiralama</b>	<b>41.967.201</b>	<b>%44,7</b>
<b>Faktoring</b>	<b>26.306.392</b>	<b>%28,1</b>
<b>Finansman Şirketleri</b>	<b>25.493.150</b>	<b>%27,2</b>
<b>Toplam</b>	<b>93.766.743</b>	<b>%100</b>

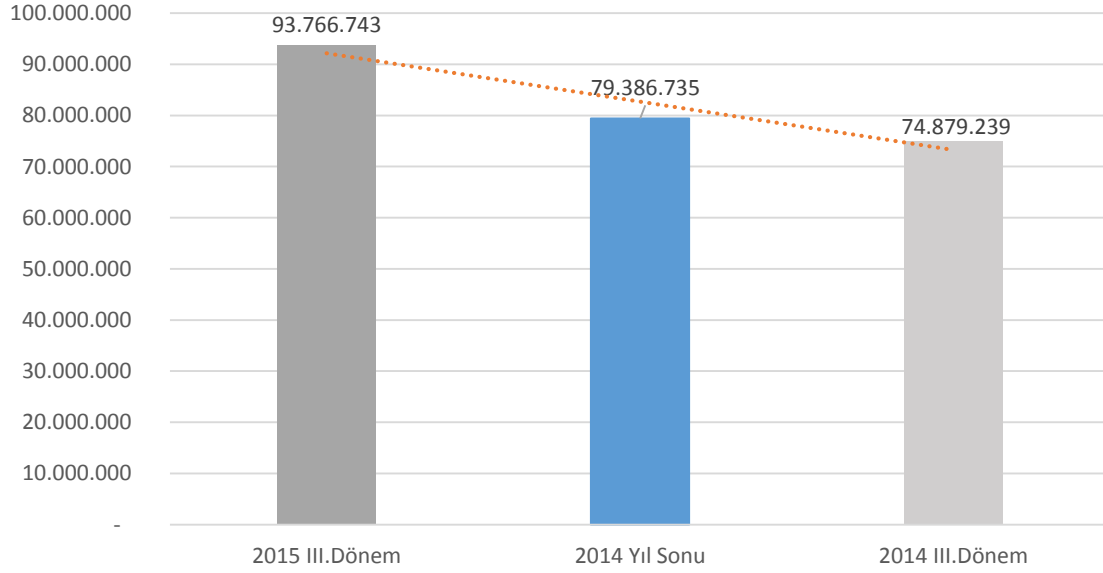


<b>Finansal Kiralama</b>	<b>31.874.283</b>	<b>%42,6</b>
<b>Faktoring</b>	<b>24.961.111</b>	<b>%33,3</b>
<b>Finansman Şirketleri</b>	<b>18.043.845</b>	<b>%24,1</b>
<b>Toplam</b>	<b>74.879.239</b>	<b>%100</b>

### Sektörler Bazında Aktif Büyüklük Dönemsel Karşılaştırma



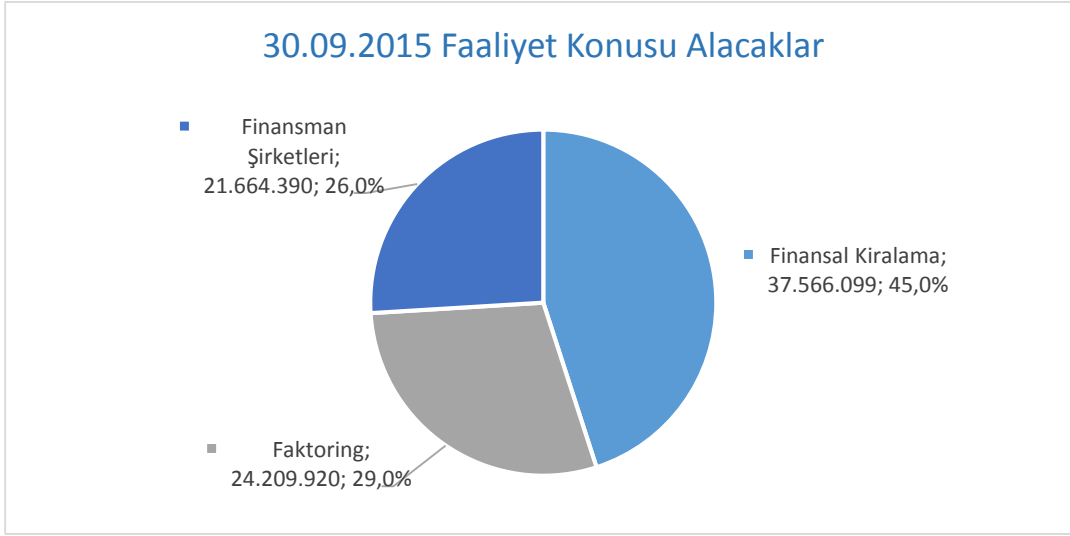
### Toplam Aktif Büyüklük Dönemsel Karşılaştırma



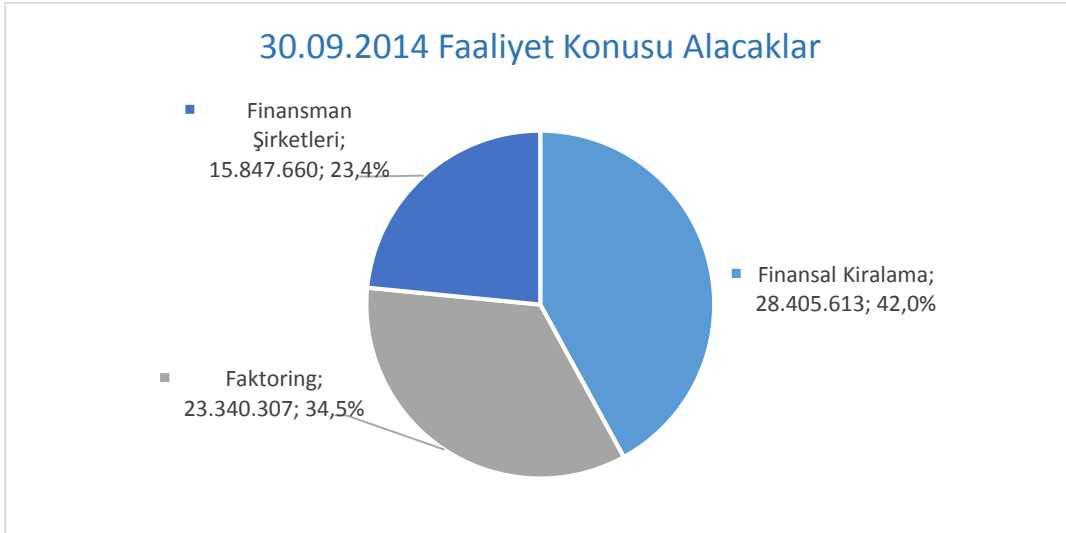
**30/09/2015 - 30/09/2014 Değişim: % 25,2**

**30/09/2015 - 31/12/2014 Değişim: % 18,1**

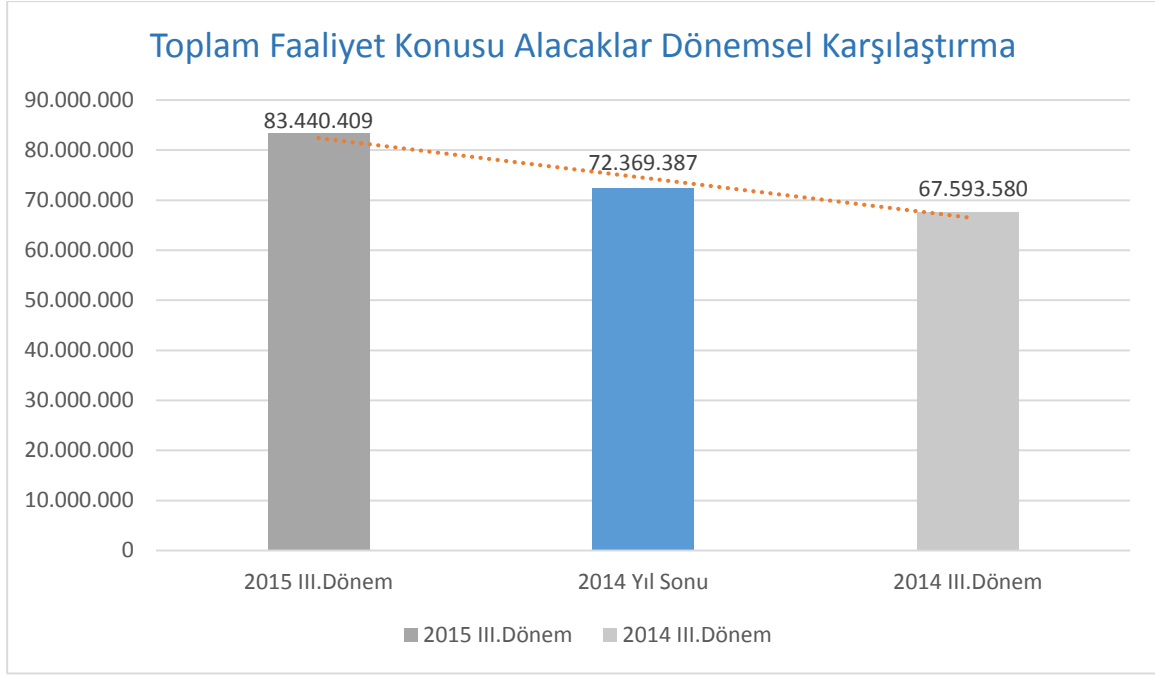
## Faaliyet Konusu Alacaklar



<b>Finansal Kiralama</b>	<b>37.566.099</b>	<b>%45,0</b>
<b>Faktoring</b>	<b>24.209.920</b>	<b>%29,0</b>
<b>Finansman Şirketleri</b>	<b>21.664.390</b>	<b>%26,0</b>
<b>Toplam</b>	<b>83.440.409</b>	<b>%100</b>



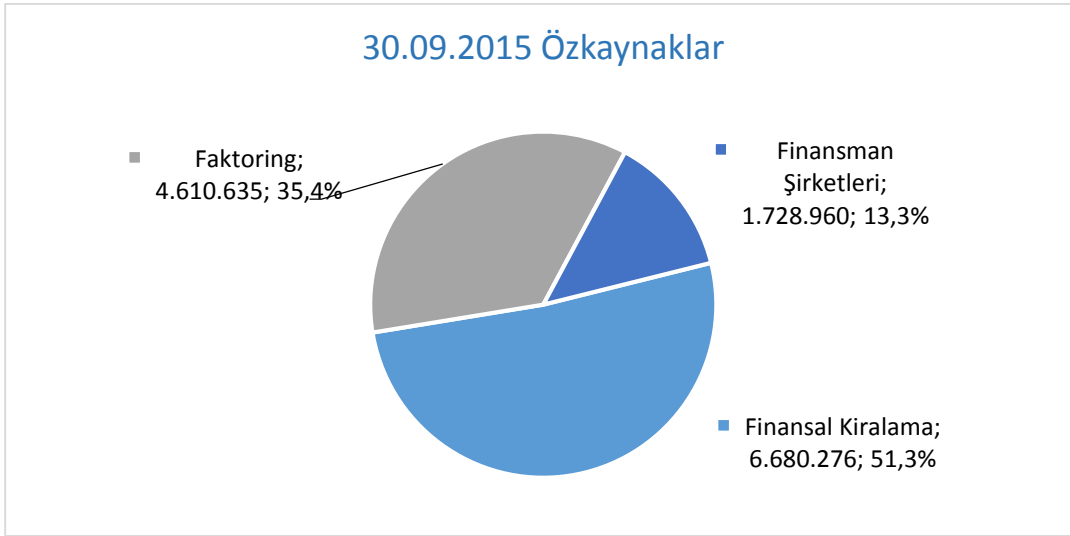
<b>Finansal Kiralama</b>	<b>28.405.613</b>	<b>%42,0</b>
<b>Faktoring</b>	<b>23.340.307</b>	<b>%34,5</b>
<b>Finansman Şirketleri</b>	<b>15.847.660</b>	<b>%23,5</b>
<b>Toplam</b>	<b>67.593.580</b>	<b>%100</b>



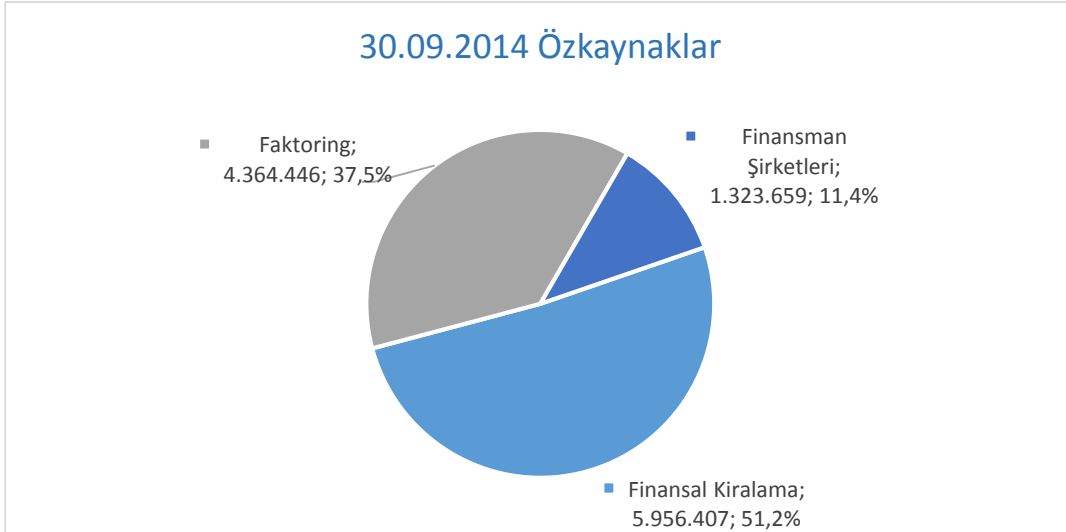
**30/09/2015-30/09/2014 Değişim : %23,4**

**30/09/2015-31/12/2014 Değişim : %15,3**

## Özkaynaklar

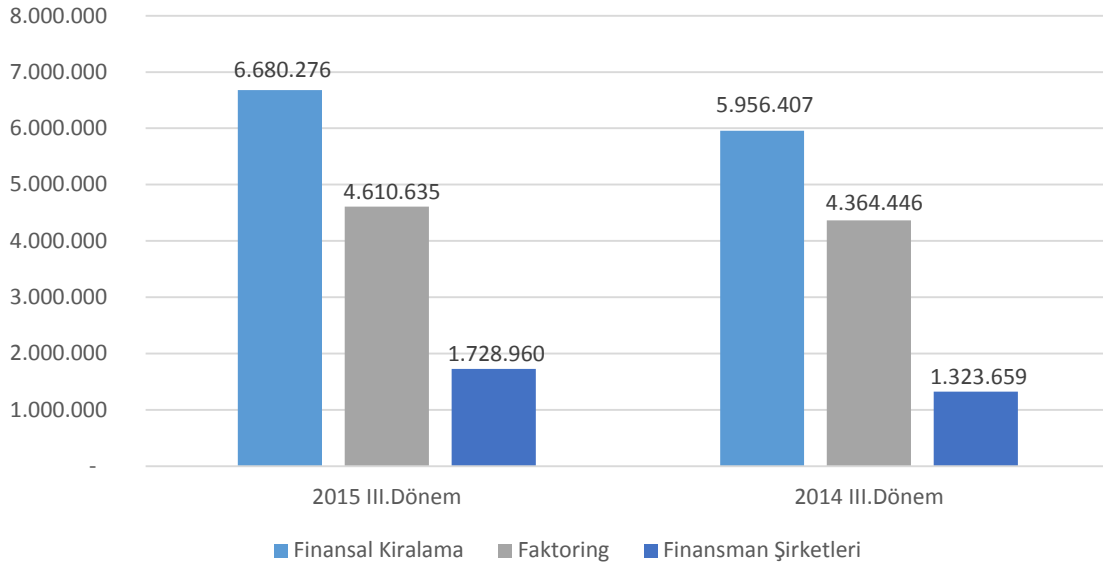


<b>Finansal Kiralama</b>	<b>6.680.276</b>	<b>%51,3</b>
<b>Faktoring</b>	<b>4.610.635</b>	<b>%35,4</b>
<b>Finansman Şirketleri</b>	<b>1.728.960</b>	<b>%13,3</b>
<b>Toplam</b>	<b>13.019.871</b>	<b>%100</b>

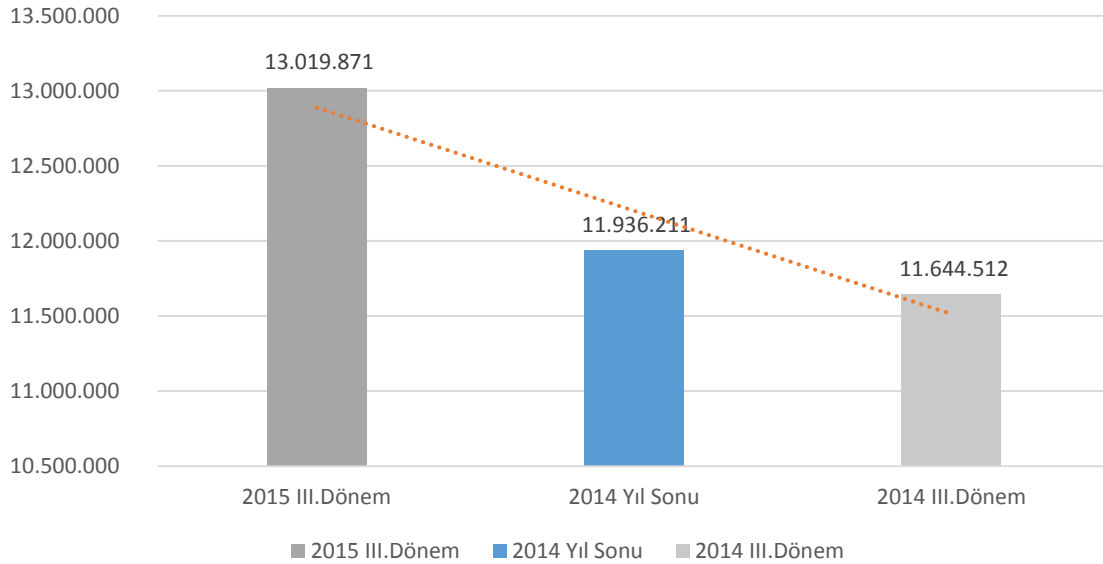


<b>Finansal Kiralama</b>	<b>5.956.407</b>	<b>%51,2</b>
<b>Faktoring</b>	<b>4.364.446</b>	<b>%37,5</b>
<b>Finansman Şirketleri</b>	<b>1.323.659</b>	<b>%11,4</b>
<b>Toplam</b>	<b>11.644.512</b>	<b>%100</b>

### Sektörler Bazında Özkaynaklar Dönemsel Karşılaştırma



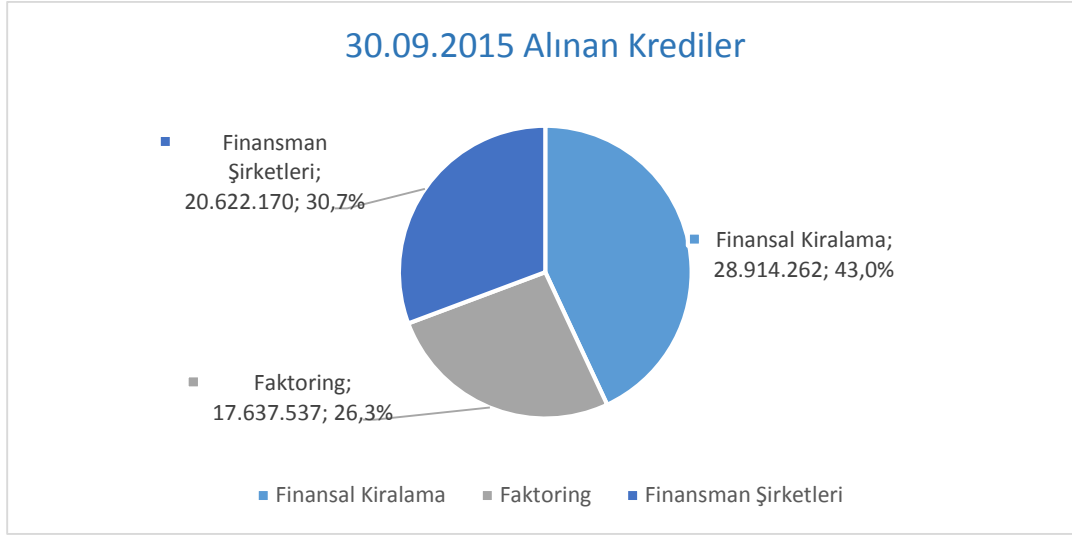
### Toplam Özkaynaklar Dönemsel Karşılaştırma



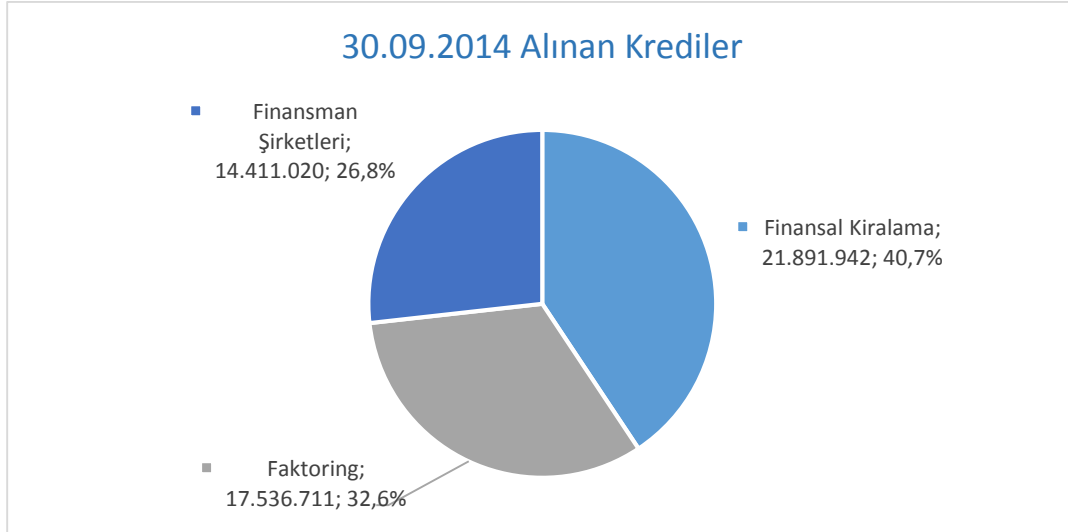
**30/09/2015-30/09/2014 Değişim : % 11,8**

**30/09/2015-31/12/2014 Değişim : % 9,1**

## Alınan Krediler



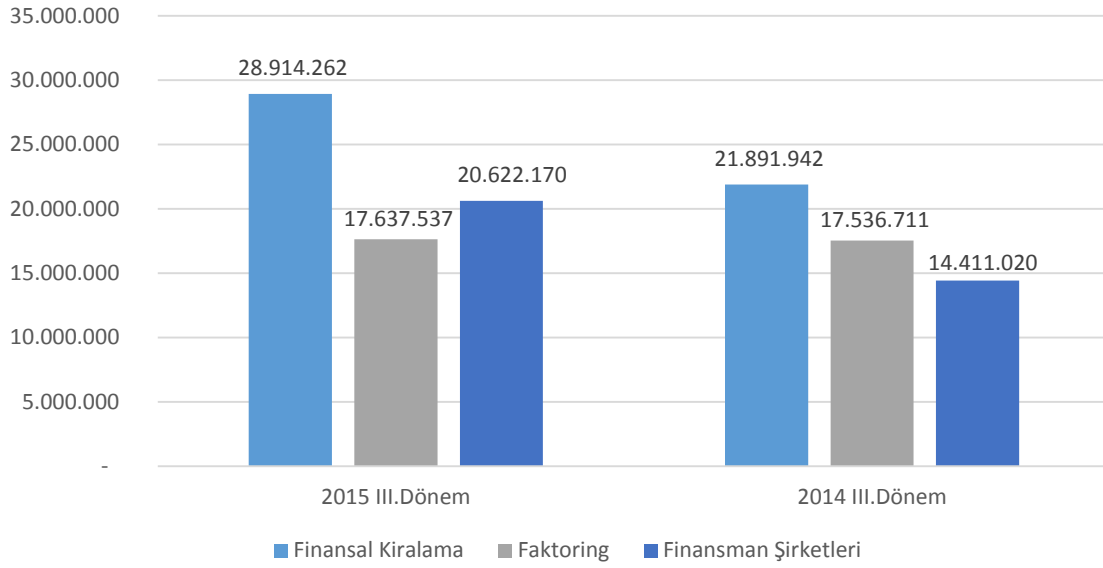
<b>Finansal Kiralama</b>	<b>28.914.262</b>	<b>%43,0</b>
<b>Faktoring</b>	<b>17.637.537</b>	<b>%26,3</b>
<b>Finansman Şirketleri</b>	<b>20.622.170</b>	<b>%30,7</b>
<b>Toplam</b>	<b>67.173.969</b>	<b>%100</b>



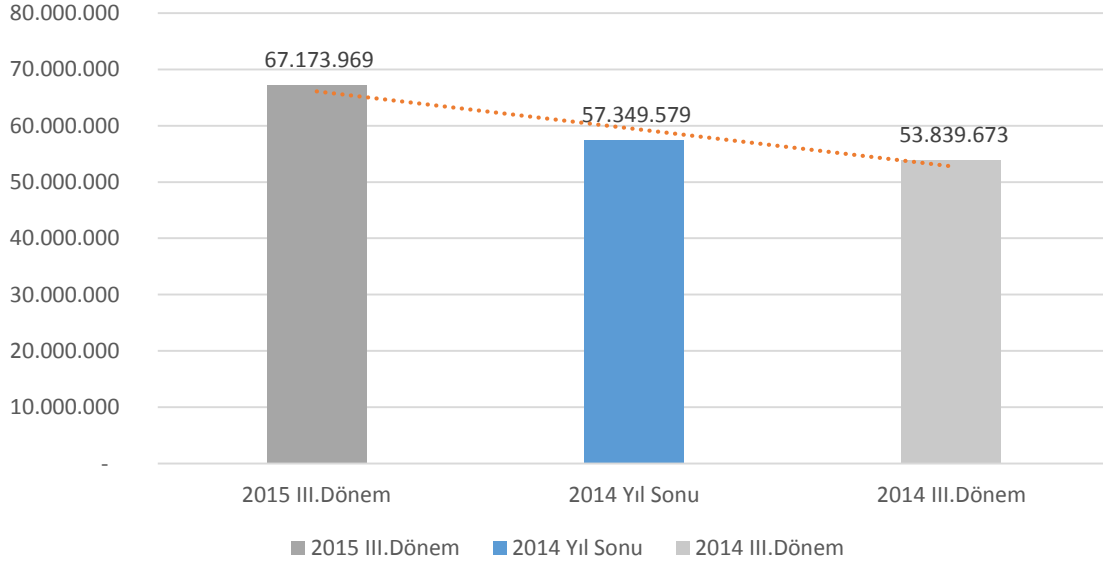
<b>Finansal Kiralama</b>	<b>21.891.942</b>	<b>%40,7</b>
<b>Faktoring</b>	<b>17.536.711</b>	<b>%32,6</b>
<b>Finansman Şirketleri</b>	<b>14.411.020</b>	<b>%26,8</b>
<b>Toplam</b>	<b>53.839.673</b>	<b>%100</b>



### Sektörler Bazında Alınan Krediler Dönemsel Karşılaştırma



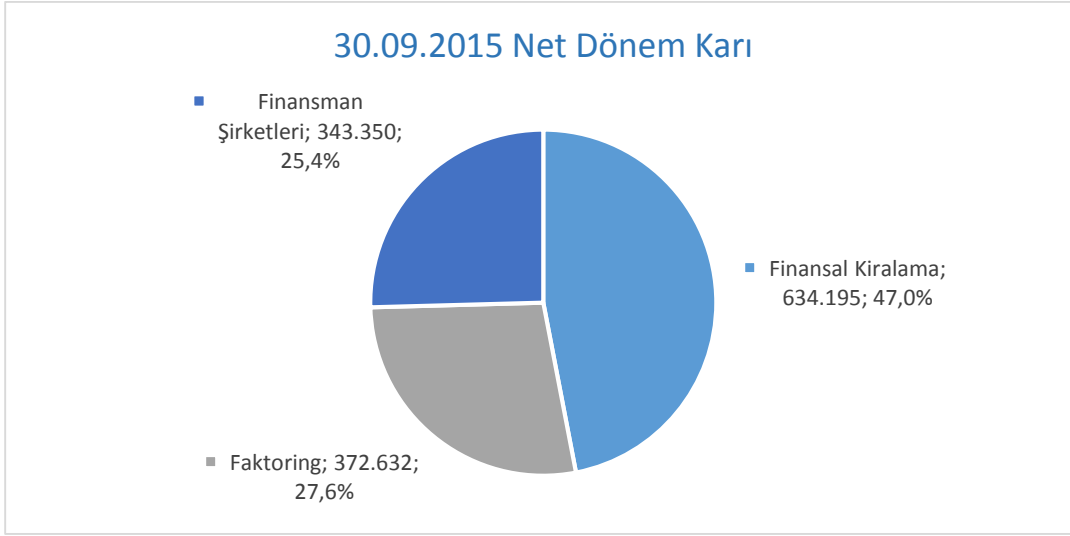
### Toplam Alınan Krediler Dönemsel Karşılaştırma



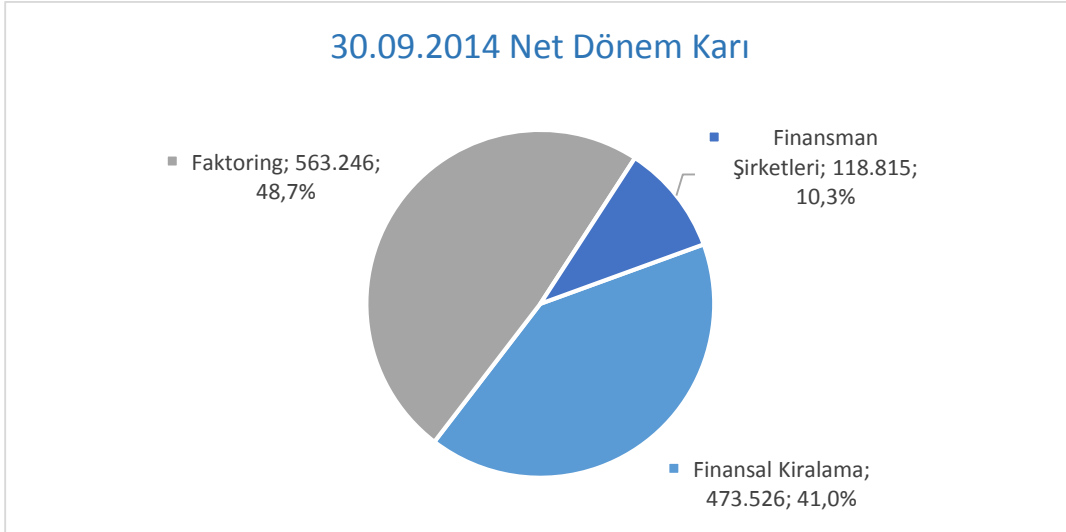
**30/09/2015-30/09/2014 Değişim : % 24,8**

**30/09/2015-31/12/2014 Değişim : % 17,1**

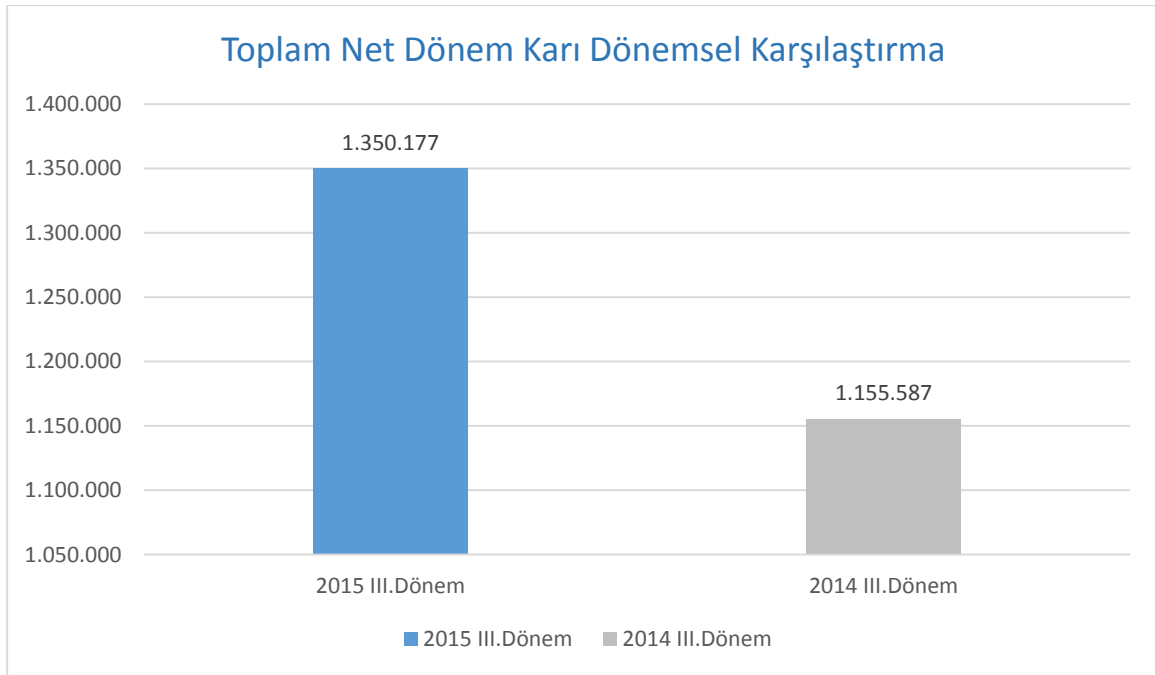
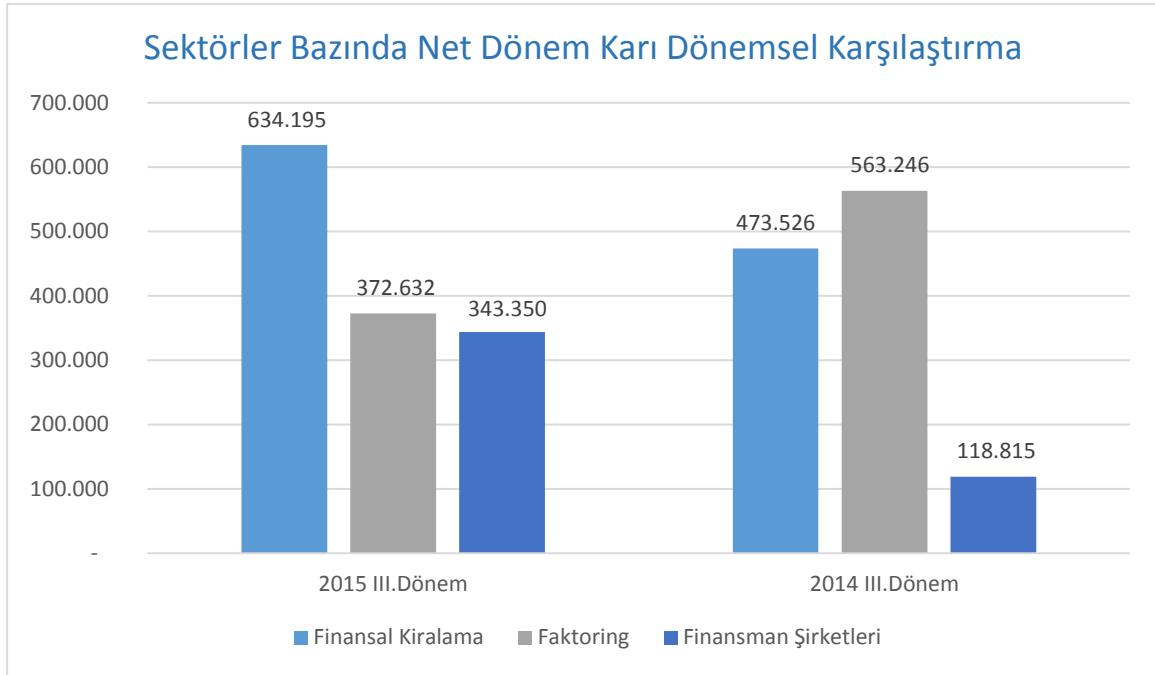
## Net Dönem Karı



<b>Finansal Kiralama</b>	<b>634.195</b>	<b>%47,0</b>
<b>Faktoring</b>	<b>372.632</b>	<b>%27,6</b>
<b>Finansman Şirketleri</b>	<b>343.350</b>	<b>%25,4</b>
<b>Toplam</b>	<b>1.350.177</b>	<b>%100</b>

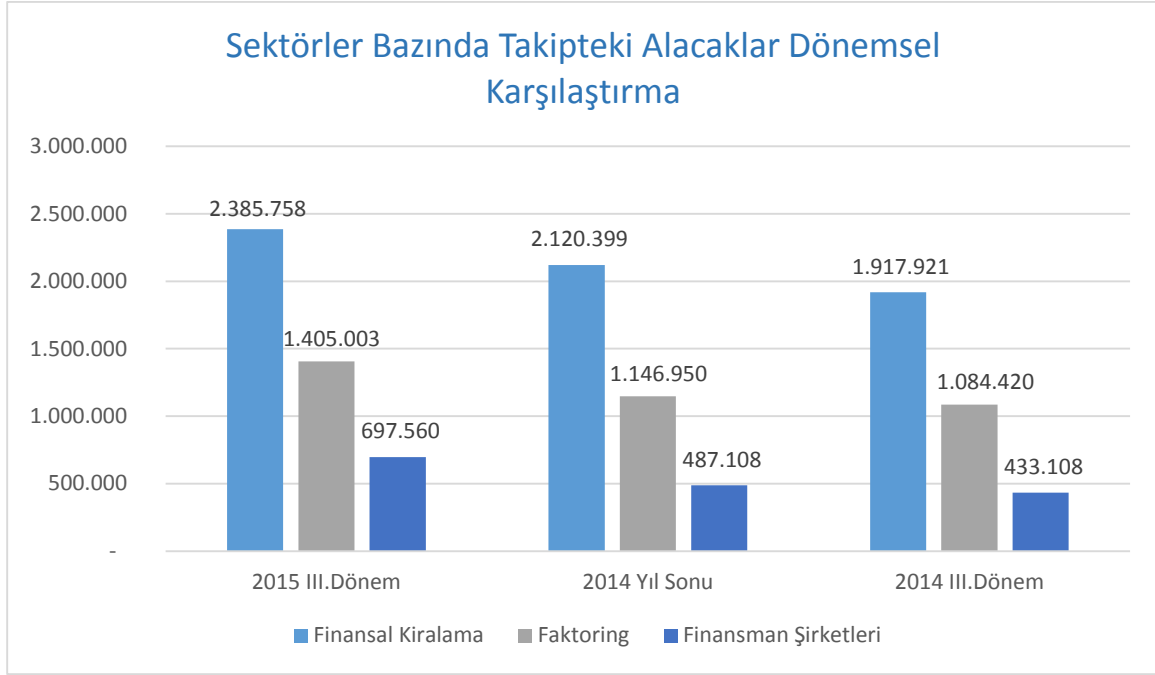


<b>Finansal Kiralama</b>	<b>473.526</b>	<b>%41,0</b>
<b>Faktoring</b>	<b>563.246</b>	<b>%48,7</b>
<b>Finansman Şirketleri</b>	<b>118.815</b>	<b>%10,3</b>
<b>Toplam</b>	<b>1.155.587</b>	<b>%100</b>

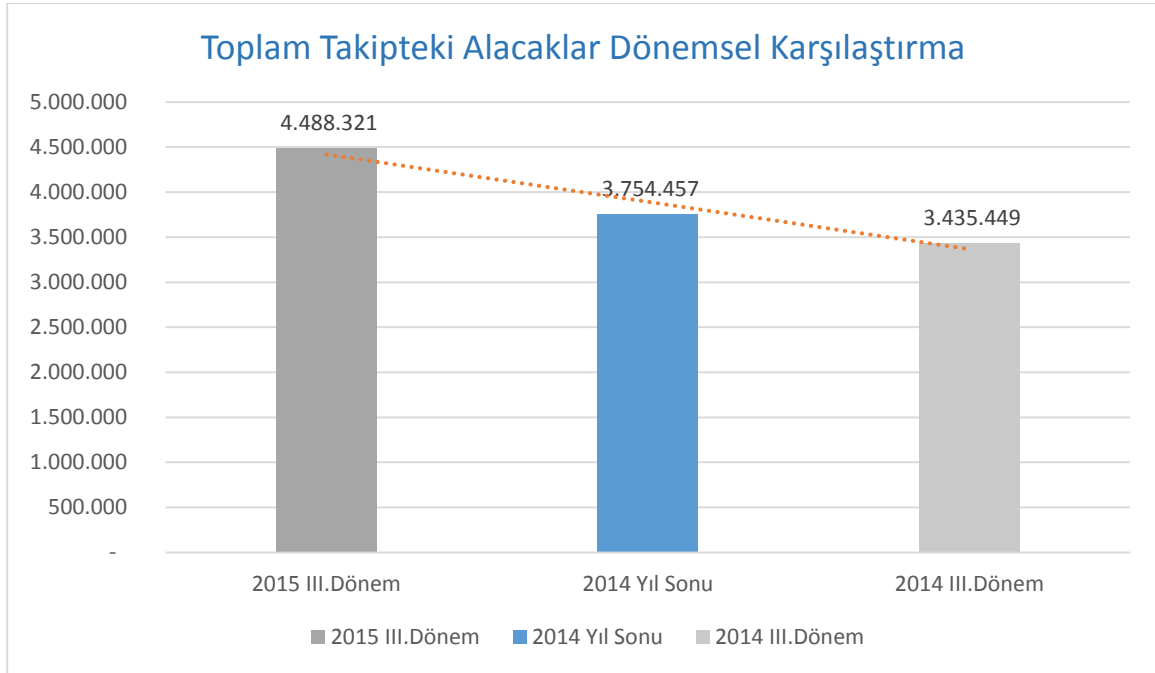


**30/09/2015-30/09/2014 Değişim : % 16,8**

## Takipteki Alacaklar



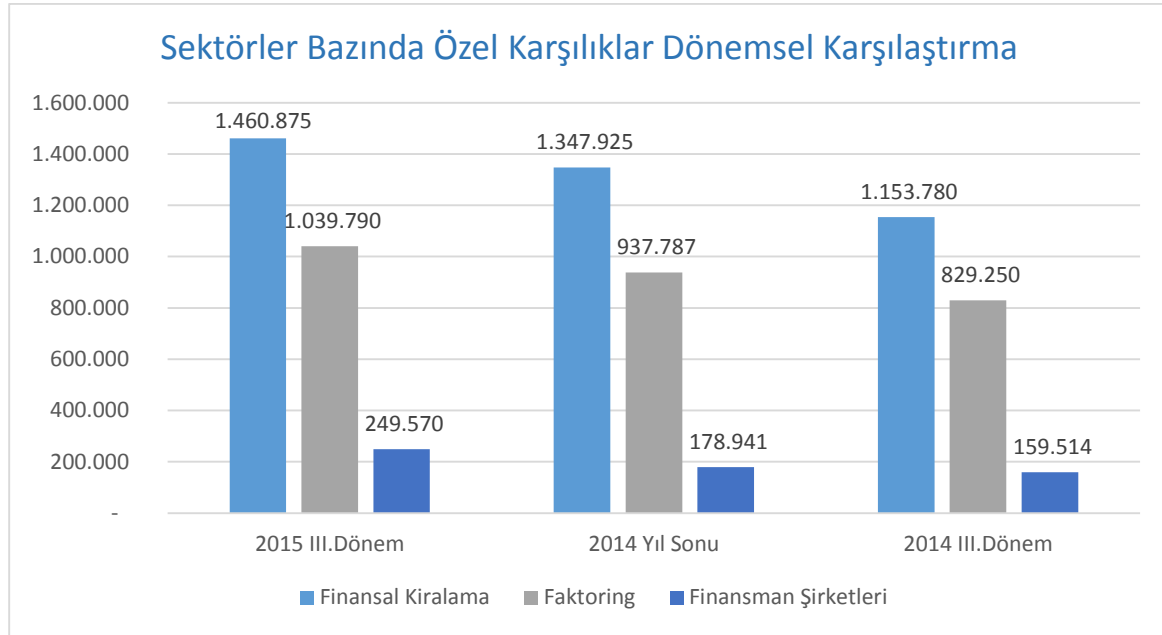
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	2.385.758	1.405.003	697.560	4.488.321
31.12.2014	2.120.399	1.146.950	487.108	3.754.457
30.09.2014	1.917.921	1.084.420	433.108	3.435.449



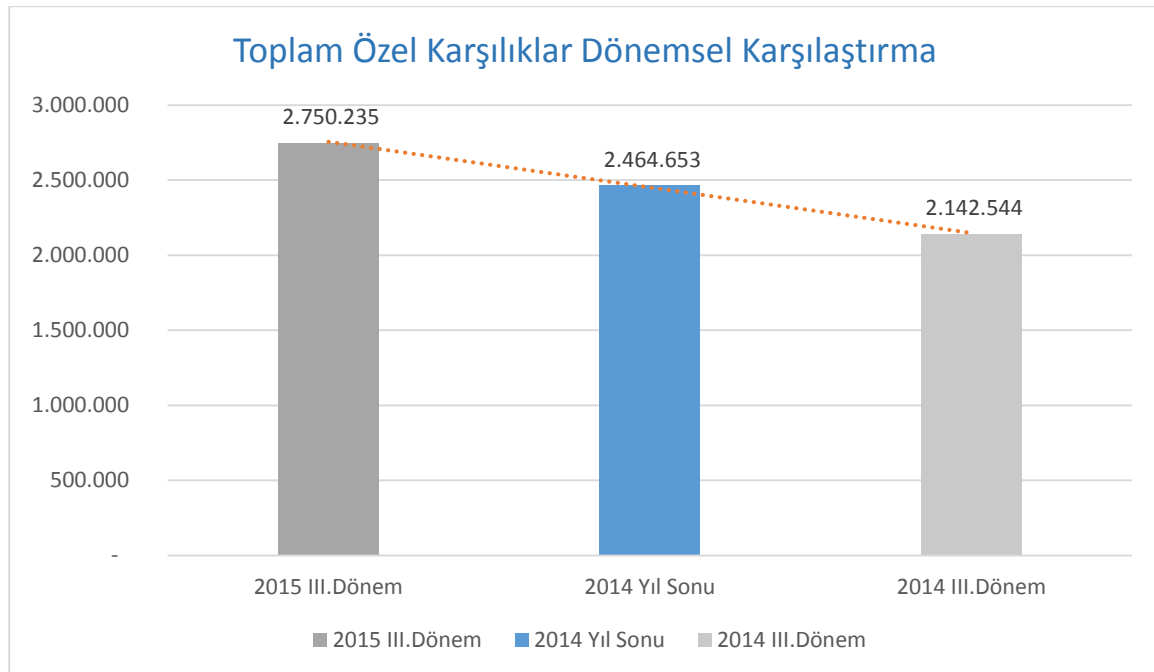
**30/09/2015-30/09/2014 Değişim : % 30,6**

**30/09/2015-31/12/2014 Değişim : % 19,5**

## Özel Karşılıklar



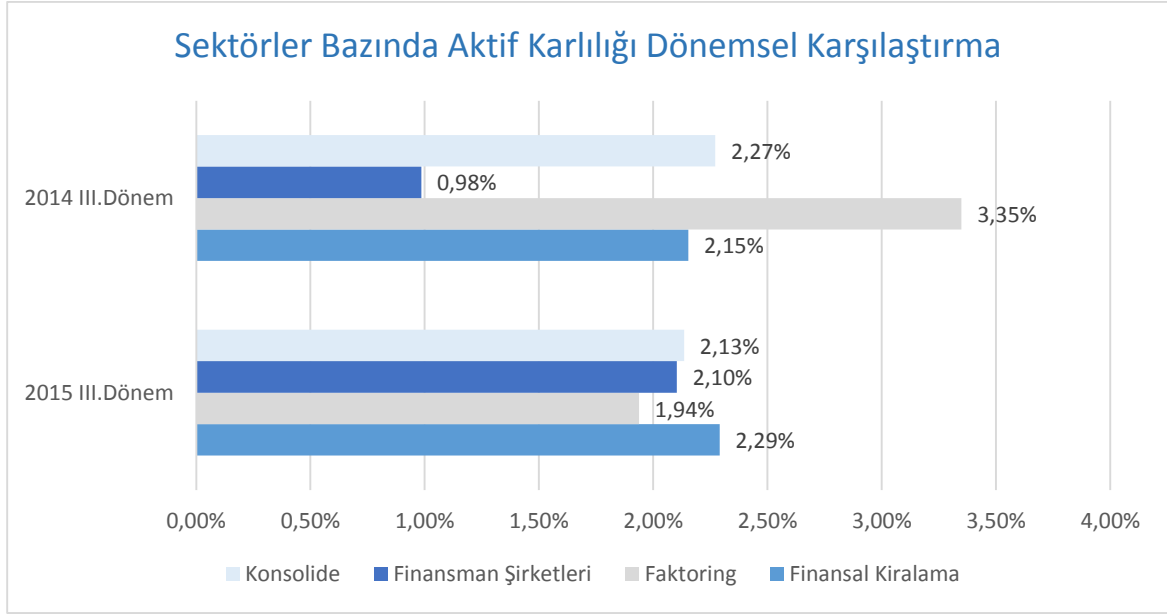
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	1.460.875	1.039.790	249.570	2.750.235
31.12.2014	1.347.925	937.787	178.941	2.464.653
30.09.2014	1.153.780	829.250	159.514	2.142.544



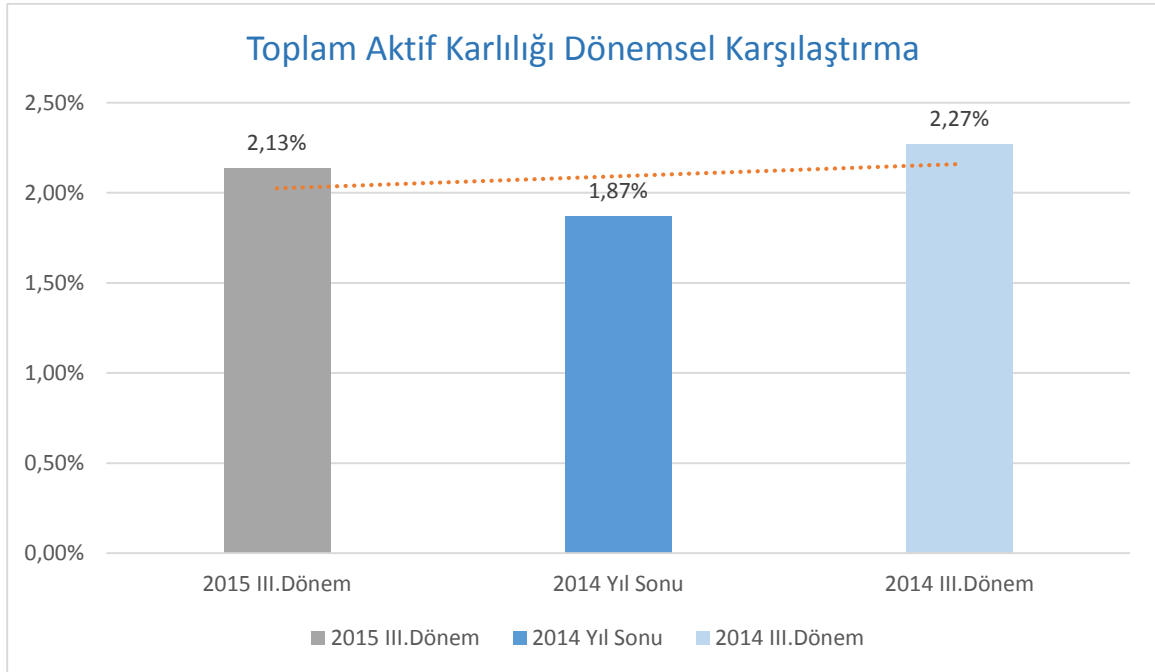
**30/09/2015-30/09/2014 Değişim : % 28,4**

**30/09/2015-31/12/2014 Değişim : % 11,5**

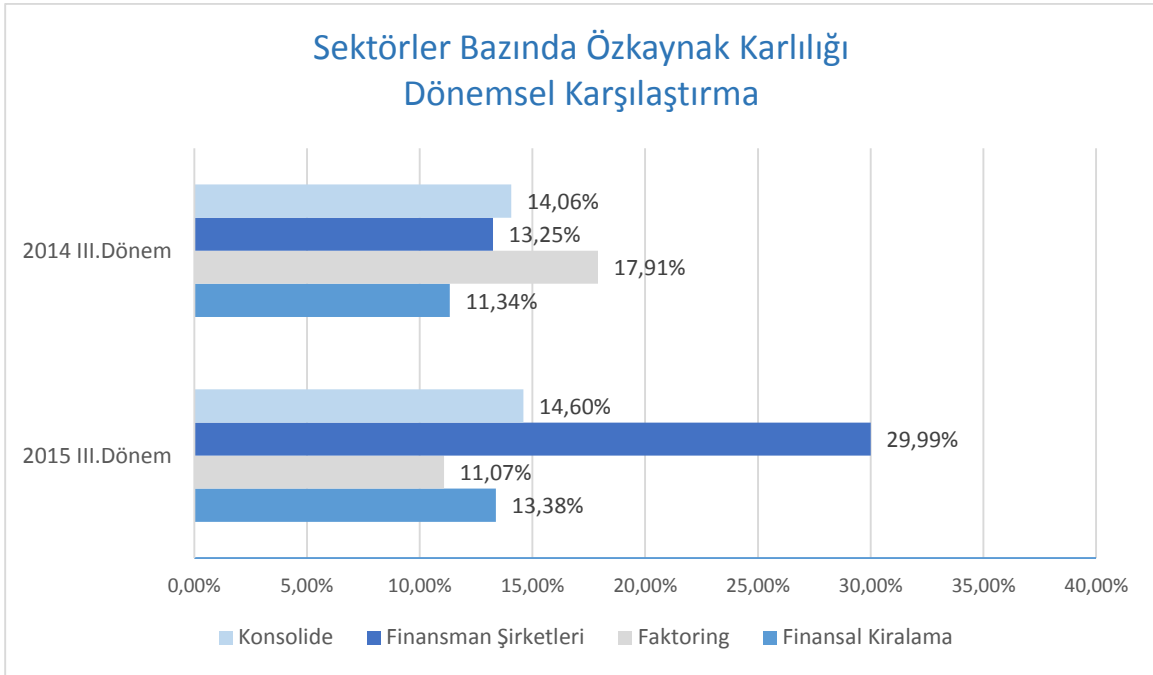
## Aktif Karlılığı



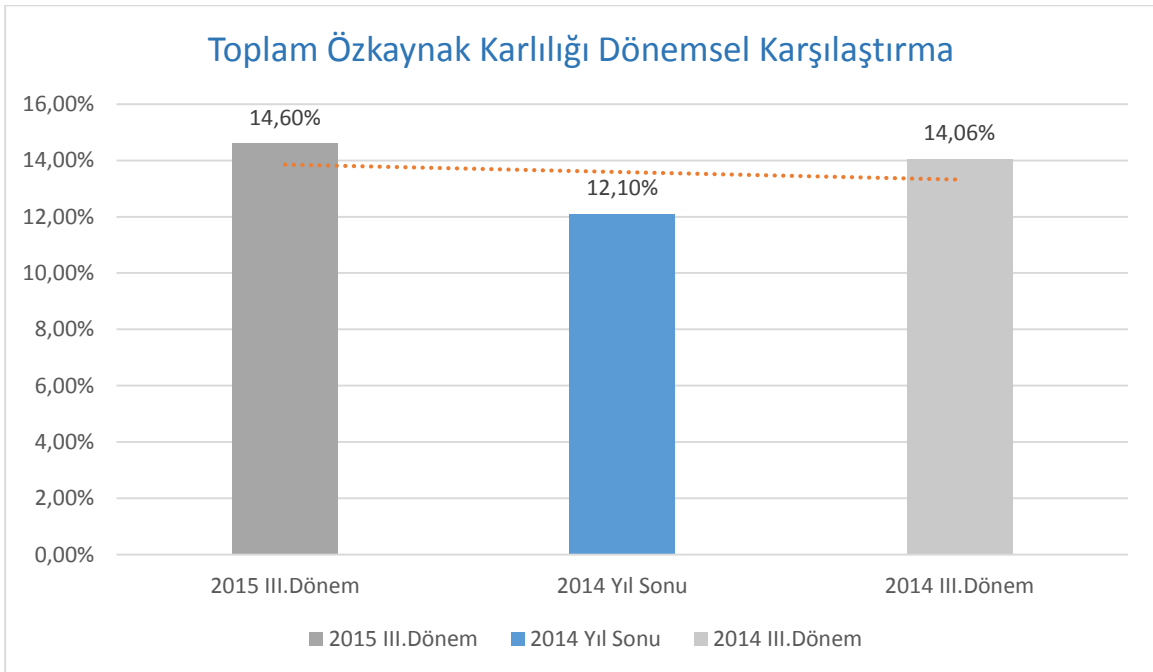
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	%2,29	%1,94	%2,10	%2,13
30.09.2014	%2,15	%3,35	%0,98	%2,27



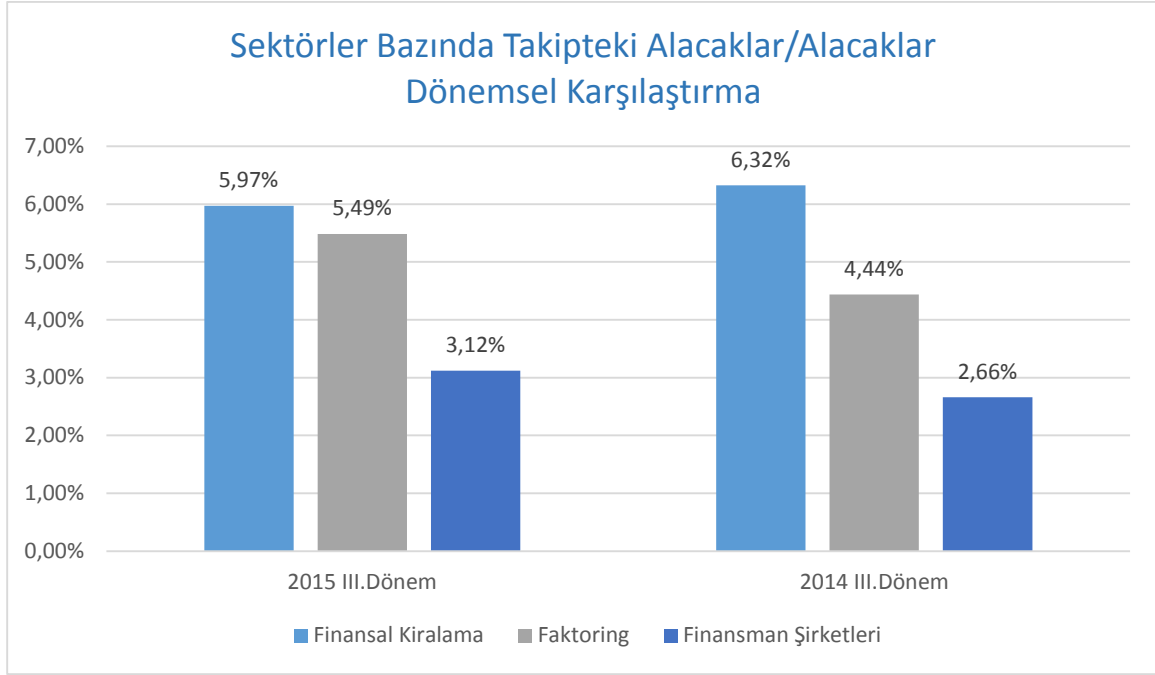
## Özkaynak Karlılığı



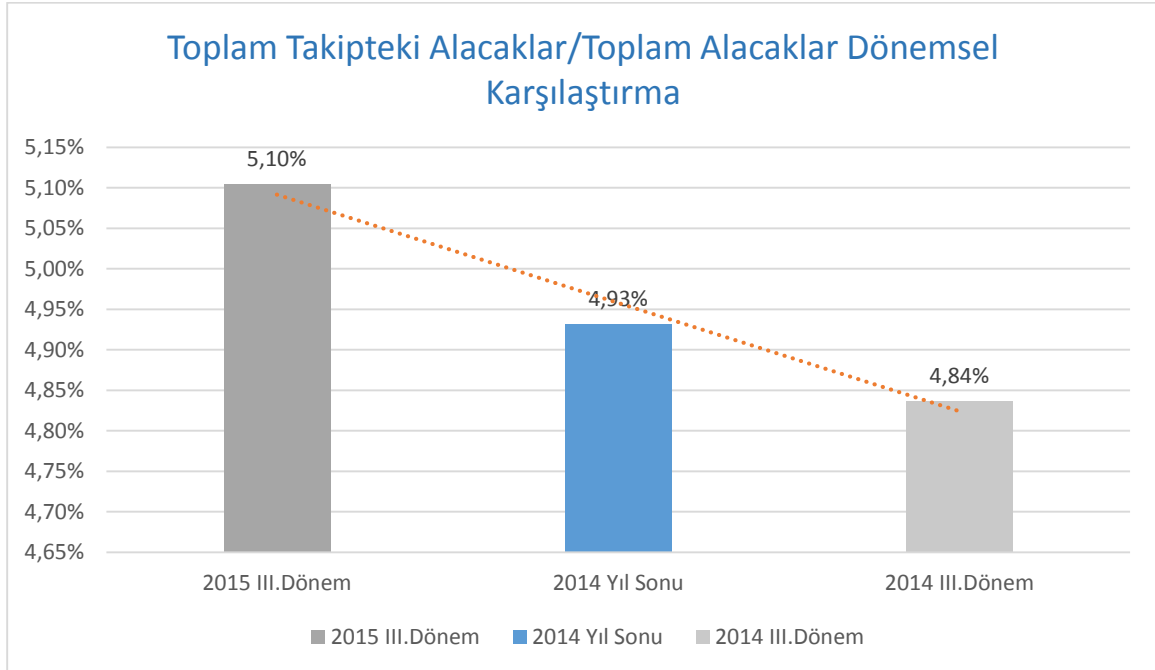
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	%13,38	%11,07	%29,99	%14,60
30.09.2014	%11,34	%17,91	%13,25	%14,06



## Takipteki Alacaklar/Alacaklar

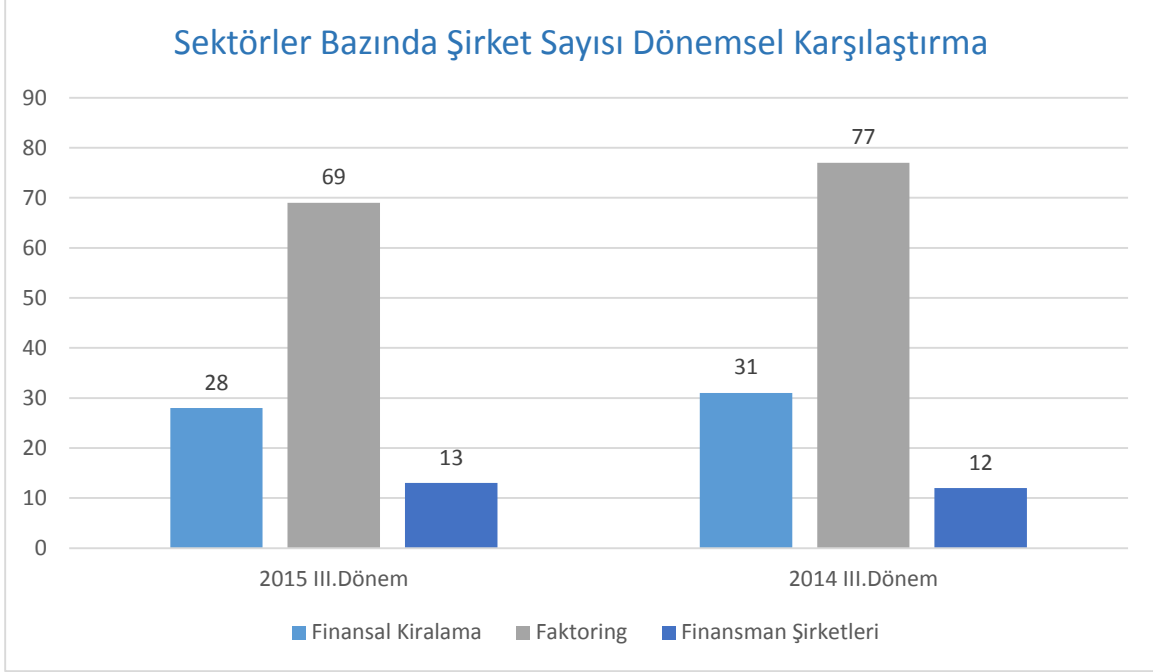


	Finansal Kiralama	Faktoring	Finansman Şirketleri	Konsolide
30.09.2015	%5,97	%5,49	%3,12	%5,10
30.09.2014	%6,32	%4,44	%2,66	%4,84

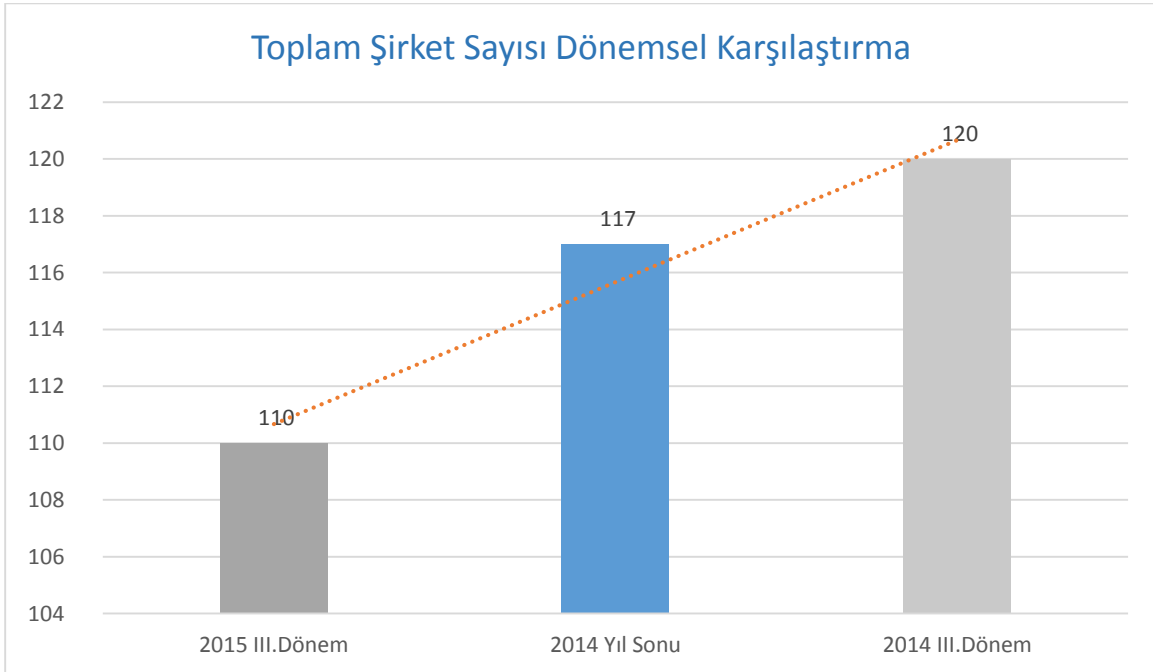




## ŞİRKET SAYISI



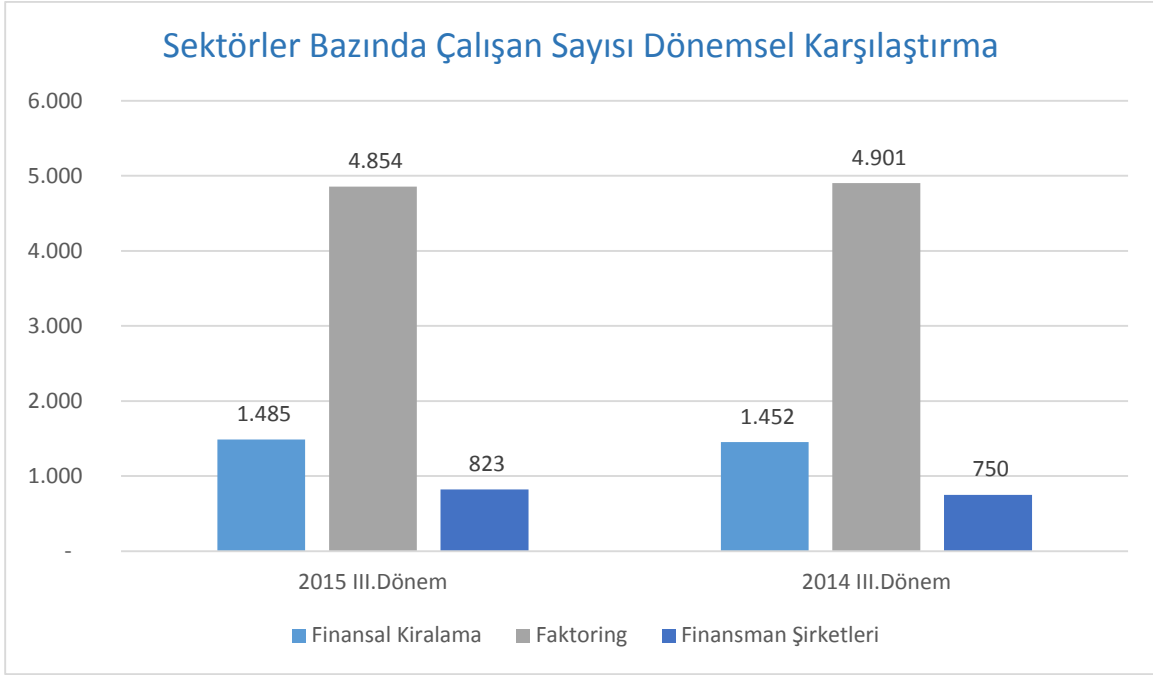
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	28	69	13	110
30.09.2014	31	77	12	120



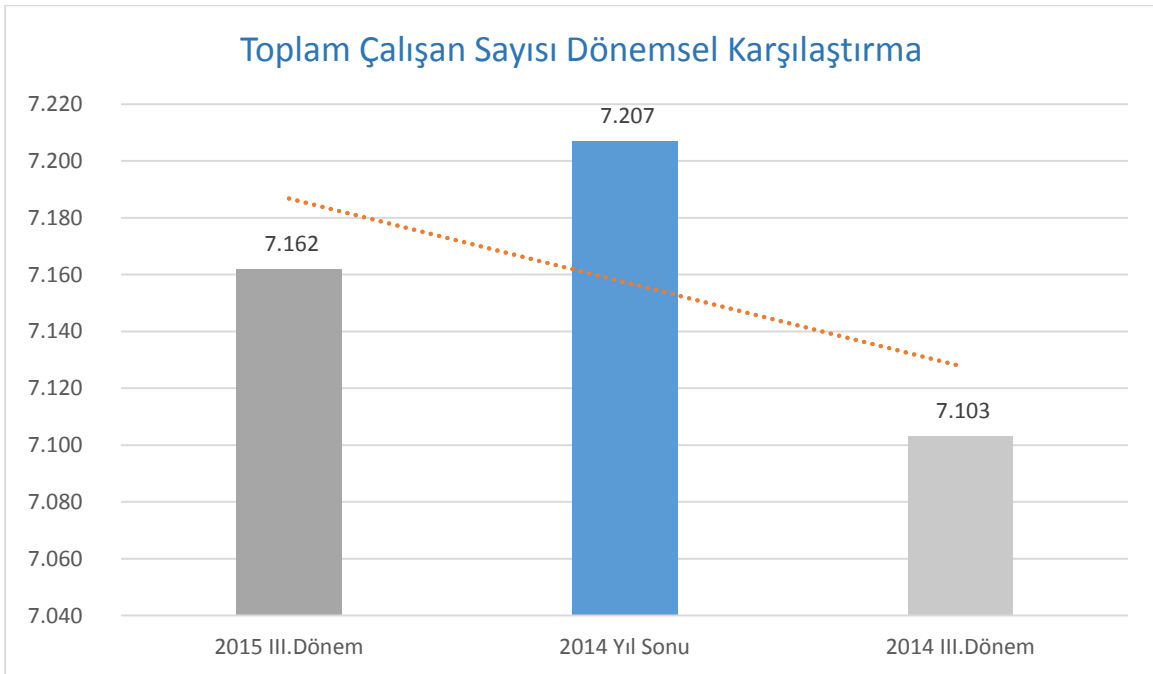
30/09/2015-30/09/2014 Değişim : -% 8,3

30/09/2015-31/12/2014 Değişim : -% 6,3

## ÇALIŞAN SAYISI



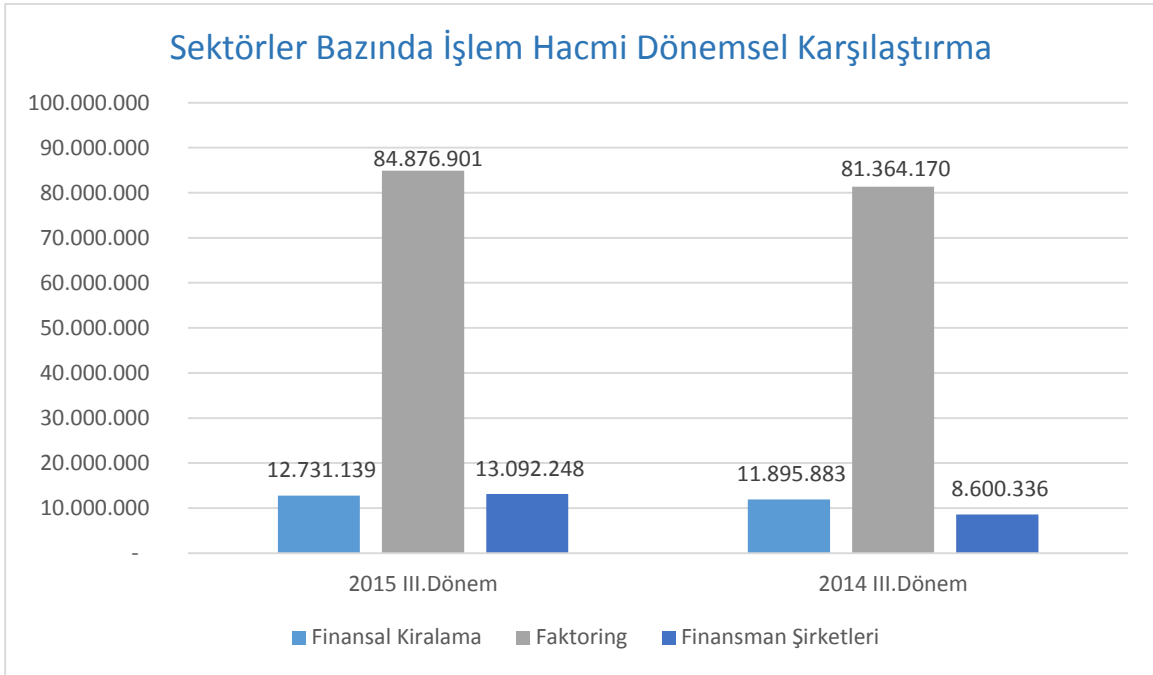
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	1.485	4.854	823	7.162
30.09.2014	1.452	4.901	750	7.103



**30/09/2015-30/09/2014 Değişim : % 0,8**

**31/12/2014-30/09/2014 Değişim : -% 0,06**

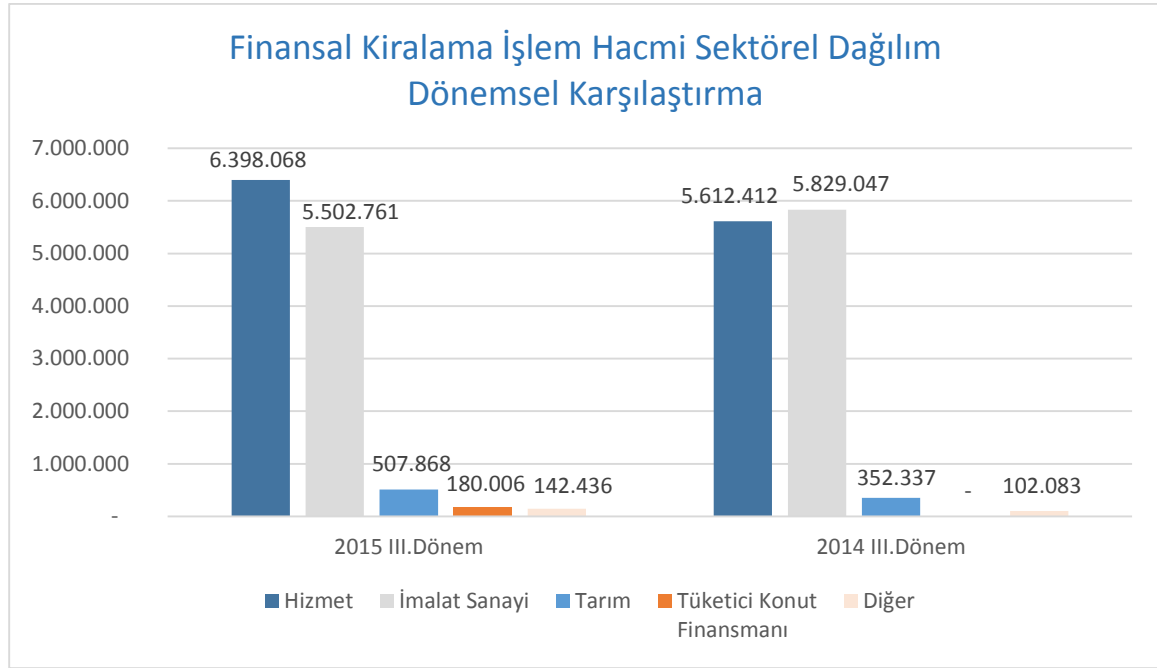
## İŞLEM HACMİ



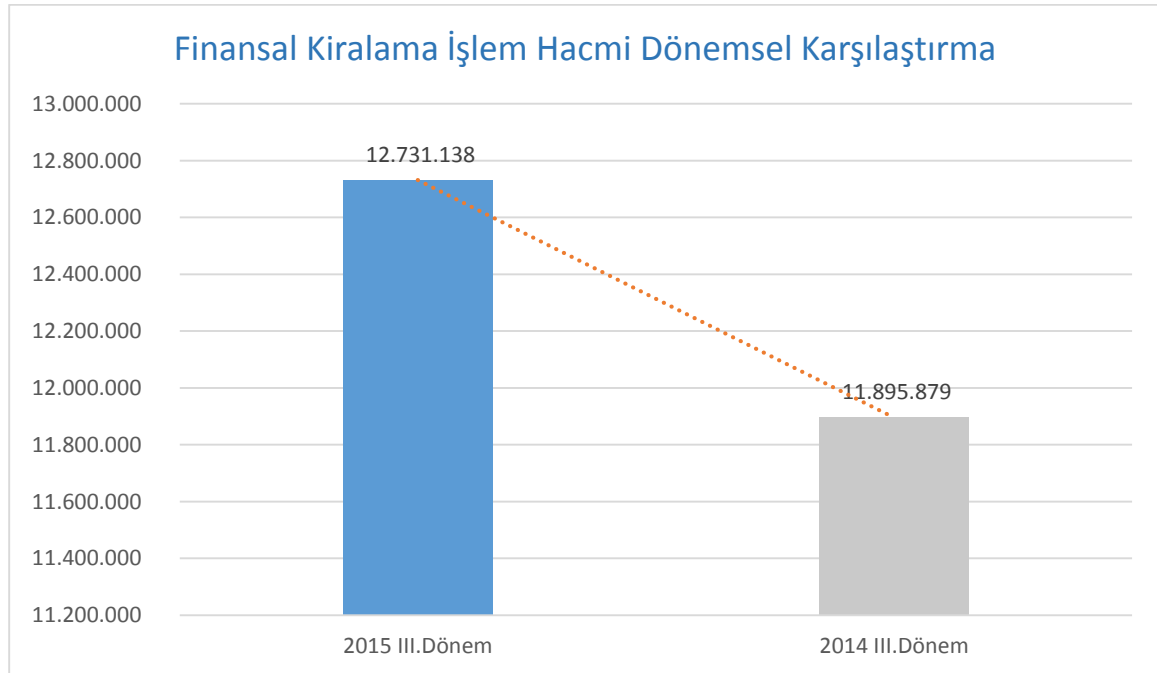
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
30.09.2015	12.731.139	84.876.901	13.092.248	110.700.288
30.09.2014	11.895.883	81.364.170	8.600.336	101.860.389

30/09/2015-30/09/2014 Değişim : % 8,7

## FİNANSAL KİRALAMA İŞLEM HACMİ SEKTÖREL DAĞILIMI



	Hizmet	İmalat	Tarım	Tüketici Konut Finansmanı	Diğer	Toplam
<b>30.09.2015</b>	<b>6.398.068</b>	<b>5.502.761</b>	<b>507.868</b>	<b>180.006</b>	<b>142.436</b>	<b>12.731.138</b>
<b>30.09.2014</b>	<b>5.612.412</b>	<b>5.829.047</b>	<b>352.337</b>	<b>-</b>	<b>102.083</b>	<b>11.895.879</b>

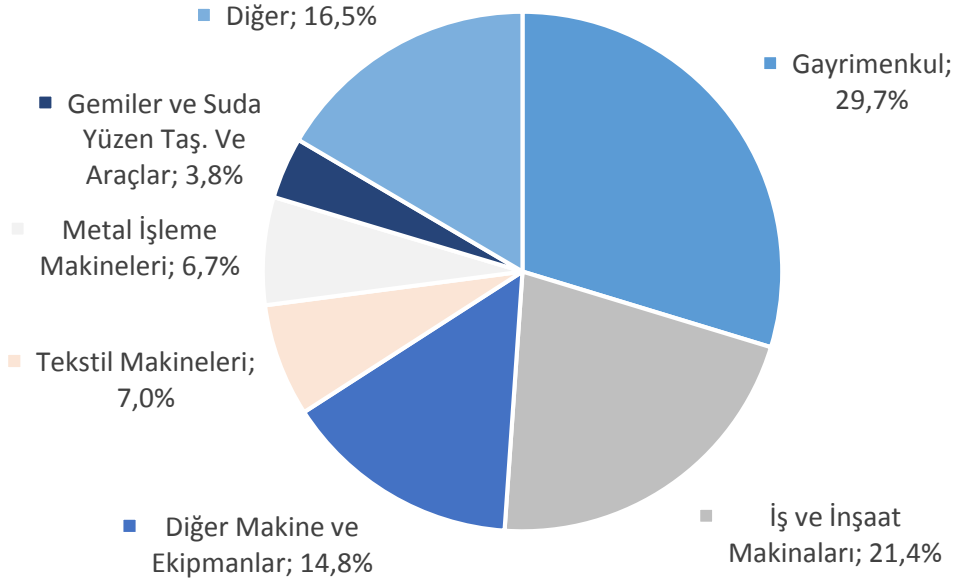


**30/09/2015-30/09/2014 Değişim : % 7**

## Finansal Kiralama İşlemlerinde En Yüksek Payı Alan Sektörler-30.09.2015

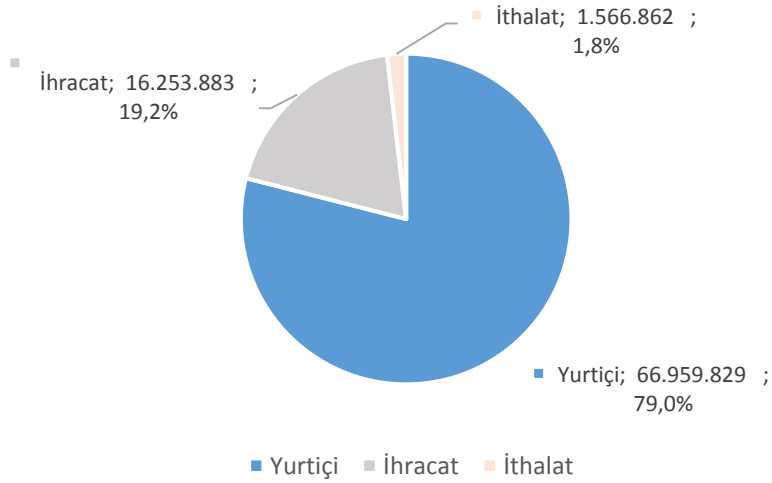
		<b>İşlem Tutarı</b>	<b>Oran</b>
<b>Hizmet</b>		<b>6.398.068</b>	<b>%50.3</b>
İnşaat	:	2.667.942	%21.0
Toptan ve Per. Tic. Mot. Ar. Serv. Hizm.	:	890.829	%7.0
Emlak Kom. Kiralama ve İşletme Faaliyetleri	:	774.071	%6.1
Taşımacılık, Depolama ve Haberleşme	:	570.535	%4.5
Otel ve Restoranlar (Turizm)	:	469.342	%3.7
Diğer	:	1.025.349	%8.0
<b>İmalat Sanayi</b>		<b>5.502.761</b>	<b>%43.2</b>
Tekstil ve Tekstil Ürünleri Sanayi	:	1.222.287	%9.6
Metal Ana Sanayii ve İşl. Madde Üretimi	:	847.415	%6.6
Gıda, Meşrubat ve Tütün Sanayi	:	548.376	%4.3
Makine ve Teçhizat Sanayi	:	379.608	%3.0
Kauçuk ve Plastik Ürünleri	:	334.681	%2.6
Diğer	:	2.170.394	%17.1
<b>Tarım</b>	:	<b>507.868</b>	<b>%4.0</b>
<b>Tüketici Konut Finansmanı</b>	:	<b>180.006</b>	<b>%1.4</b>
<b>Diğer</b>	:	<b>142.436</b>	<b>%1.1</b>
<b>Toplam</b>	:	<b>12.731.139</b>	<b>%100</b>

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



### FAKTÖRİNG SEKTÖRÜ CİRO DAĞILIMI

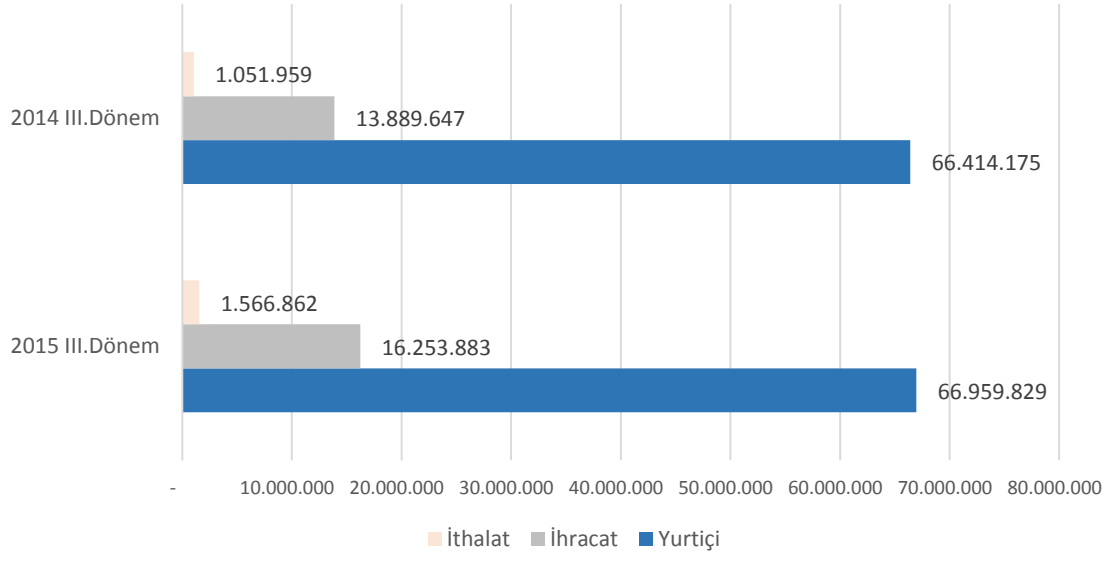
#### Faktoring Sektörü İşlem Hacmi Dağılımı



	Yurtiçi	İhracat	İthalat	Toplam
30.09.2015	66.959.829	16.253.883	1.566.862	84.780.574

\*Üye bazında hazırlanan Birlik verilerinden alınmıştır.

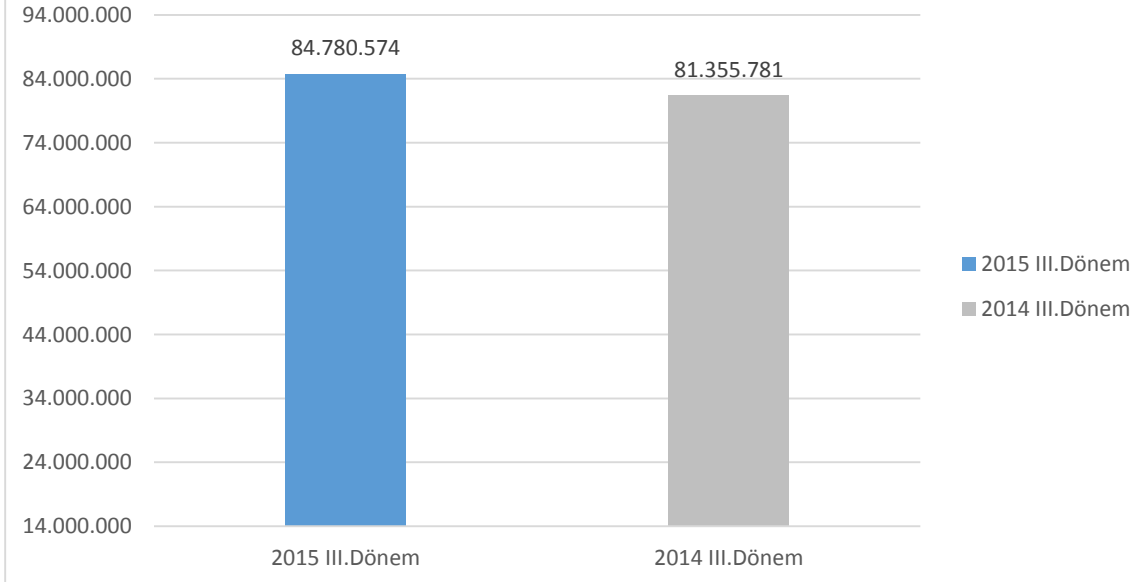
### Factoring Sektörü Ciro Dağılımı Dönemsel Karşılaştırma



	Yurtiçi	İhracat	İthalat	Toplam
<b>30.09.2015</b>	<b>66.959.829</b>	<b>16.253.883</b>	<b>1.566.862</b>	<b>84.780.574</b>
<b>30.09.2014</b>	<b>66.414.175</b>	<b>13.889.647</b>	<b>1.051.959</b>	<b>81.355.781</b>

\*Üye bazında hazırlanan Birlik verilerinden alınmıştır.

### Factoring Sektörü Toplam Ciro Dönemsel Karşılaştırma



**30/09/2015-30/09/2014 Değişim : % 4,2**

\*Üye bazında hazırlanan Birlik verilerinden alınmıştır.

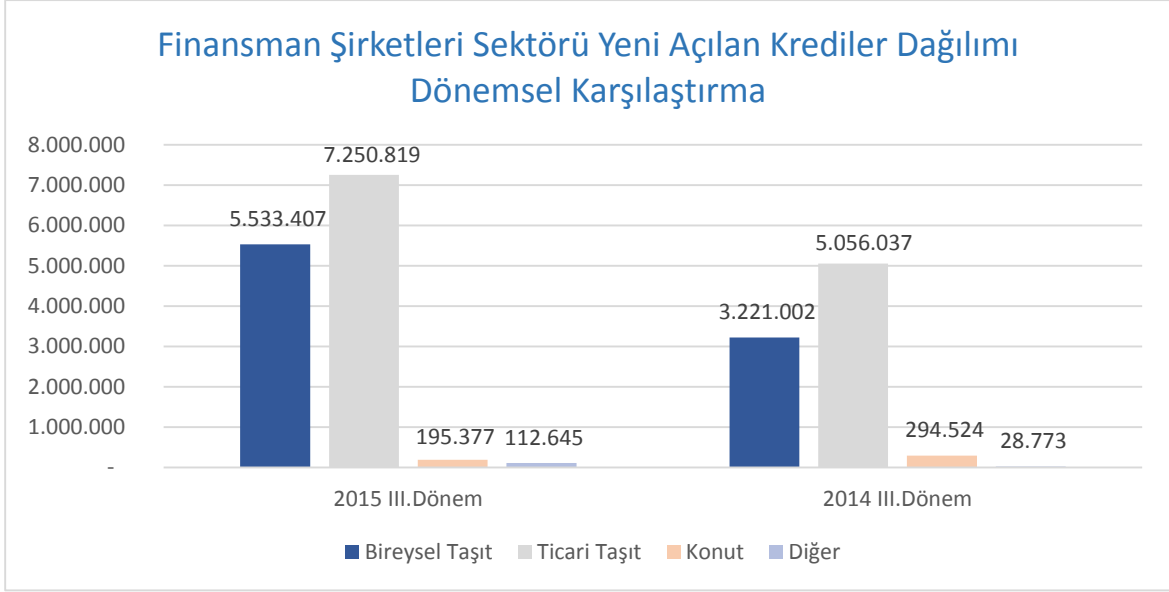
## Faktoring İşlemlerinde En Yüksek Payı Alan Sektörler – 30.09.2015

		İşlem Tutarı	Oran
<b>İmalat Sanayi</b>		<b>48.705.963</b>	<b>%57,4</b>
Nükleer Yakıt, Pet, Kömür Ürün. San.	:	13.640.336	%16,1
Tekstil ve Tekstil Ürünleri Sanayi	:	6.464.388	%7,6
Metal Ana Sanayii ve İşl. Madde Üretimi	:	4.979.641	%5,9
Ulaşım Araçları Sanayi		4.127.235	%4,9
Diğer	:	19.494.363	%27,2
<b>Hizmet</b>		<b>32.922.597</b>	<b>%38,8</b>
Toptan ve Per. Tic. Mot. Ar. Serv. Hizm.	:	12.317.626	%14,5
İnşaat	:	7.574.797	%8,9
Taşımacılık, Depolama ve Haberleşme	:	4.573.108	%5,4
Diğer Toplumsal Sosyal ve Kişisel Hizmetler	:	2.929.170	%3,1
Diğer	:	5.527.896	%6,9
<b>Tarım</b>	:	<b>982.890</b>	<b>%1,2</b>
<b>Diğer</b>	:	<b>2.265.451</b>	<b>%2,7</b>
<b>Toplam</b>	:	<b>84.876.901</b>	<b>%100</b>

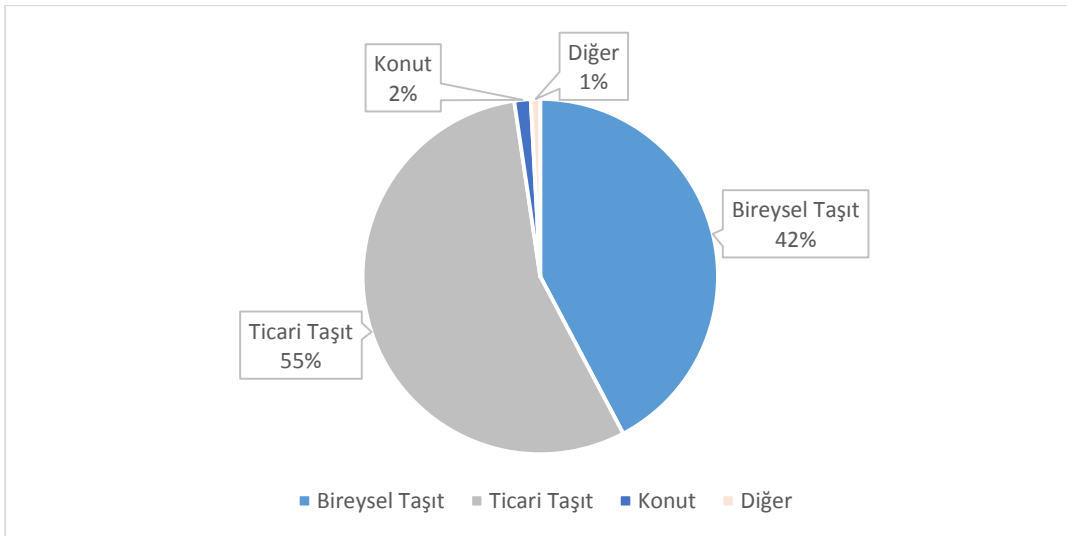
\* BDDK verilerinden alınmıştır.



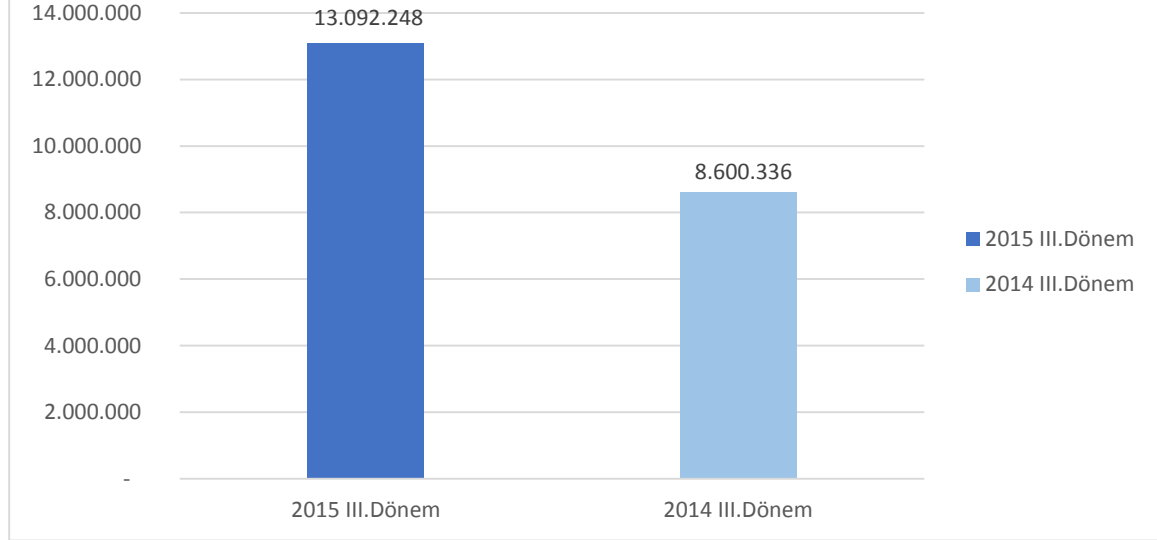
## FINANSMAN ŞİRKETLERİ SEKTÖRÜ YENİ AÇILAN KREDİLER DAĞILIMI



	Bireysel Taşit	Ticari Taşit	Konut	Diğer	Toplam
30.09.2015	5.533.407	7.250.819	195.377	112.645	13.092.248
30.09.2014	3.221.002	5.056.037	294.524	28.773	8.600.336



### Finansman Şirketleri Sektörü Toplam Yeni Açılan Krediler Dönemsel Karşılaştırma



**30/09/2015 - 30/09/2014 Değişim : % 52,2**