

FİNANSAL KURUMLAR BİRLİĞİ

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

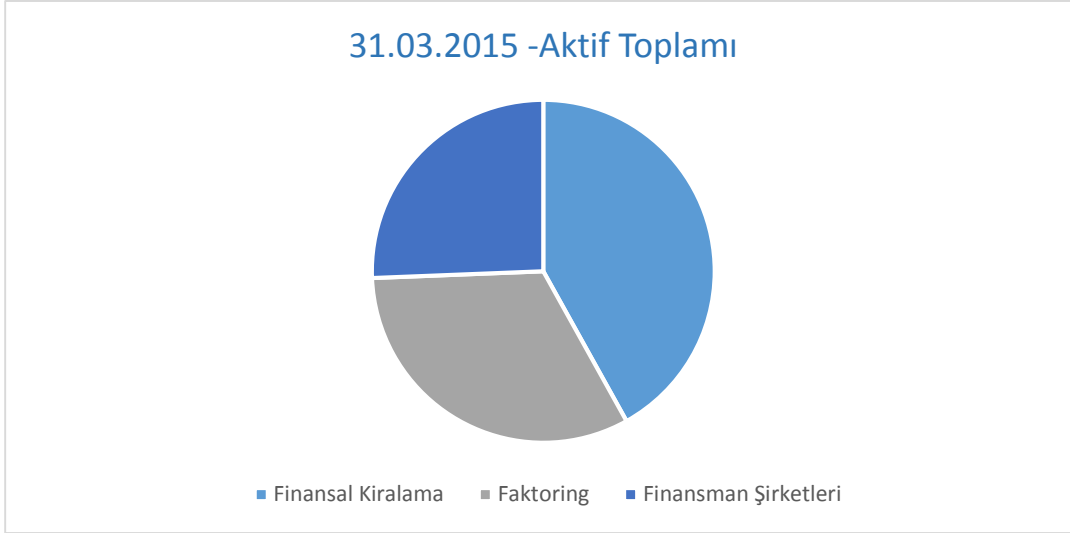
31.03.2015



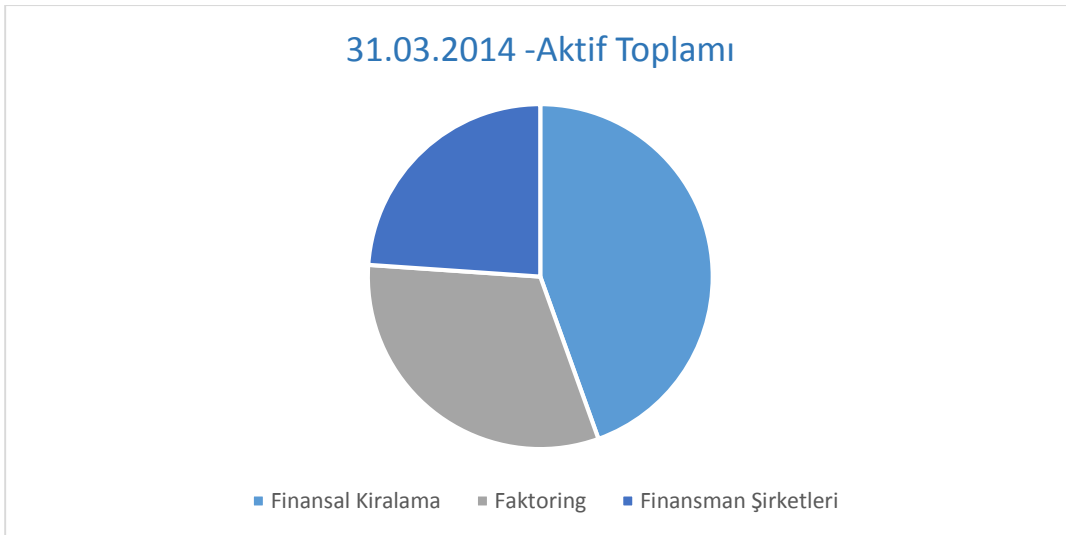
MALİ TABLO KALEMLERİ ANALİZİ

(bin TL)

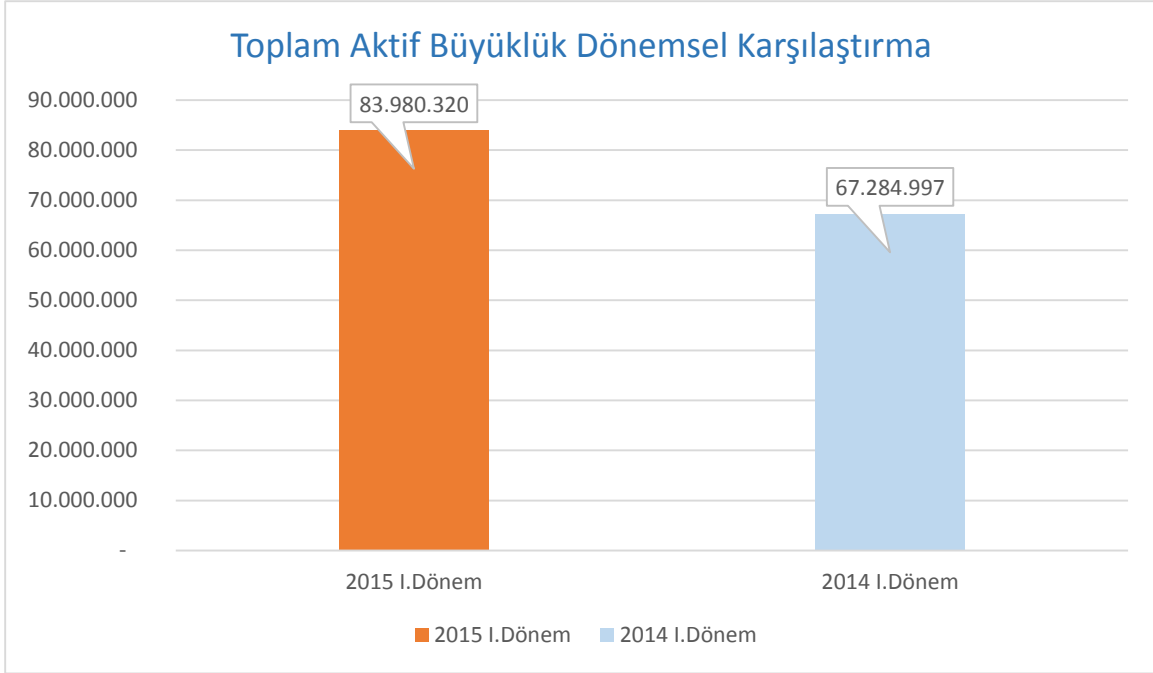
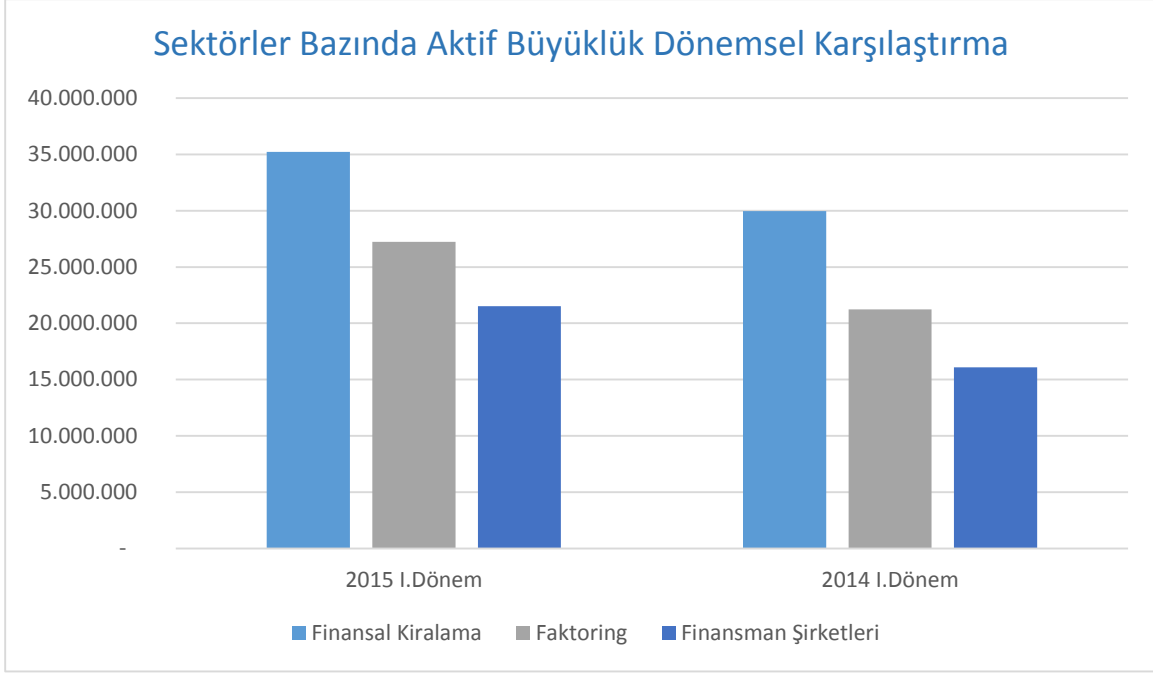
Aktif Toplamı



| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 35.210.320 | %41,9 |
| Faktoring | 27.246.820 | %32,5 |
| Finansman Şirketleri | 21.523.180 | %25,6 |
| Toplam | 83.980.320 | %100 |



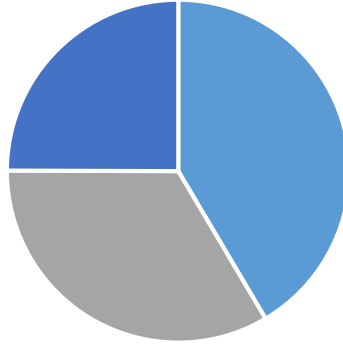
| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 29.957.083 | %44,5 |
| Faktoring | 21.237.359 | %31,6 |
| Finansman Şirketleri | 16.090.555 | %23,9 |
| Toplam | 67.284.997 | %100 |



31/03/2015-31/03/2014 Değişim : % 24,8

Faaliyet Konusu Alacaklar

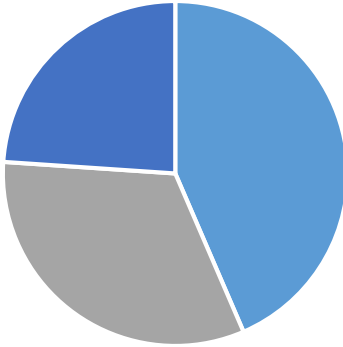
31.03.2015 -Faaliyet Konusu Alacaklar



■ Finansal Kiralama ■ Faktoring ■ Finansman Şirketleri

| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 31.443.950 | %41,5 |
| Faktoring | 25.427.590 | %33,6 |
| Finansman Şirketleri | 18.903.270 | %24,9 |
| Toplam | 75.774.810 | %100 |

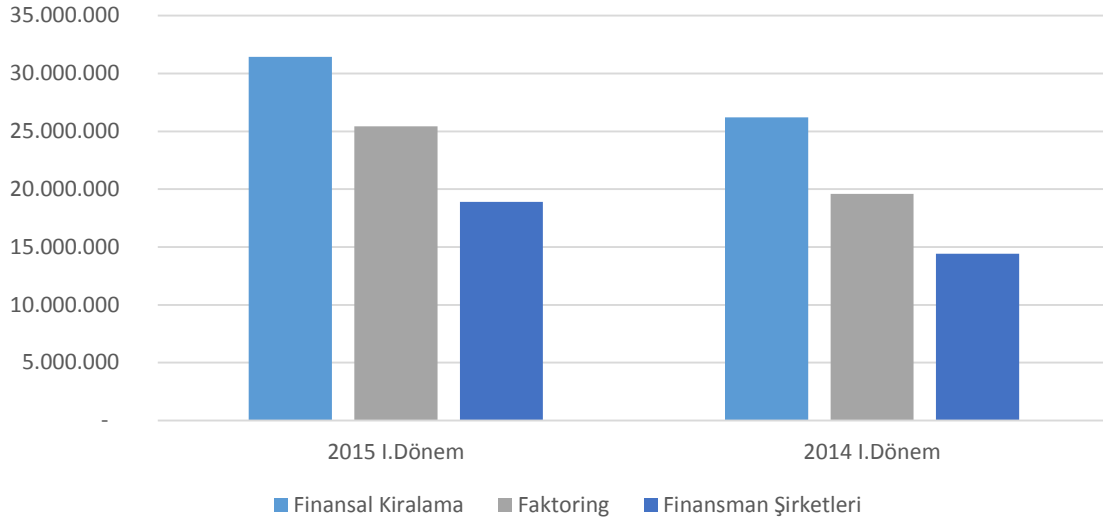
31.03.2014 -Faaliyet Konusu Alacaklar



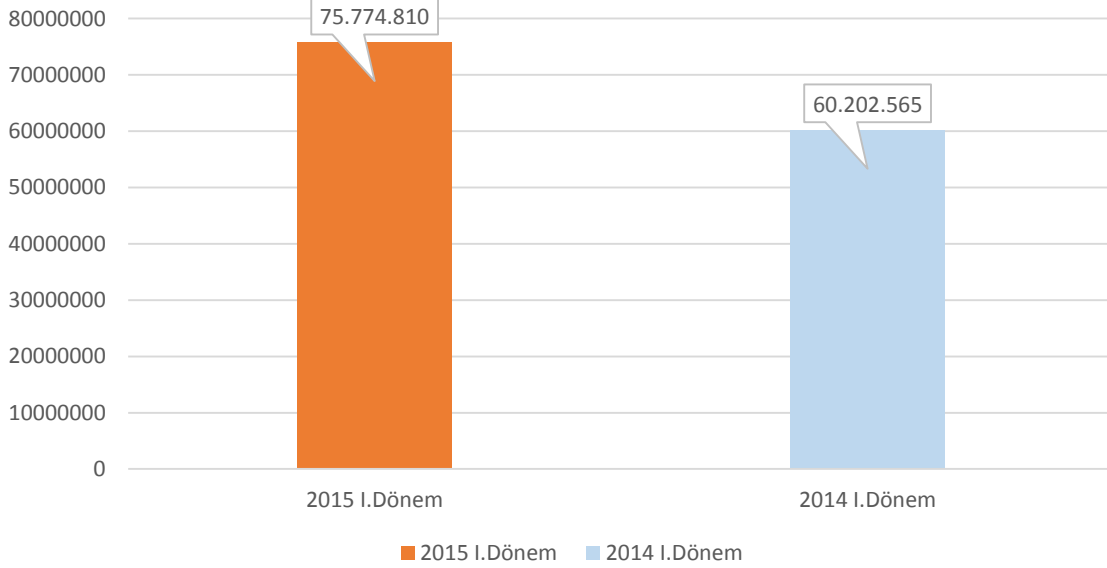
■ Finansal Kiralama ■ Faktoring ■ Finansman Şirketleri

| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 26.200.371 | %43,5 |
| Faktoring | 19.597.260 | %32,6 |
| Finansman Şirketleri | 14.404.934 | %23,9 |
| Toplam | 60.202.565 | %100 |

Sektörler Bazında Faaliyet Konusu Alacaklar Dönemsel Karşılaştırma



Toplam Faaliyet Konusu Alacaklar Dönemsel Karşılaştırma

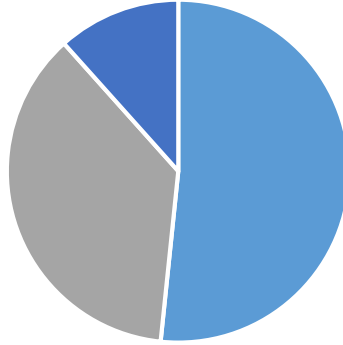


31/03/2015-31/03/2014 Değişim

: %25,9

Özkaynaklar

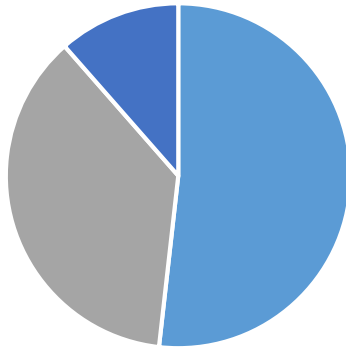
31.03.2015 -Özkaynaklar



■ Finansal Kiralama ■ Faktoring ■ Finansman Şirketleri

| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 6.321.200 | %51,6 |
| Faktoring | 4.495.850 | %36,7 |
| Finansman Şirketleri | 1.422.420 | %11,7 |
| Toplam | 12.239.470 | %100 |

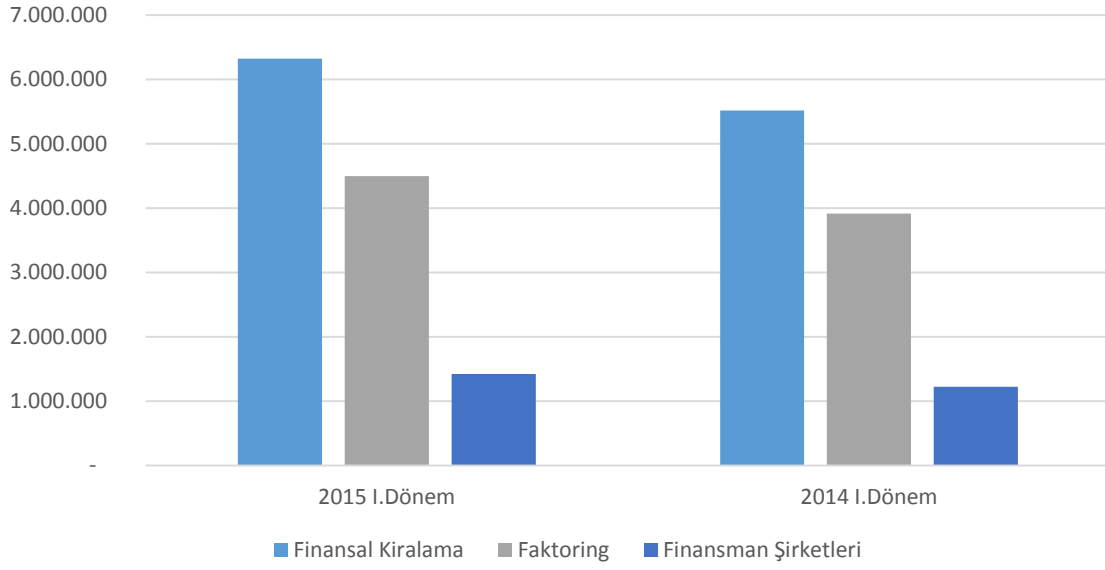
31.03.2014 -Özkaynaklar



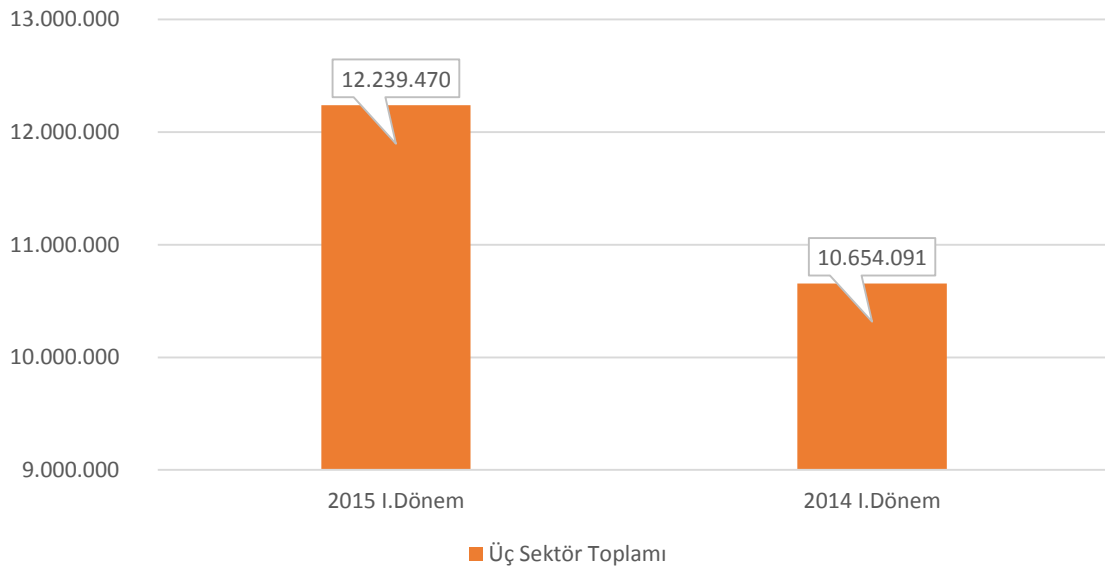
■ Finansal Kiralama ■ Faktoring ■ Finansman Şirketleri

| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 5.517.683 | %51,8 |
| Faktoring | 3.915.276 | %36,7 |
| Finansman Şirketleri | 1.221.132 | %11,5 |
| Toplam | 10.654.091 | %100 |

Sektörler Bazında Özkaynaklar Dönemsel Karşılaştırma

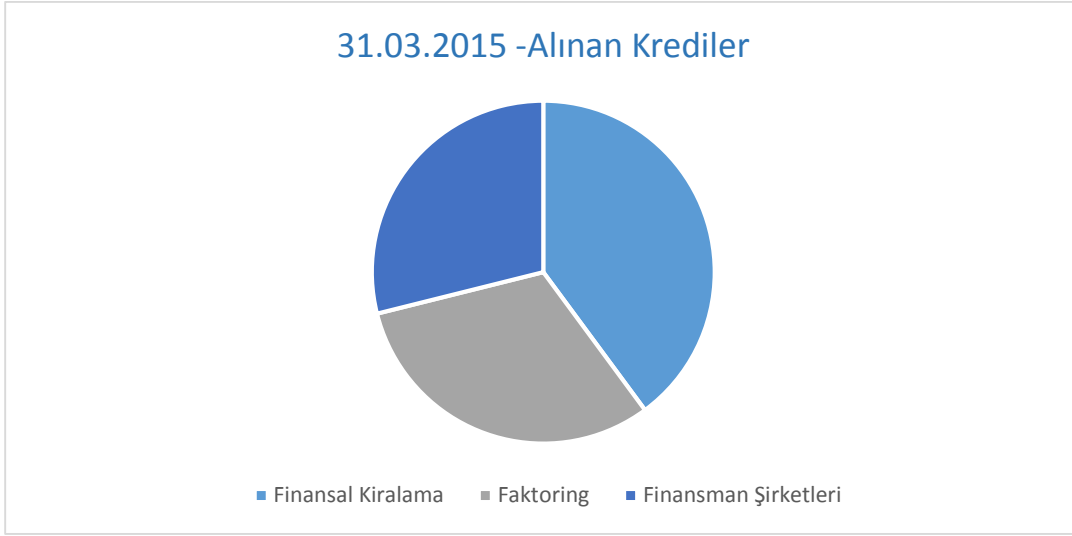


Toplam Özkaynaklar Dönemsel Karşılaştırma

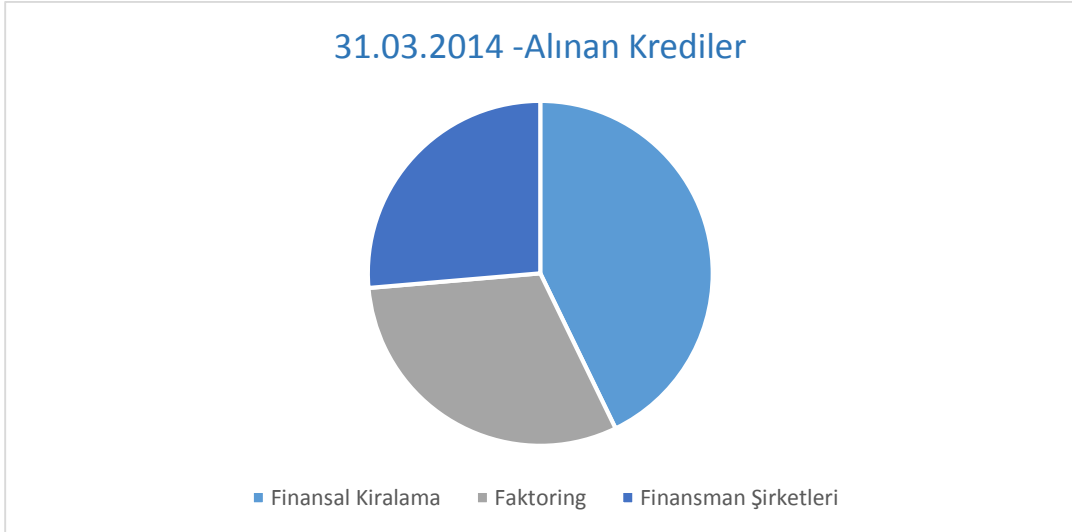


31/03/2015-31/03/2014 Değişim : % 14,9

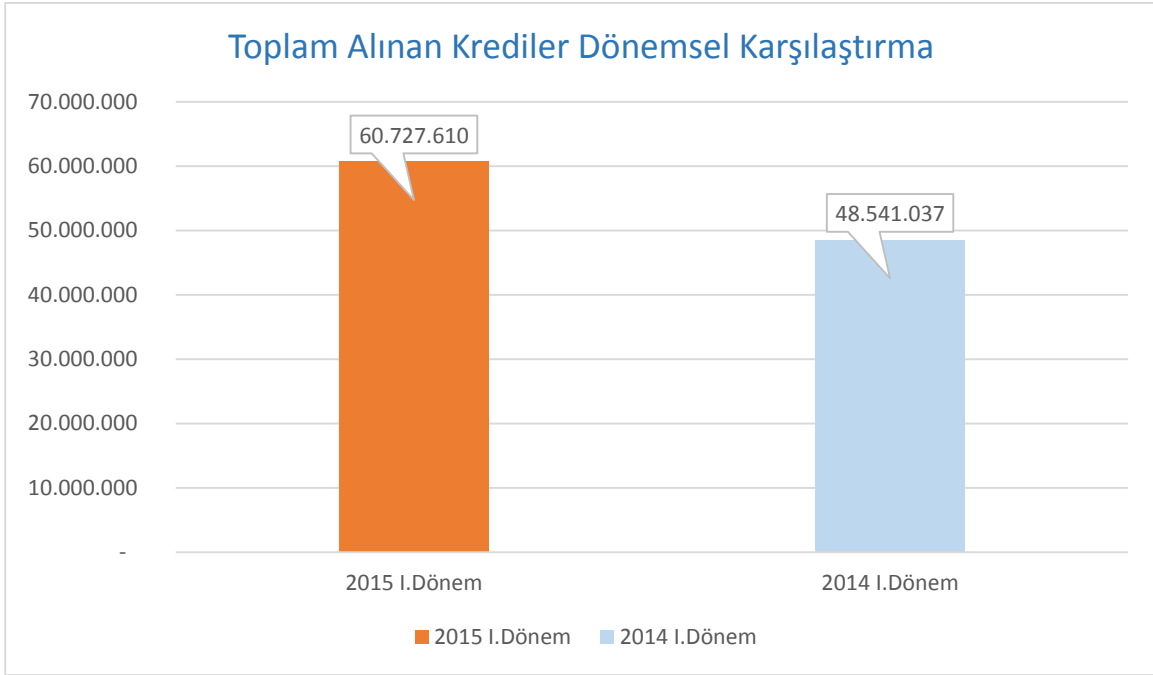
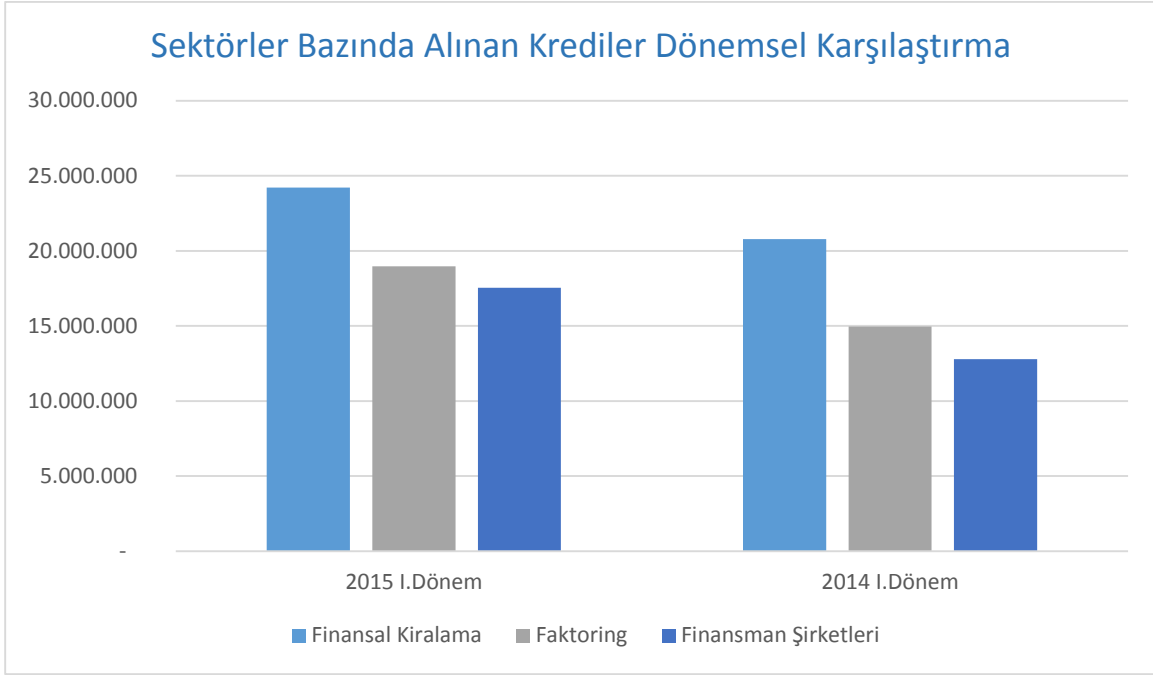
Alınan Krediler



| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 24.220.570 | %39,9 |
| Faktoring | 18.960.560 | %31,2 |
| Finansman Şirketleri | 17.546.480 | %28,9 |
| Toplam | 60.727.610 | %100 |

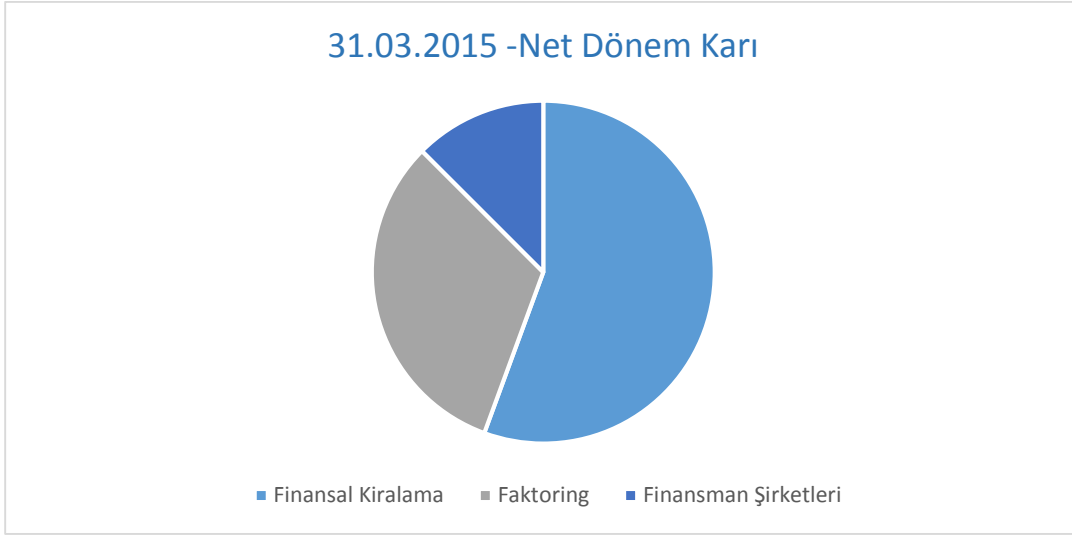


| | | |
|-----------------------------|-------------------|--------------|
| Finansal Kiralama | 20.778.975 | %42,8 |
| Faktoring | 14.970.088 | %30,8 |
| Finansman Şirketleri | 12.791.974 | %26,4 |
| Toplam | 48.541.037 | %100 |

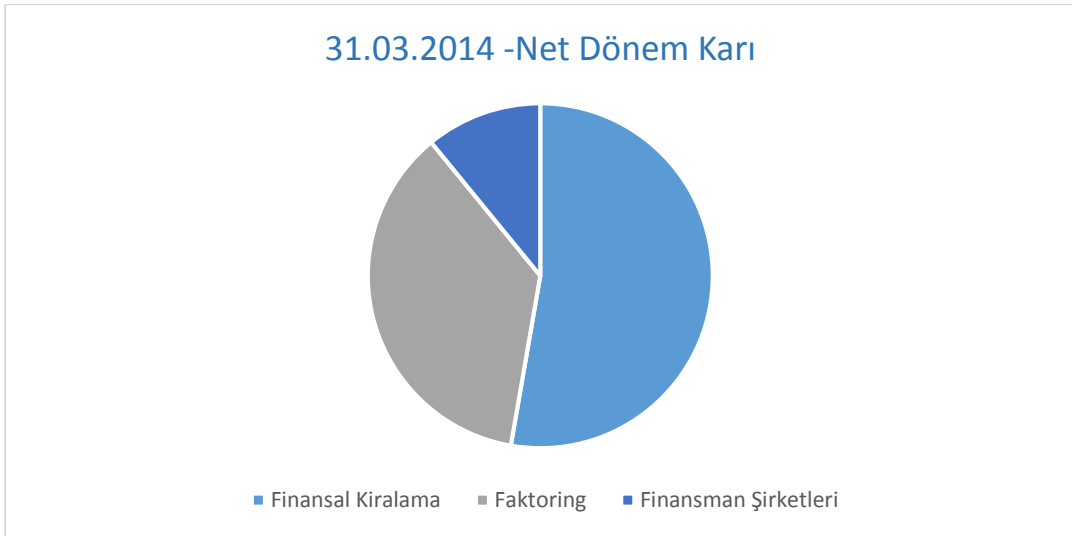


31/03/2015-31/03/2014 Değişim : % 25,1

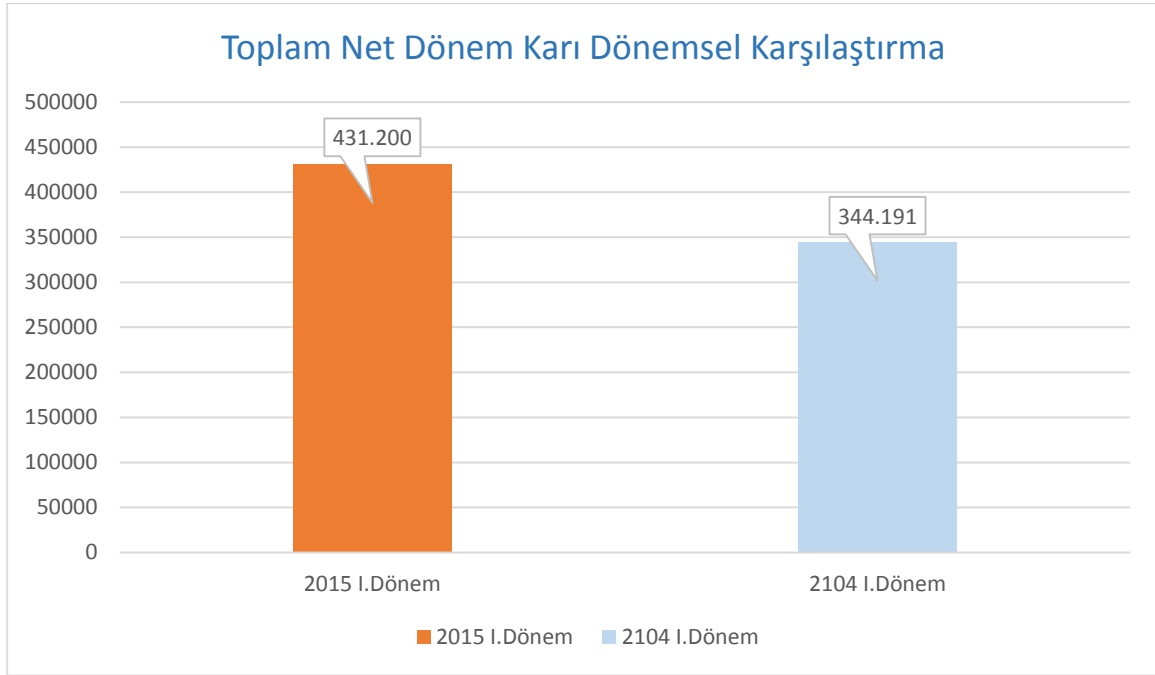
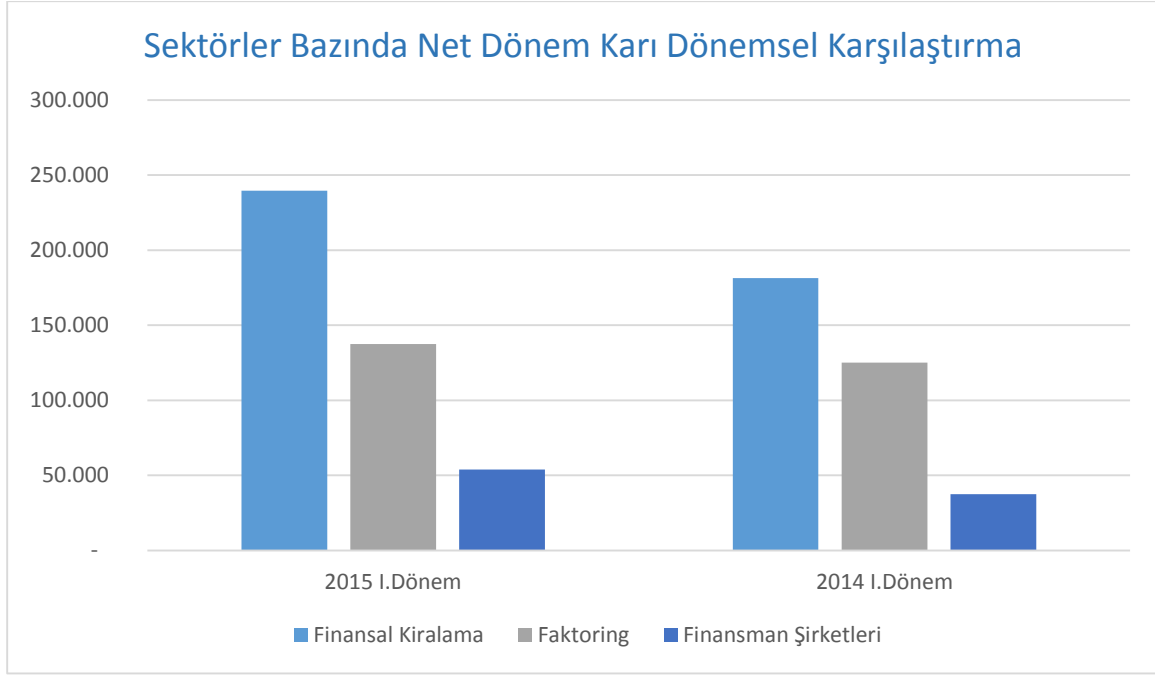
Net Dönem Karı



| | | |
|-----------------------------|----------------|--------------|
| Finansal Kiralama | 239.720 | %55,6 |
| Faktoring | 137.550 | %31,9 |
| Finansman Şirketleri | 53.930 | %12,5 |
| Toplam | 431.200 | %100 |

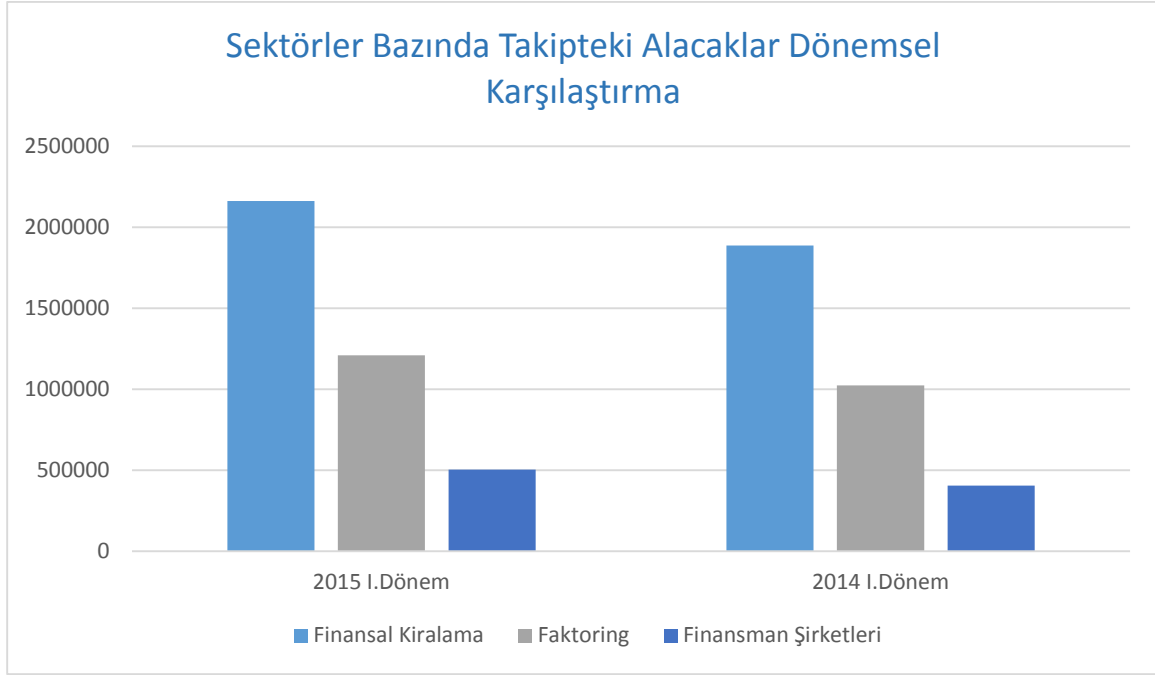


| | | |
|-----------------------------|----------------|--------------|
| Finansal Kiralama | 181.511 | %52,7 |
| Faktoring | 125.128 | %36,4 |
| Finansman Şirketleri | 37.552 | %10,9 |
| Toplam | 344.191 | %100 |

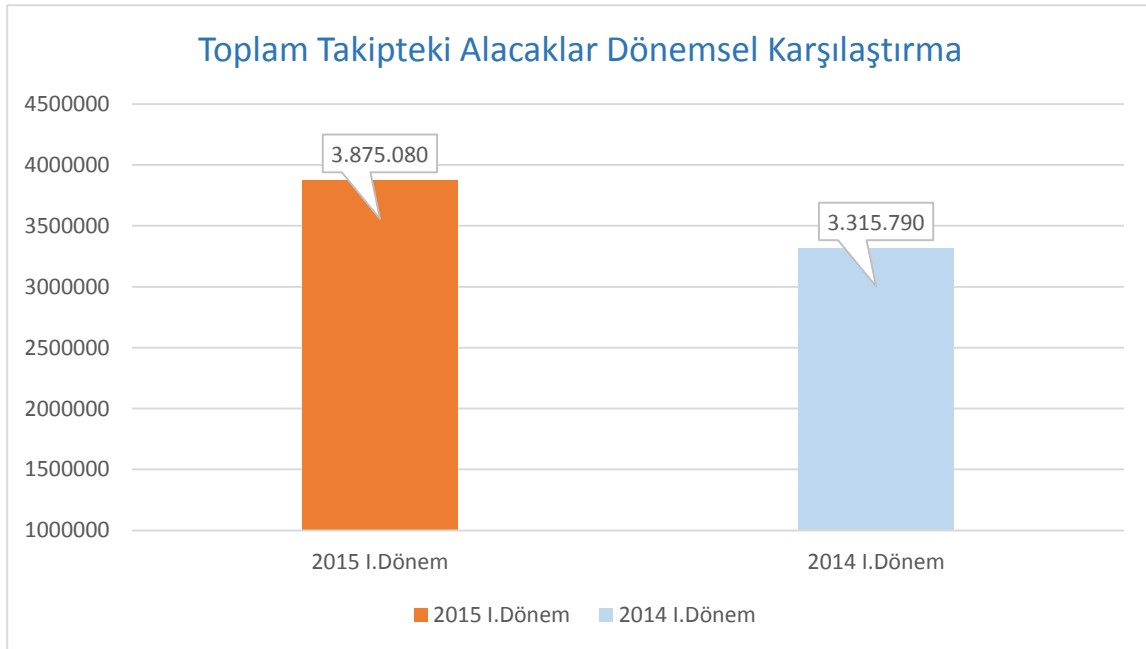


31/03/2015-31/03/2014 Değişim : % 25,3

Takipteki Alacaklar



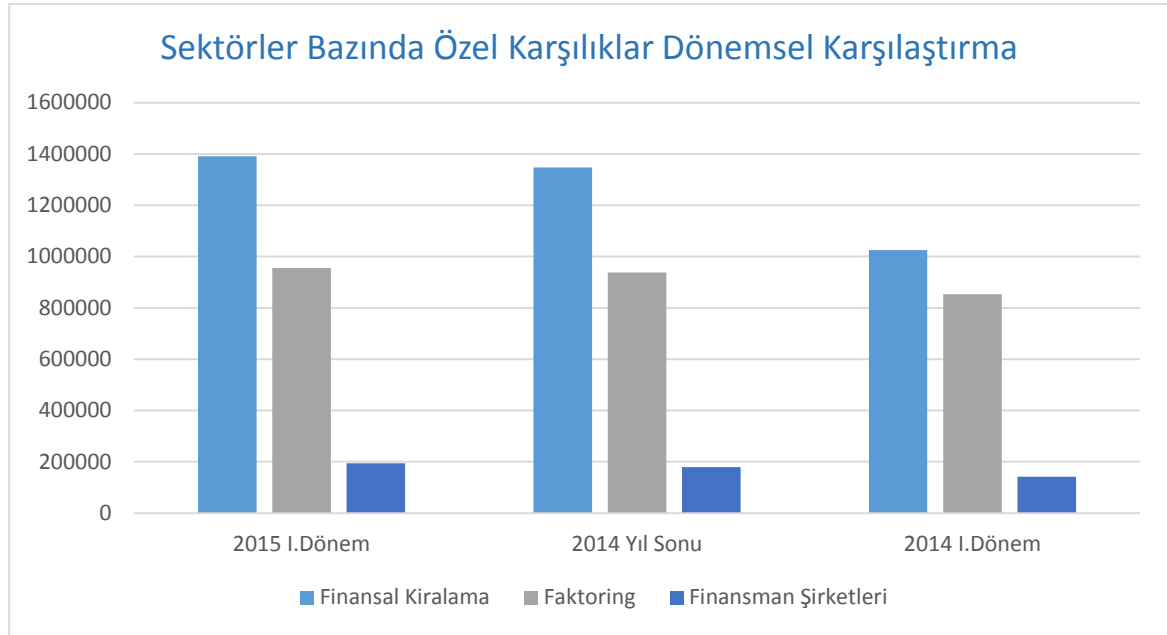
| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|-------------------|-------------------|------------------|----------------------|------------------|
| 31.03.2015 | 2.162.500 | 1.209.870 | 502.710 | 3.875.080 |
| 31.03.2014 | 1.886.478 | 1.024.233 | 405.079 | 3.315.790 |



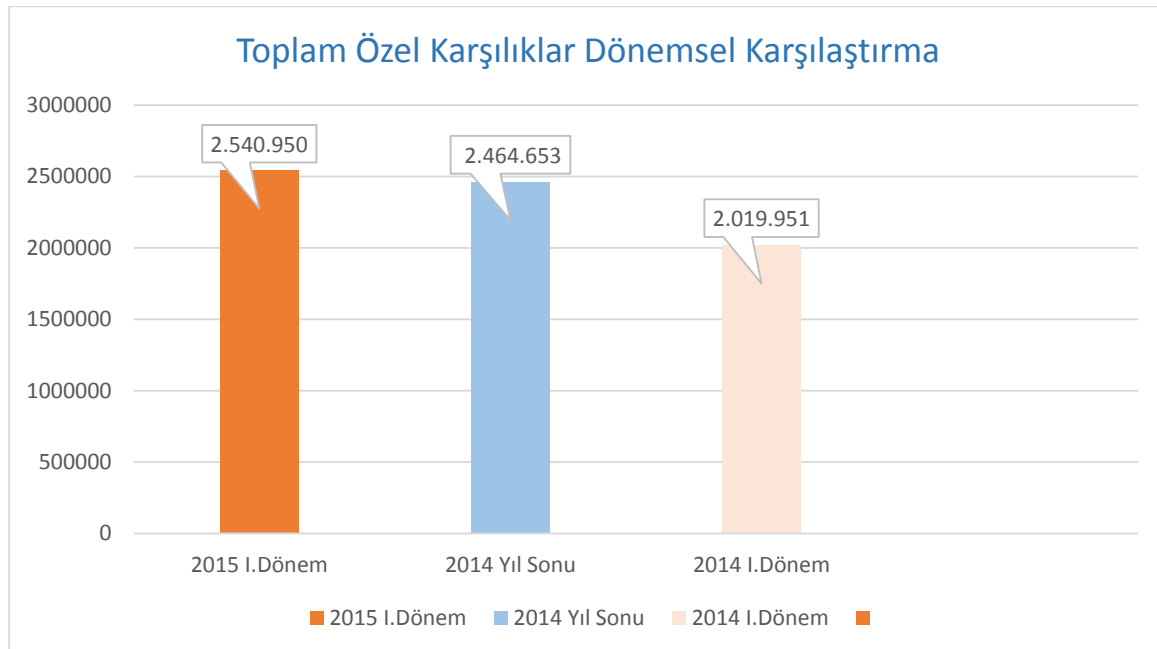
31/03/2015 - 31/03/2014 Değişim

: % 16,9

Özel Karşılıklar

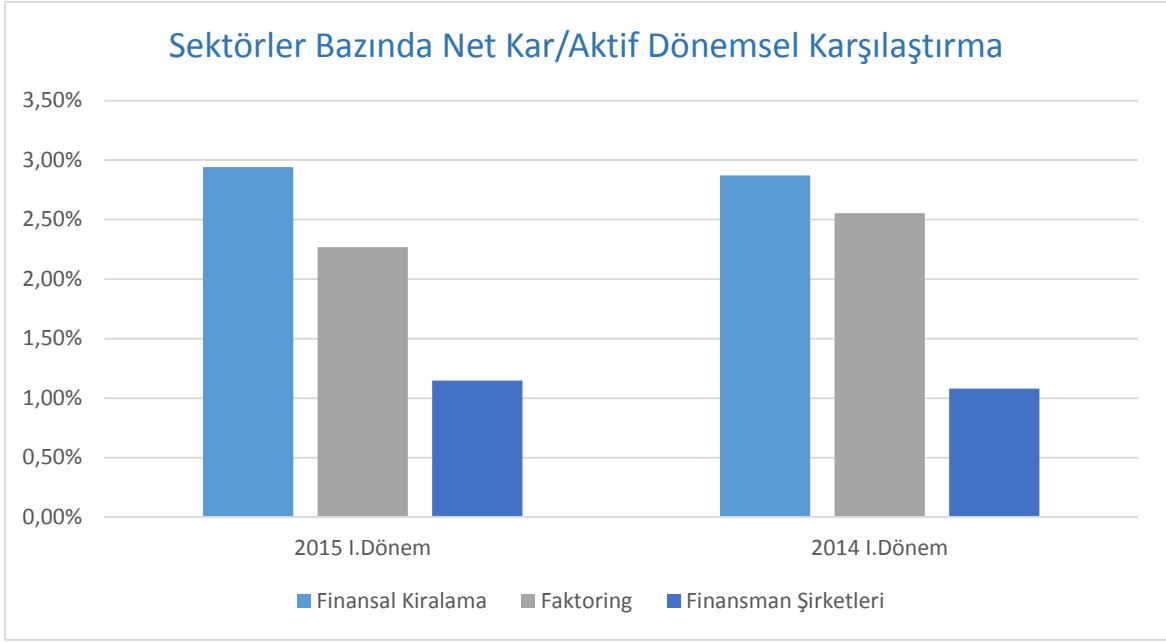


| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|-------------------|-------------------|----------------|----------------------|------------------|
| 31.03.2015 | 1.390.610 | 955.830 | 194.510 | 2.540.950 |
| 31.12.2014 | 1.347.925 | 937.787 | 178.941 | 2.464.653 |
| 31.03.2014 | 1.025.684 | 852.911 | 141.356 | 2.019.951 |

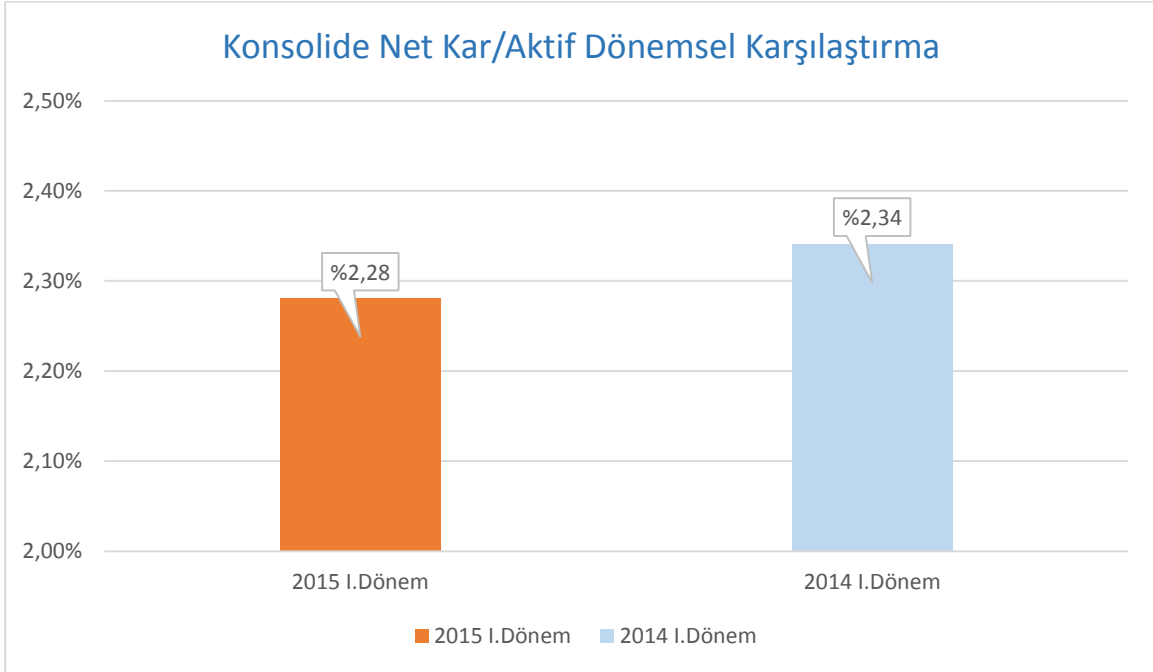


| | |
|--|-----------------|
| 31/03/2015 - 31/12/2014 Değişim | : %3,09 |
| 31/03/2015 - 31/03/2014 Değişim | : %25,79 |

Net Kar/Aktif

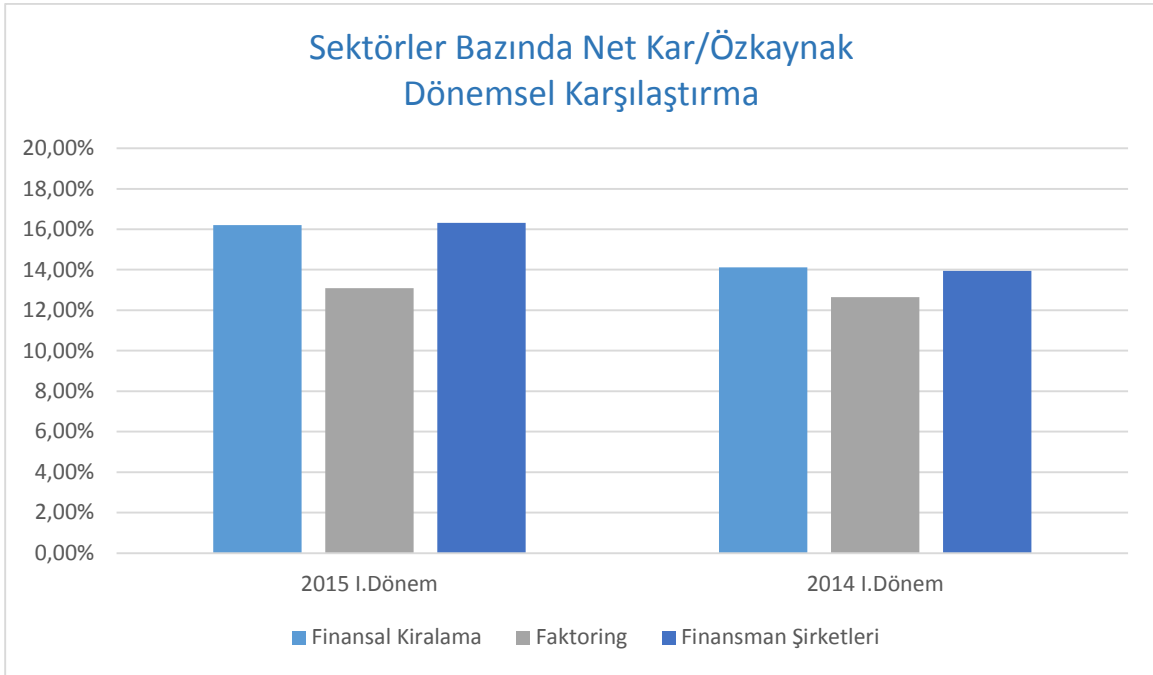


| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|------------|-------------------|-----------|----------------------|--------|
| 31.03.2015 | %2,94 | %2,27 | %1,15 | %2,28 |
| 31.03.2014 | %2,87 | %2,55 | %1,08 | %2,34 |

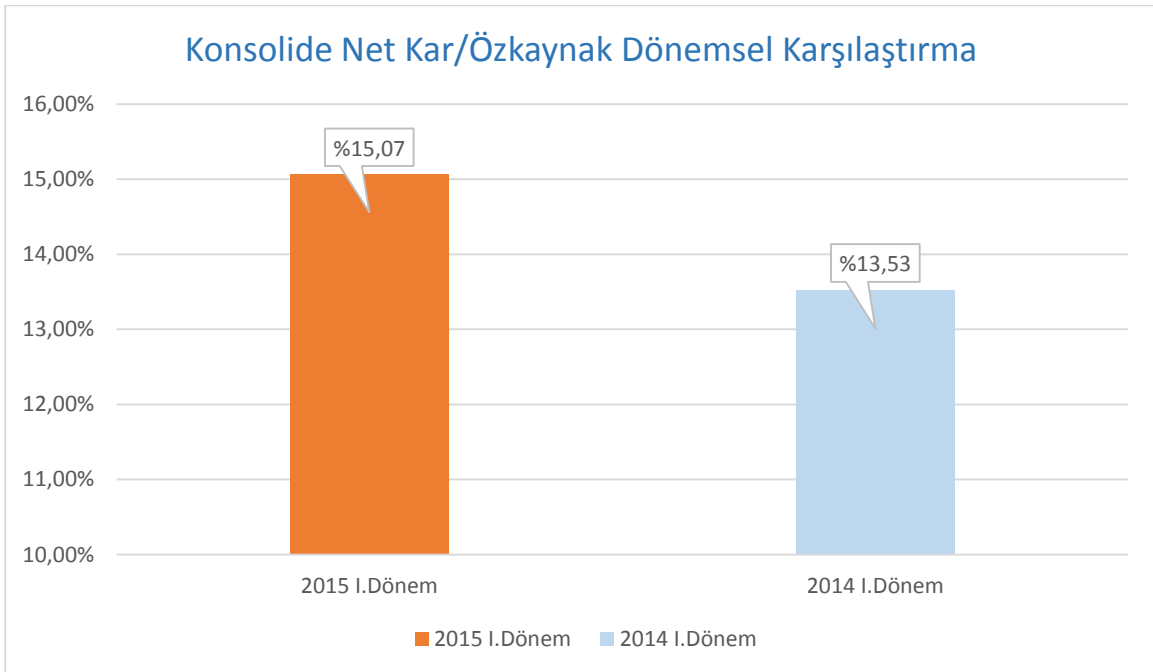


31/03/2015 - 31/03/2014 Değişim : -% 2,59

Net Kar/Özkaynak

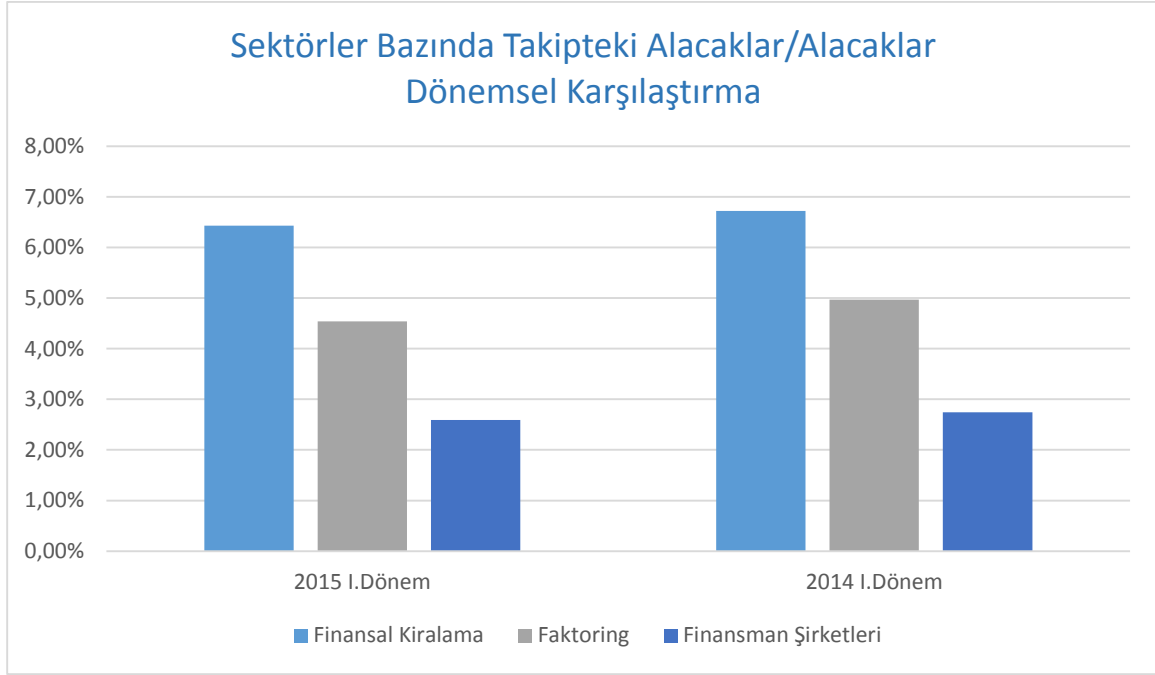


| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|------------|-------------------|-----------|----------------------|--------|
| 31.03.2015 | %16,2 | %13,08 | %16,32 | %15,07 |
| 31.03.2014 | %14,12 | %12,65 | %13,95 | %13,53 |

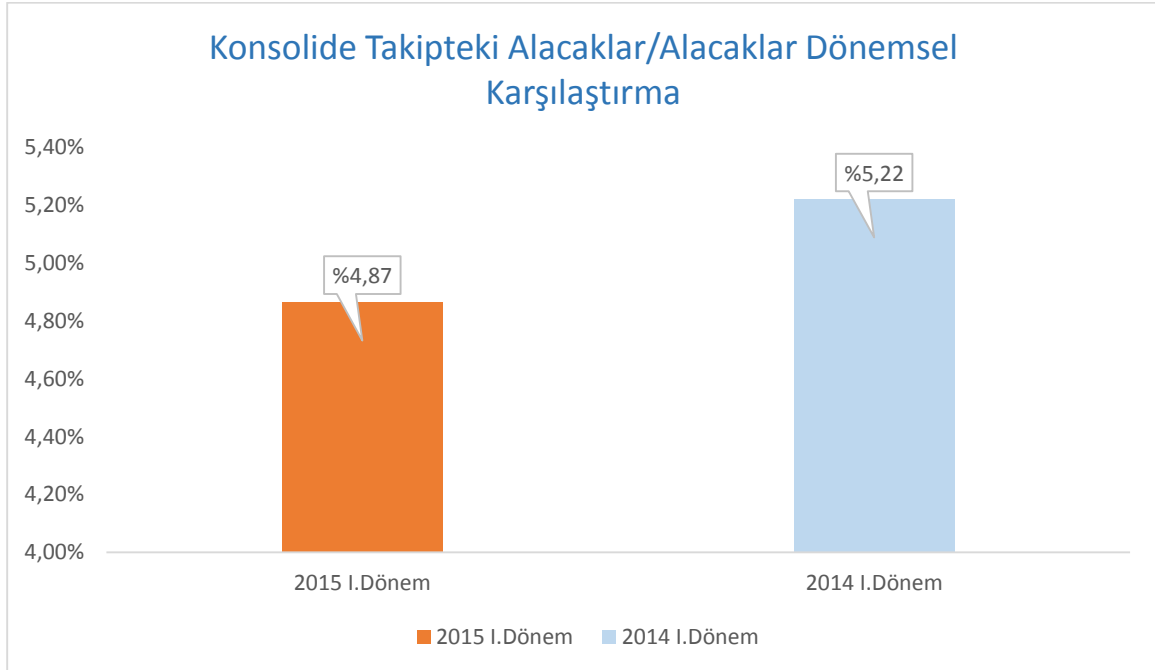


31/03/2015 -31/03/2014 Değişim : % 11,38

Takipteki Alacaklar/Alacaklar



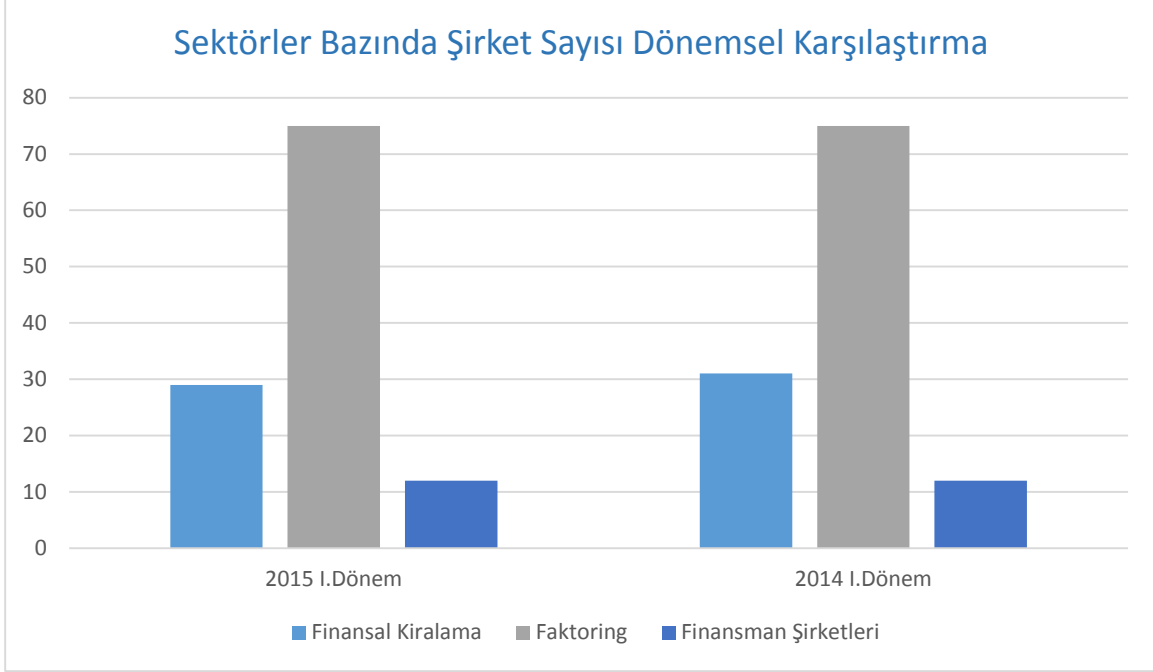
| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|------------|-------------------|-----------|----------------------|--------|
| 31.03.2015 | %6,43 | %4,54 | %2,59 | %4,87 |
| 31.03.2014 | %6,72 | %4,97 | %2,74 | %5,22 |



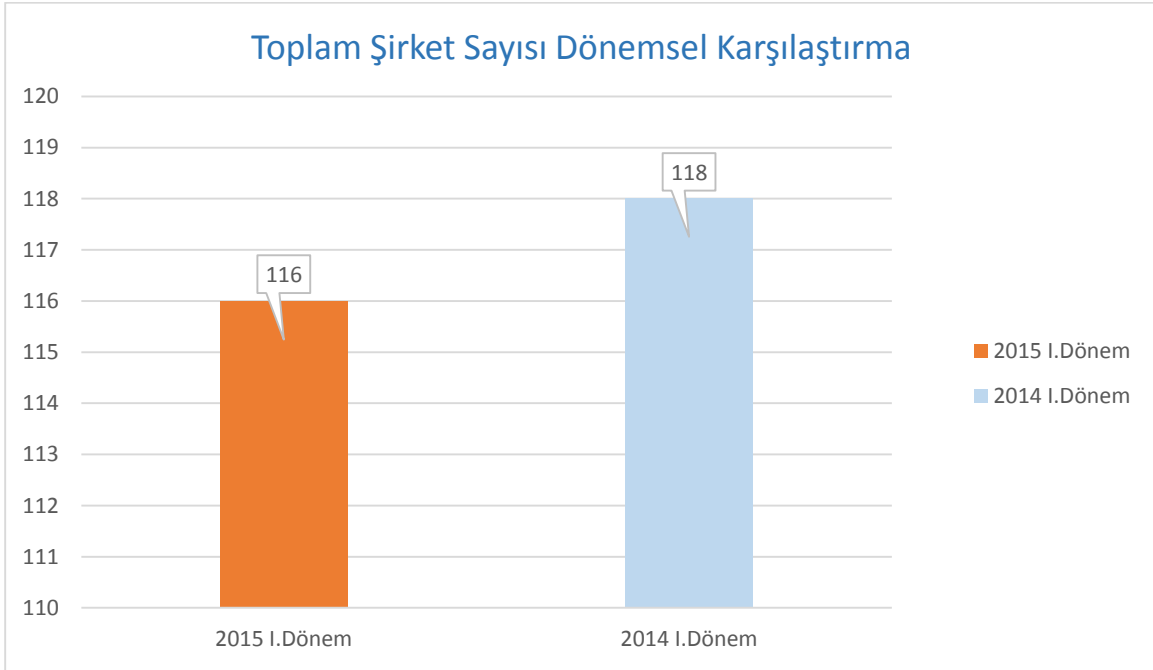
31/03/2015-31/03/2014 Değişim

: % -6,8

ŞİRKET SAYISI



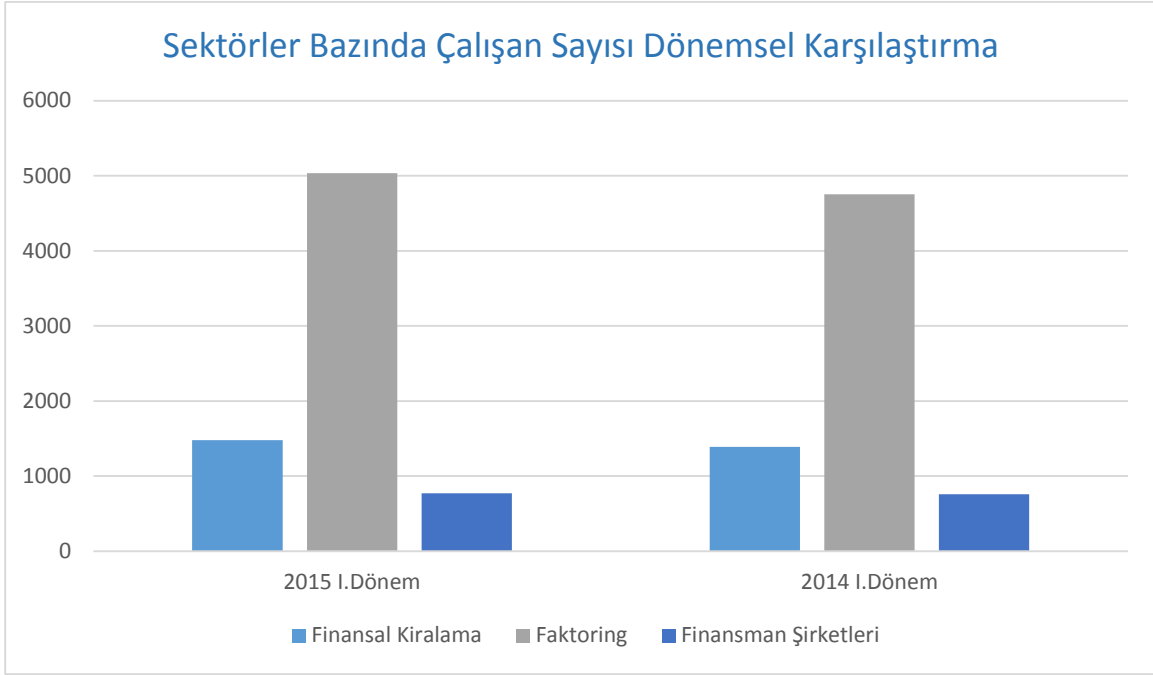
| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|------------|-------------------|-----------|----------------------|--------|
| 31.03.2015 | 29 | 75 | 12 | 116 |
| 31.03.2014 | 31 | 75 | 12 | 118 |



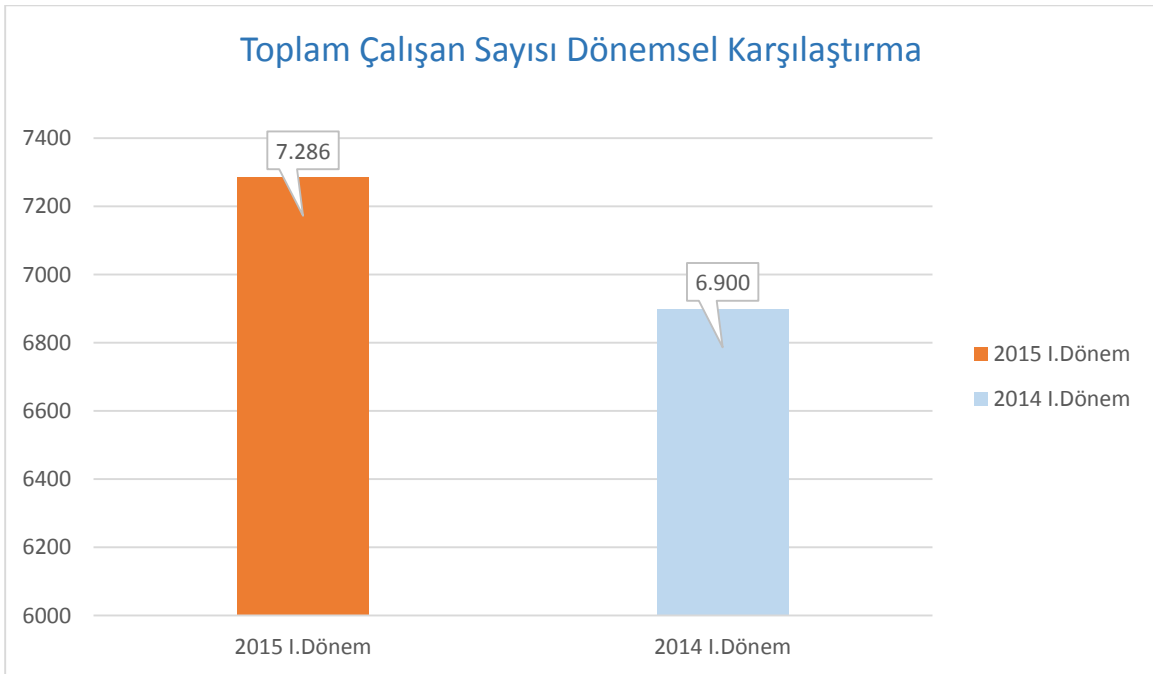
31/03/2015-31/03/2014 Değişim

: % -1,69

ÇALIŞAN SAYISI



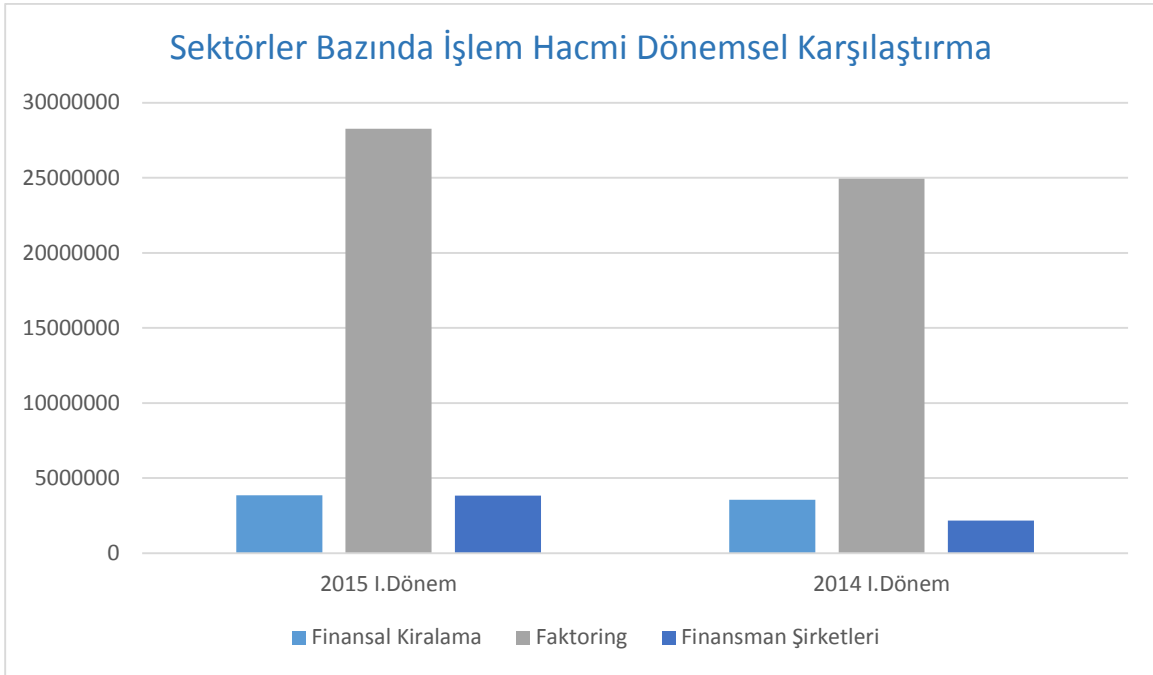
| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|------------|-------------------|-----------|----------------------|--------|
| 31.03.2015 | 1.480 | 5.035 | 771 | 7.286 |
| 31.03.2014 | 1.389 | 4.755 | 756 | 6.900 |



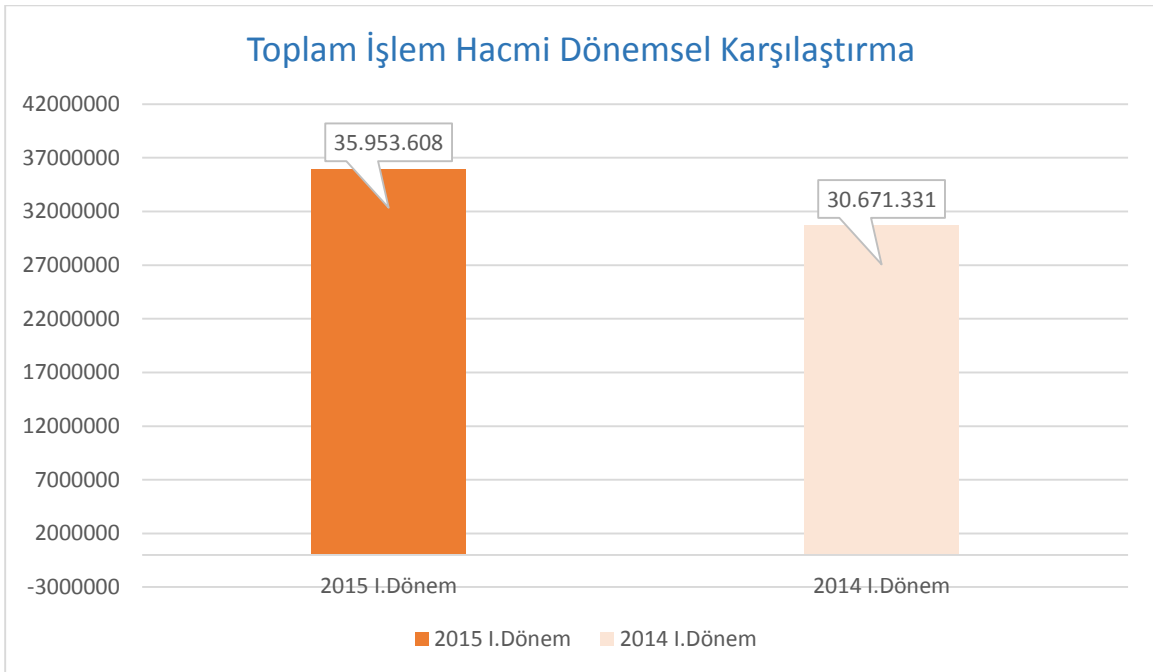
31/03/2015-31/03/2014 Değişim

: % 5,59

İŞLEM HACMİ



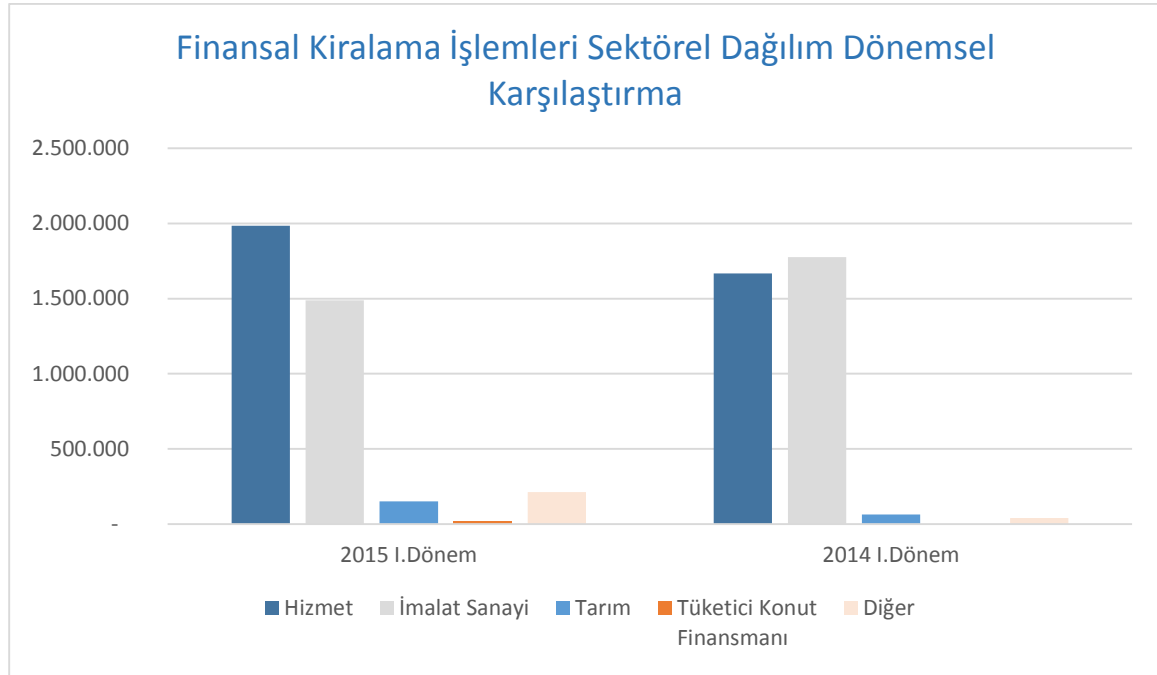
| | Finansal Kiralama | Faktoring | Finansman Şirketleri | Toplam |
|-------------------|-------------------|-------------------|----------------------|-------------------|
| 31.03.2015 | 3.857.452 | 28.270.109 | 3.826.047 | 35.953.608 |
| 31.03.2014 | 3.558.173 | 24.942.747 | 2.170.411 | 30.671.331 |



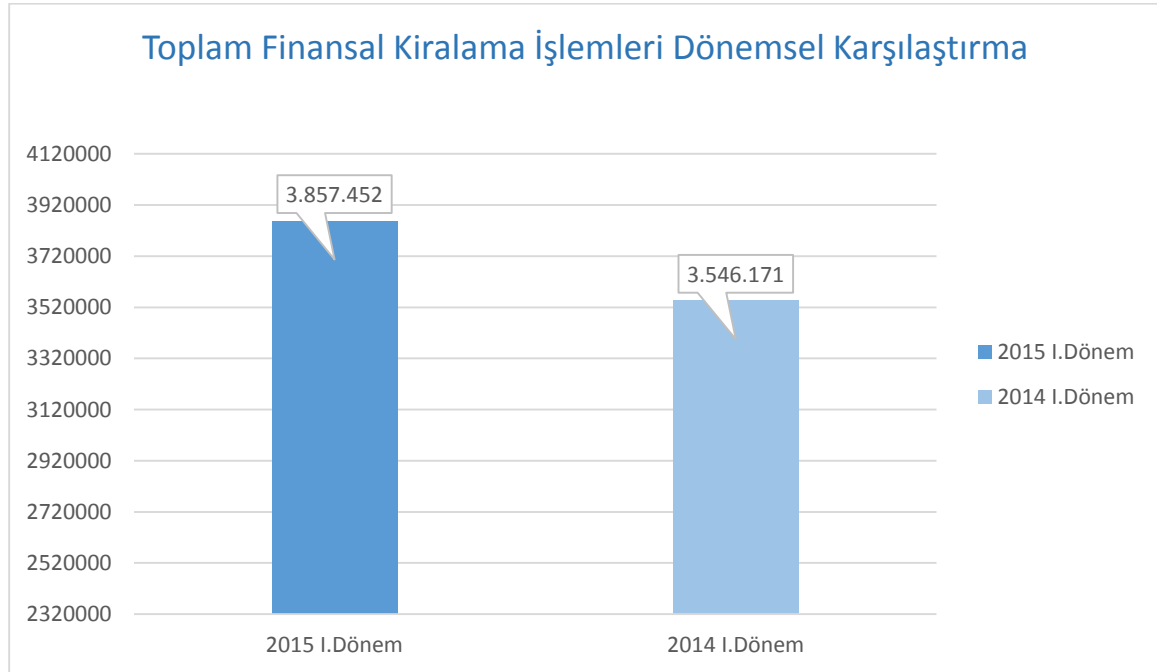
31/03/2015-31/03/2014 Değişim

: % 17,22

FİNANSAL KİRALAMA İŞLEMLERİ SEKTÖREL DAĞILIMI



| | Hizmet | İmalat | Tarım | Tüketici Konut Finansmanı | Diğer | Toplam |
|-------------------|------------------|------------------|----------------|---------------------------|----------------|------------------|
| 31.03.2015 | 1.983.996 | 1.488.351 | 151.414 | 20.468 | 213.223 | 3.857.452 |
| 31.03.2014 | 1.666.478 | 1.775.304 | 64.214 | - | 40.175 | 3.546.171 |

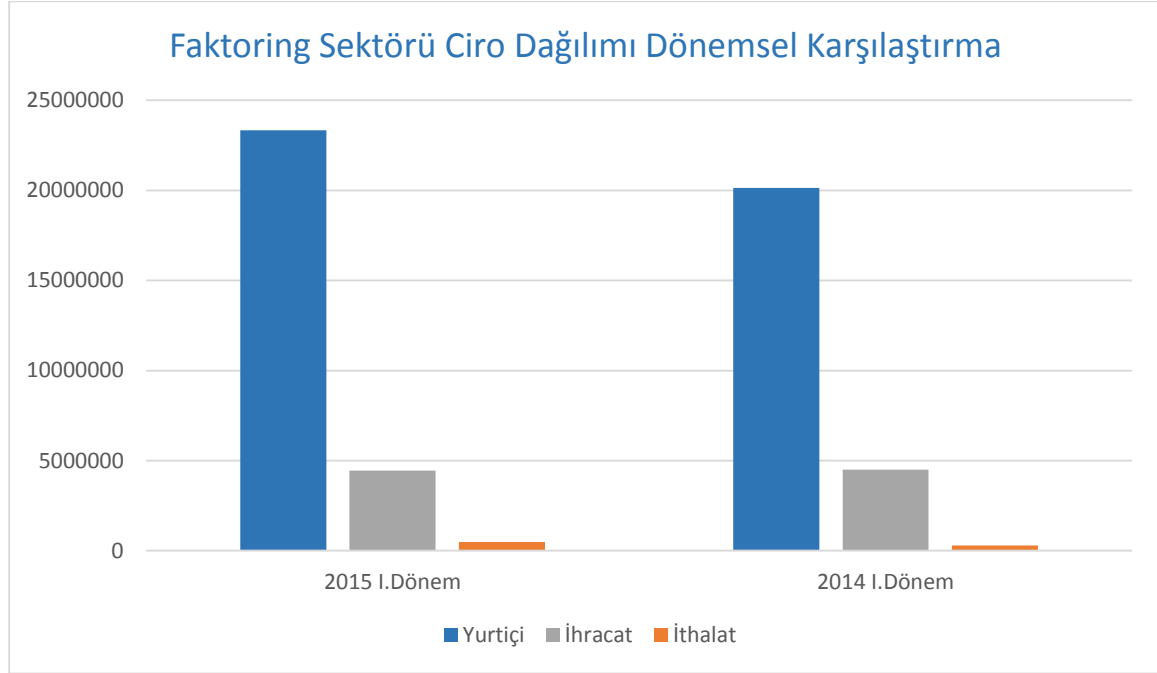


31/03/2015-31/03/2014 Değişim : % 8.8

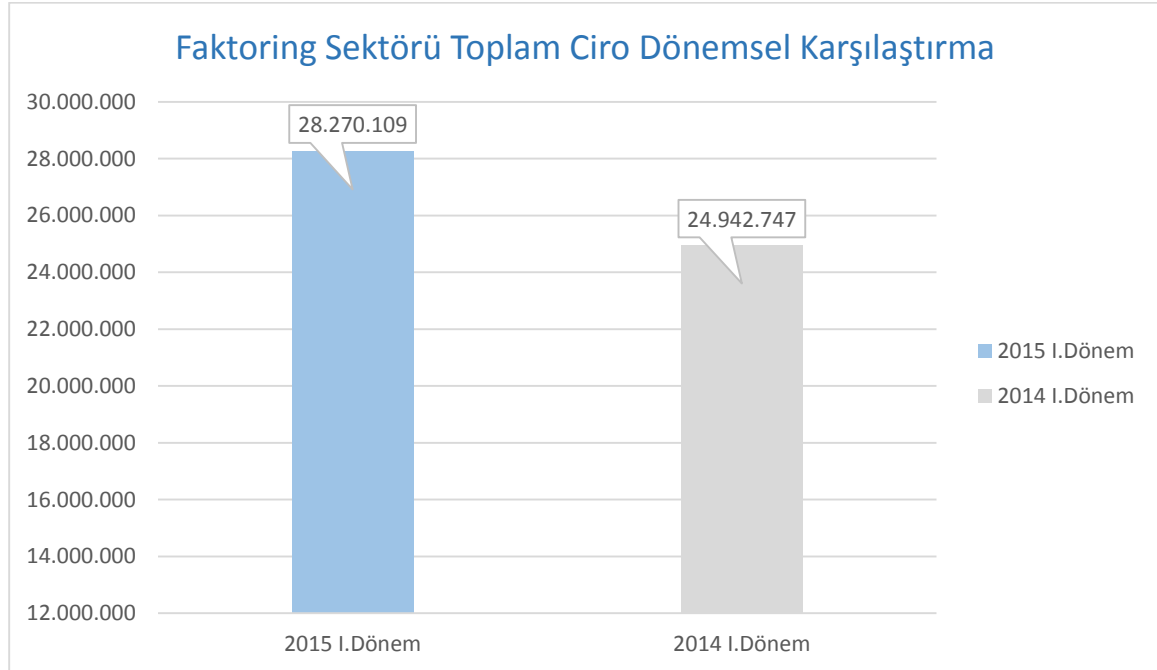
Finansal Kiralama İşlemlerinde En Yüksek Payı Alan Sektörler-31.03.2015

| | | İşlem Tutarı | Oran |
|--|---|------------------|--------------|
| Hizmet | | 1.983.996 | %51.4 |
| İnşaat | : | 738.898 | %19.2 |
| Otel ve Restorantlar (Turizm) | : | 361.337 | %9.4 |
| Taşımacılık, Depolama ve Haberleşme | : | 286.736 | %7.4 |
| Toptan ve Per. Tic. Mot. Ar. Serv. Hizm. | : | 232.552 | %6.0 |
| Diğer | : | 364.473 | %9.4 |
| İmalat Sanayi | | 1.488.351 | %38.6 |
| Tekstil ve Tekstil Ürünleri Sanayi | : | 429.663 | %11.1 |
| Metal Ana Sanayii ve İşl. Madde Üretimi | : | 241.414 | %6.3 |
| Diğer | : | 817.304 | %21.2 |
| Tarım | : | 151.414 | %3.9 |
| Tüketici Konut Finansmanı | : | 20.468 | %0.5 |
| Diğer | : | 213.223 | %5.5 |
| Toplam | : | 3.857.452 | %100 |

FAKTORİNG SEKTÖRÜ CİRO DAĞILIMI



| | Yurtiçi | İhracat | İthalat | Toplam |
|------------|------------|-----------|---------|------------|
| 31.03.2015 | 23.327.887 | 4.448.397 | 493.824 | 28.270.109 |
| 31.03.2014 | 20.140.528 | 4.506.280 | 295.939 | 24.942.747 |

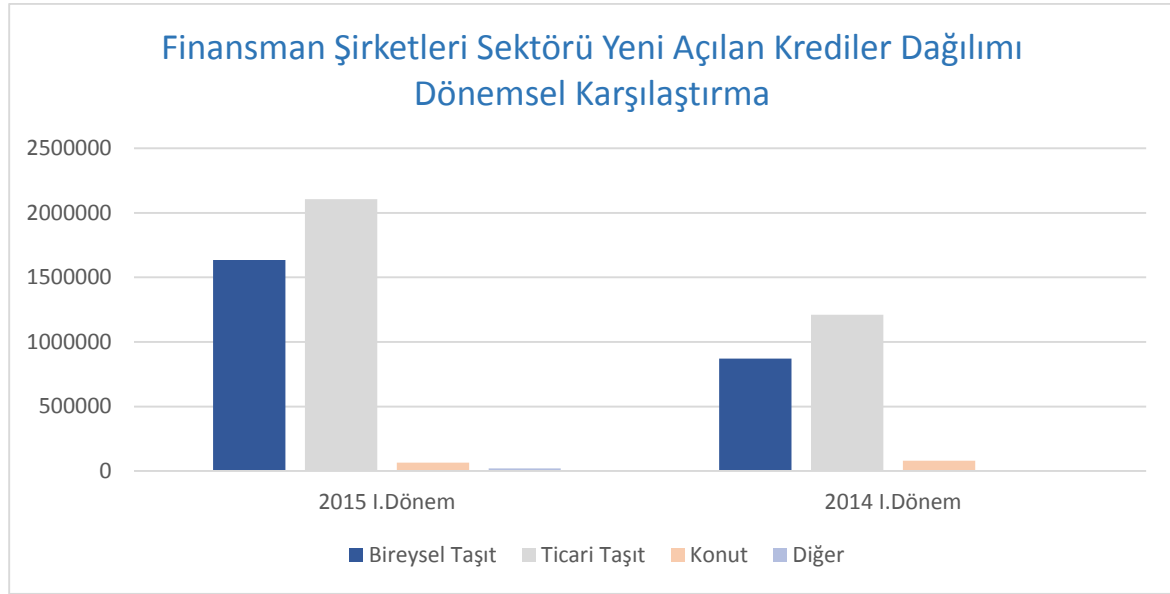


31/03/2015-31/03/2014 Değişim : % 13.34

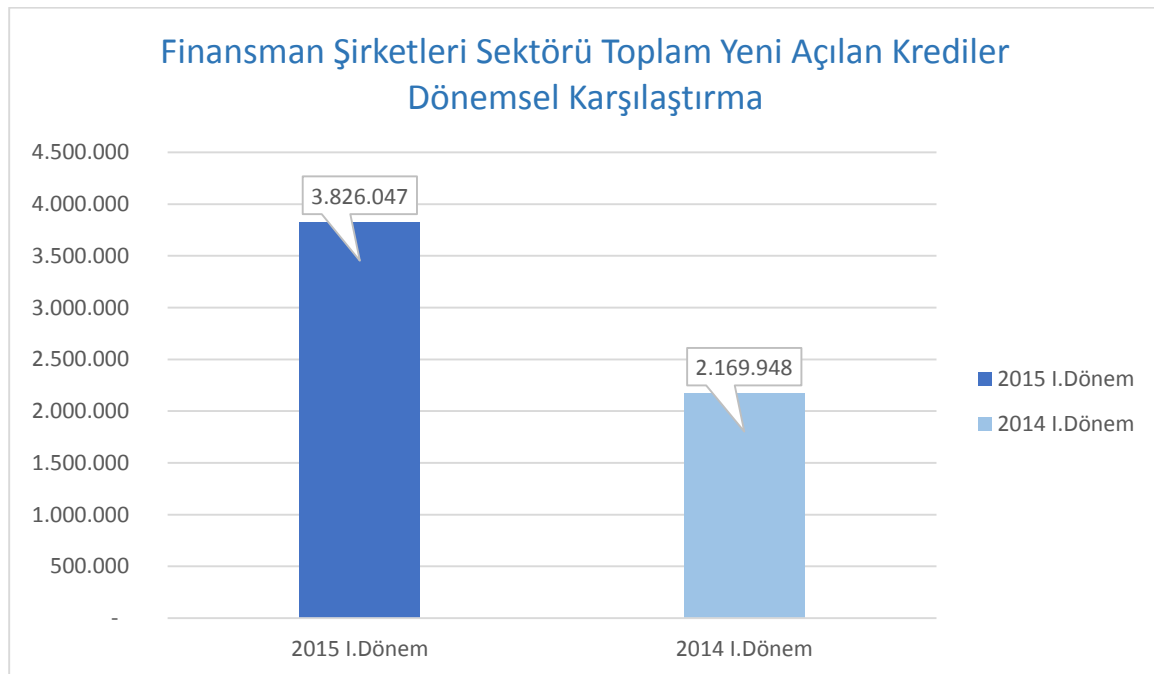
Faktoring İşlemlerinde En Yüksek Payı Alan Sektörler – 31.03.2015

| | | İşlem Tutarı | Oran |
|--|---|---------------------|--------------|
| İmalat Sanayi | | 17.291.421 | %61,2 |
| Nükleer Yakıt, Pet, Kömür Ürün. San. | : | 6.566.028 | %23,2 |
| Tekstil ve Tekstil Ürünleri Sanayi | : | 2.027.325 | %7,2 |
| Metal Ana Sanayii ve İşl. Madde Üretimi | : | 1.533.281 | %5,4 |
| Diğer | : | 7.164.787 | %25,4 |
| Hizmet | | 9.871.090 | %34,9 |
| Toptan ve Per. Tic. Mot. Ar. Serv. Hizm. | : | 3.660.915 | %13 |
| İnşaat | : | 2.458.317 | %8,7 |
| Taşımacılık, Depolama ve Haberleşme | : | 1.369.699 | %4,8 |
| Diğer | : | 2.832.159 | %8,4 |
| Tarım | : | 305.651 | %1,1 |
| Diğer | : | 801.948 | %2,8 |
| Toplam | : | 28.270.109 | %100 |

FİNANSMAN ŞİRKETLERİ SEKTÖRÜ YENİ AÇILAN KREDİLER DAĞILIMI



| | Bireysel Taşit | Ticari Taşit | Konut | Diğer | Toplam |
|-------------------|------------------|------------------|---------------|---------------|------------------|
| 31.03.2015 | 1.633.866 | 2.107.093 | 65.611 | 19.478 | 3.826.047 |
| 31.03.2014 | 870.715 | 1.209.838 | 81.030 | 8.365 | 2.169.948 |



31/03/2015-31/03/2014 Değişim : % 76,32