

# **FİNANSAL KURUMLAR BİRLİĞİ**

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

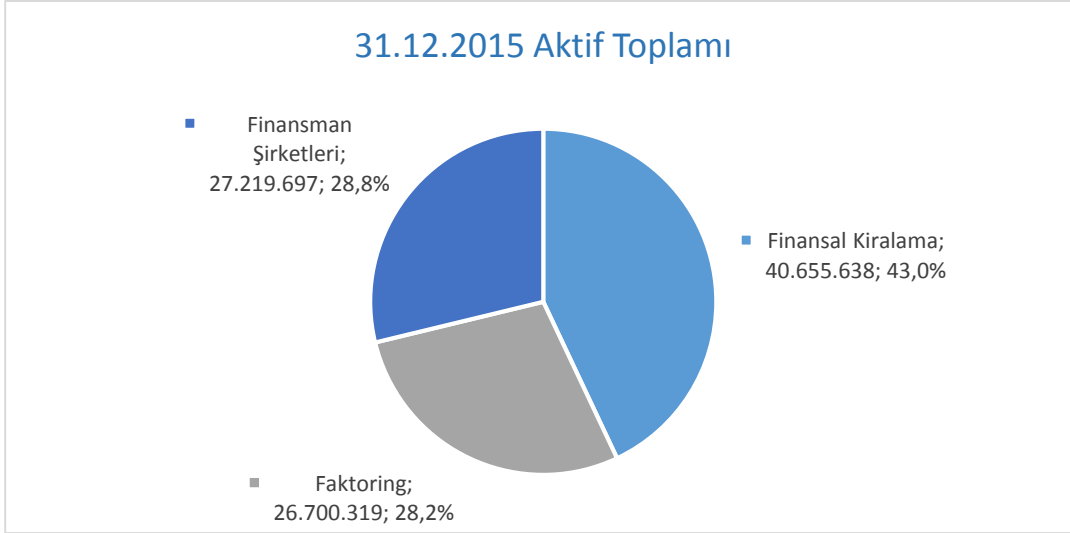
**31.12.2015**



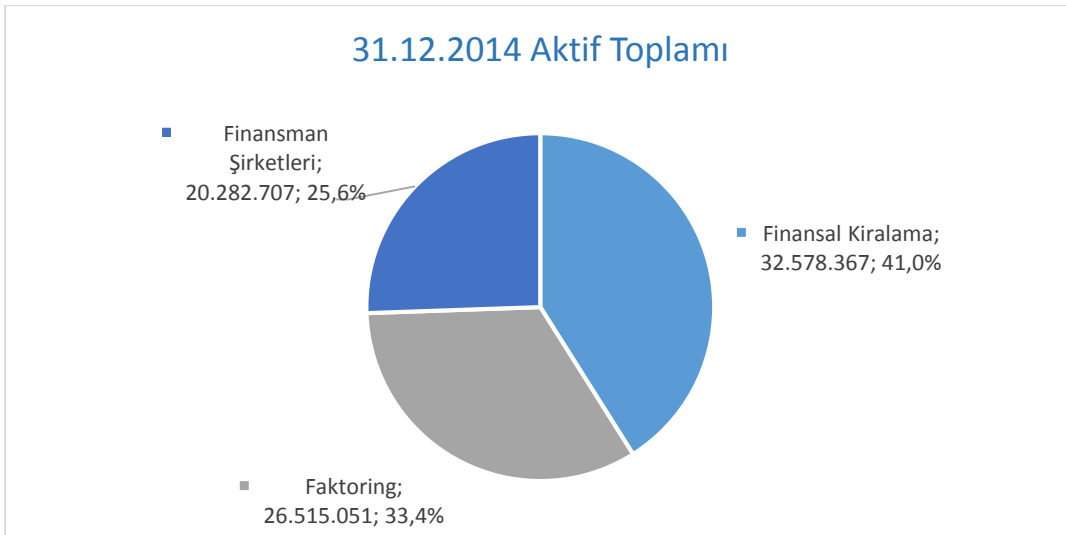
## MALİ TABLO KALEMLERİ ANALİZİ

(bin TL)

### Aktif Toplamı

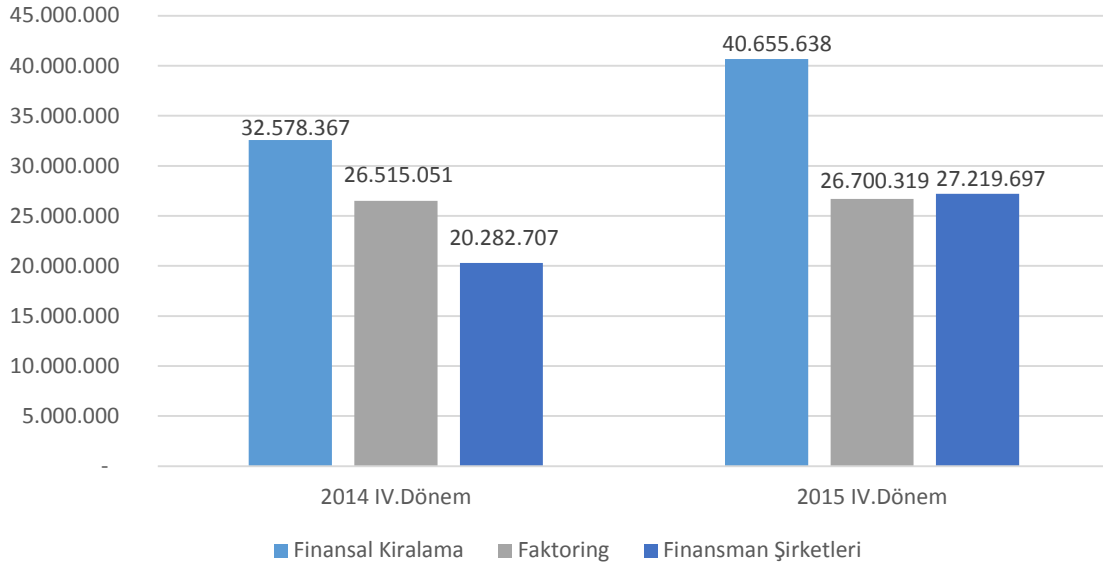


<b>Finansal Kiralama</b>	<b>40.655.638</b>	<b>%43,0</b>
<b>Faktoring</b>	<b>26.700.319</b>	<b>%28,2</b>
<b>Finansman Şirketleri</b>	<b>27.219.697</b>	<b>%28,8</b>
<b>Toplam</b>	<b>94.575.654</b>	<b>%100</b>

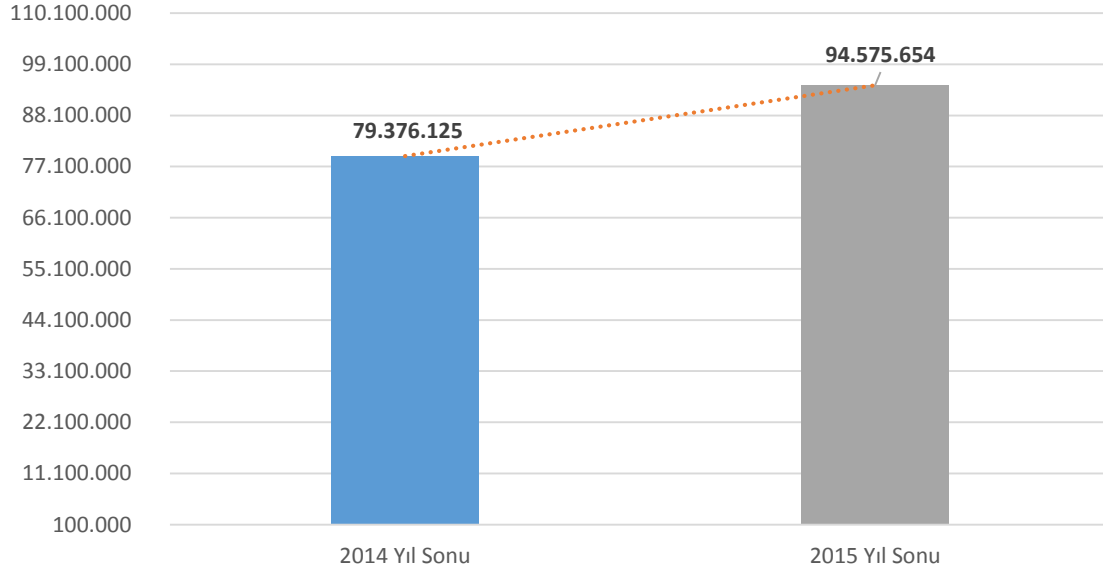


<b>Finansal Kiralama</b>	<b>32.578.367</b>	<b>%41,0</b>
<b>Faktoring</b>	<b>26.515.051</b>	<b>%33,4</b>
<b>Finansman Şirketleri</b>	<b>20.282.707</b>	<b>%25,6</b>
<b>Toplam</b>	<b>79.376.125</b>	<b>%100</b>

### Sektörler Bazında Aktif Büyüklük Dönemsel Karşılaştırma

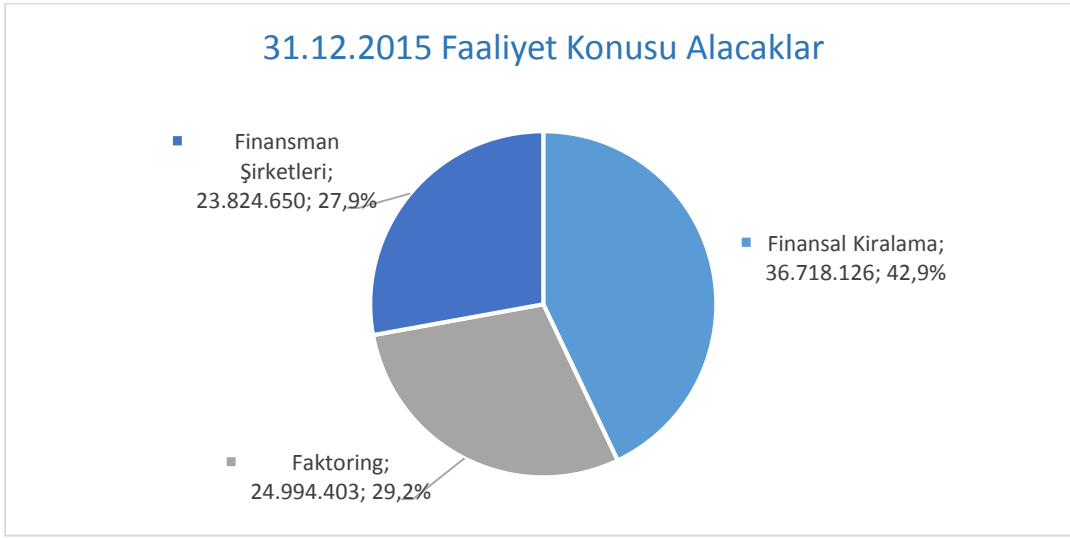


### Toplam Aktif Büyüklük Dönemsel Karşılaştırma

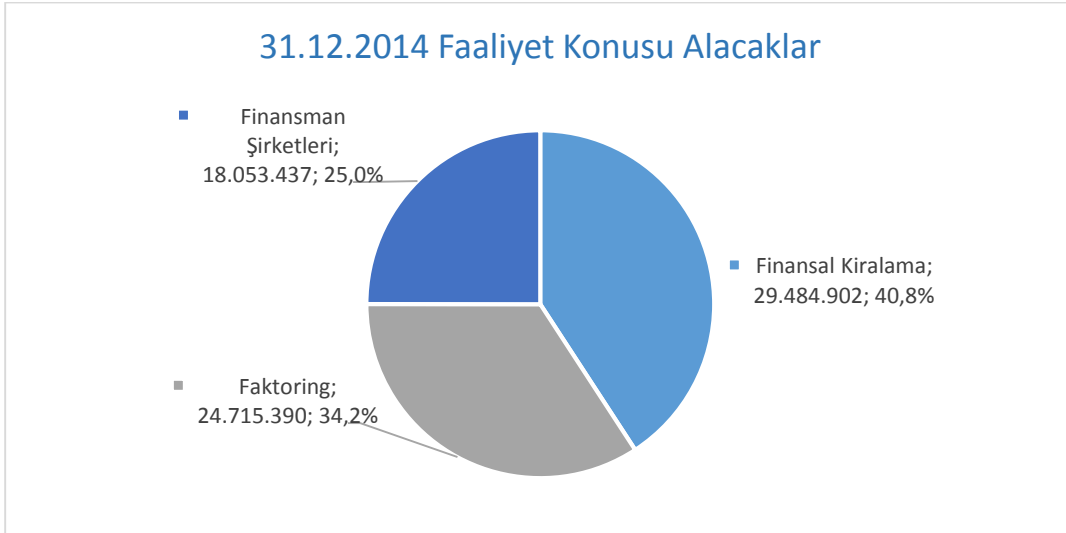


**31.12.2015 - 31.12.2014 Değişim : % 19,1**

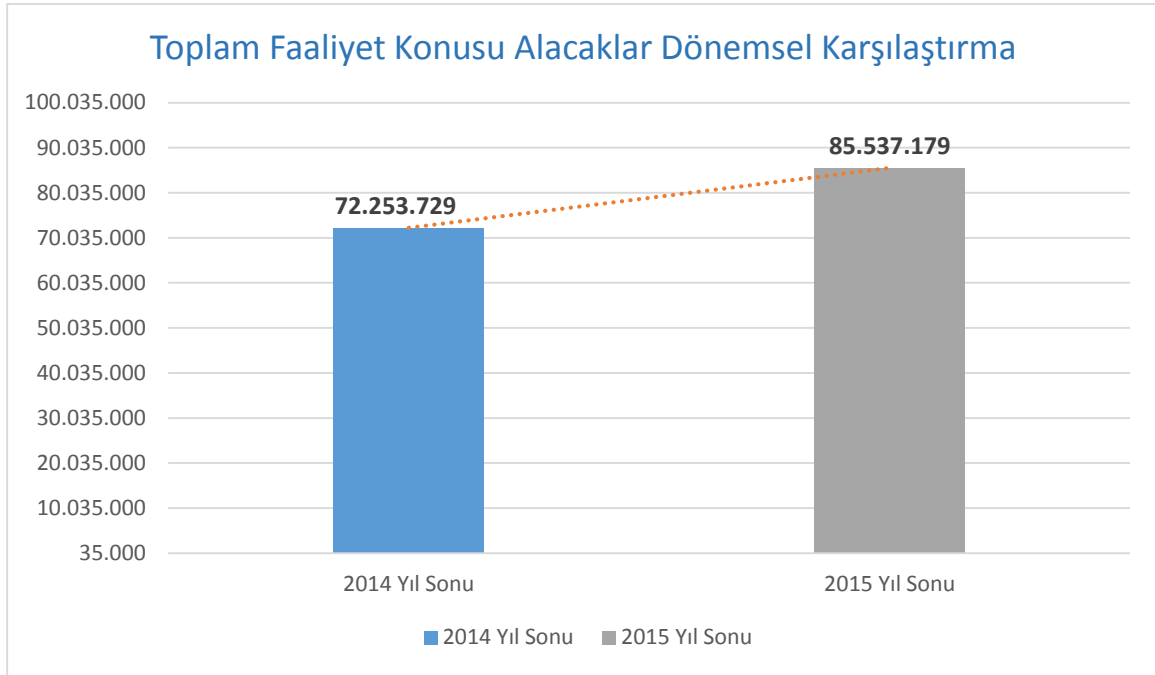
## Faaliyet Konusu Alacaklar



<b>Finansal Kiralama</b>	<b>36.718.126</b>	<b>%42,9</b>
<b>Faktoring</b>	<b>24.994.403</b>	<b>%29,2</b>
<b>Finansman Şirketleri</b>	<b>23.824.650</b>	<b>%27,9</b>
<b>Toplam</b>	<b>85.537.179</b>	<b>%100</b>



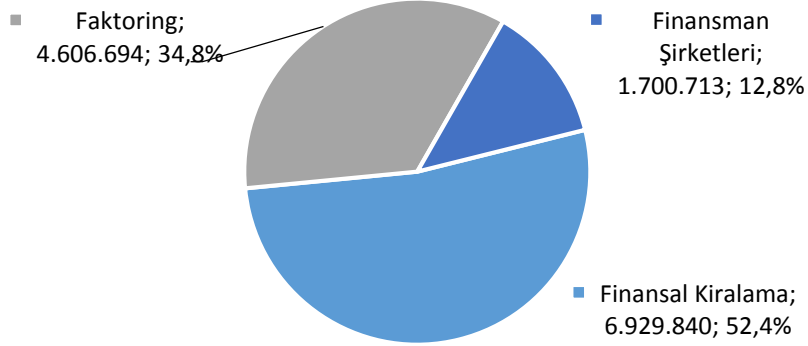
<b>Finansal Kiralama</b>	<b>29.484.902</b>	<b>%40,8</b>
<b>Faktoring</b>	<b>24.715.390</b>	<b>%34,2</b>
<b>Finansman Şirketleri</b>	<b>18.053.437</b>	<b>%25,0</b>
<b>Toplam</b>	<b>72.253.729</b>	<b>%100</b>



**31.12.2015-31.12.2014 Değişim : % 18,4**

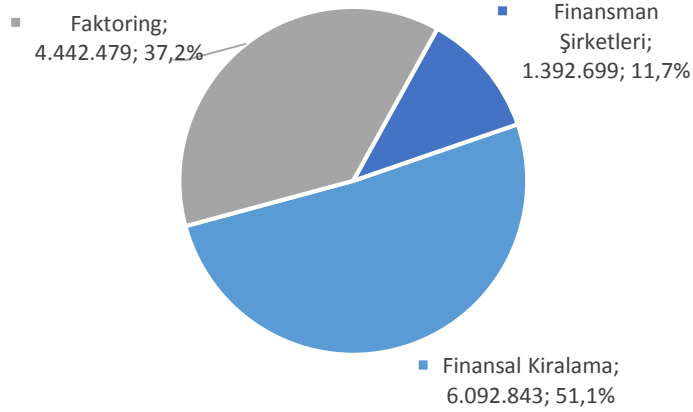
## Özkaynaklar

### 31.12.2015 Özkaynaklar



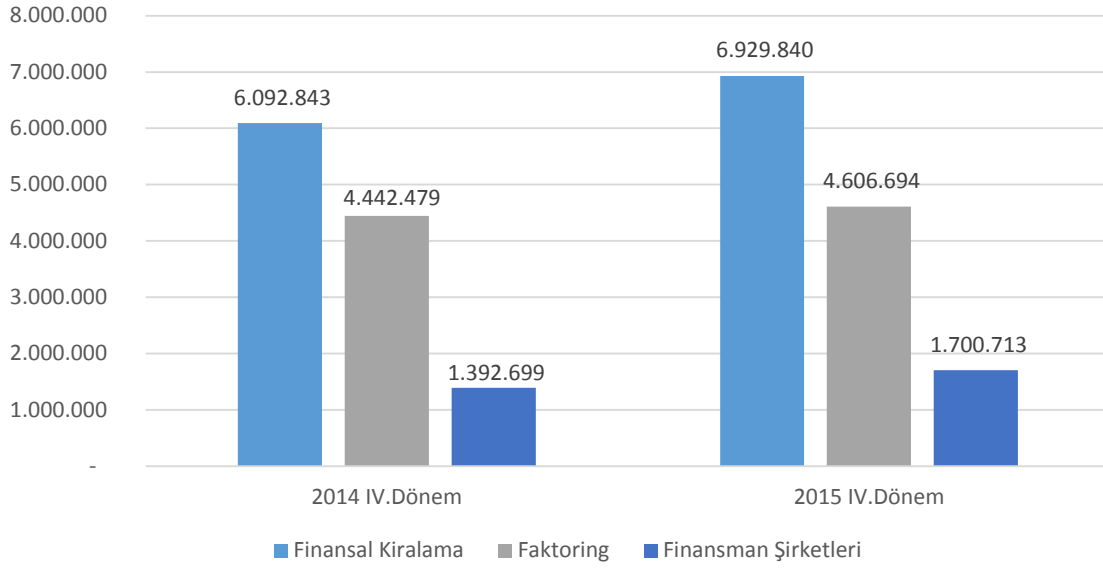
<b>Finansal Kiralama</b>	<b>6.929.840</b>	<b>%52,4</b>
<b>Faktoring</b>	<b>4.606.694</b>	<b>%34,8</b>
<b>Finansman Şirketleri</b>	<b>1.700.713</b>	<b>%12,8</b>
<b>Toplam</b>	<b>13.237.247</b>	<b>%100</b>

### 31.12.2014 Özkaynaklar

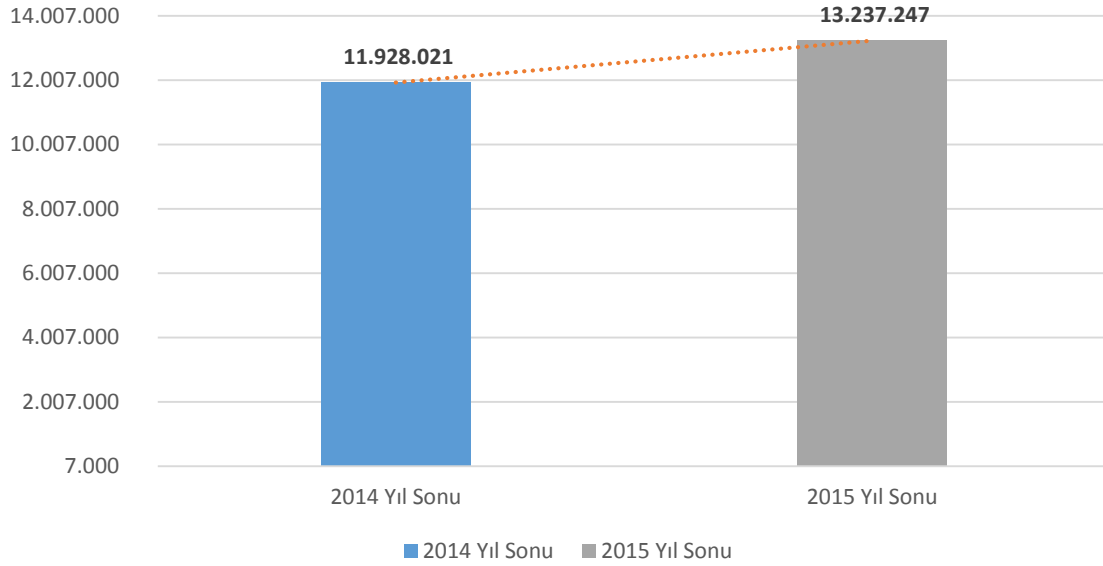


<b>Finansal Kiralama</b>	<b>6.092.843</b>	<b>%51,1</b>
<b>Faktoring</b>	<b>4.442.479</b>	<b>%37,2</b>
<b>Finansman Şirketleri</b>	<b>1.392.699</b>	<b>%11,7</b>
<b>Toplam</b>	<b>11.928.021</b>	<b>%100</b>

### Sektörler Bazında Özkaynaklar Dönemsel Karşılaştırma

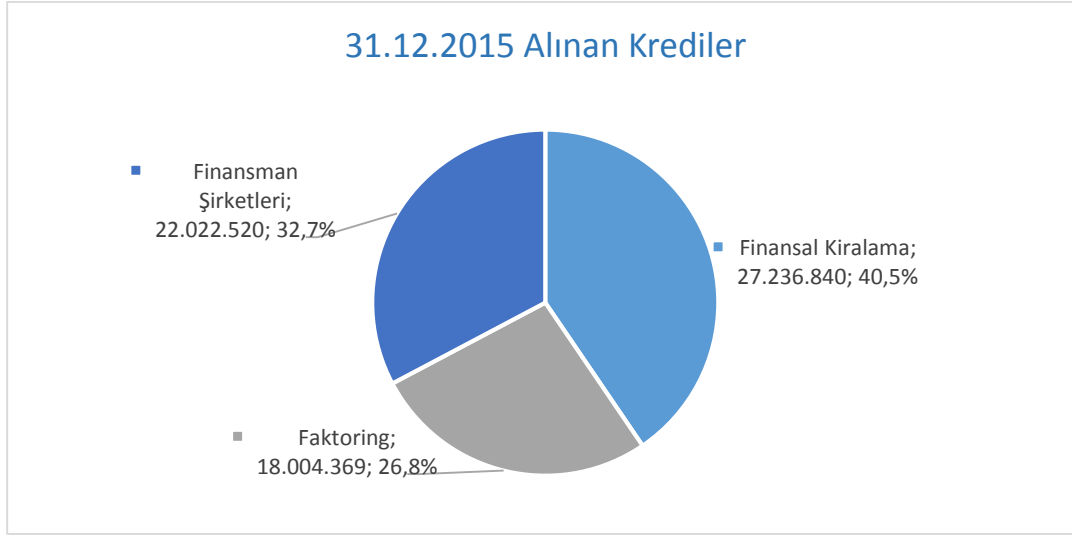


### Toplam Özkaynaklar Dönemsel Karşılaştırma

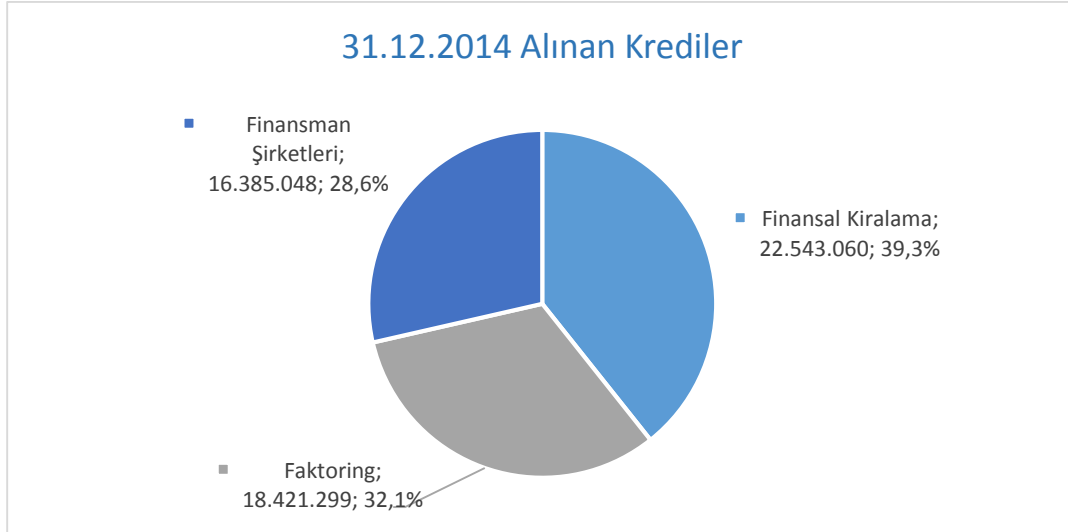


**31.12.2015 - 31.12.2014 Değişim : % 11**

## Alınan Krediler

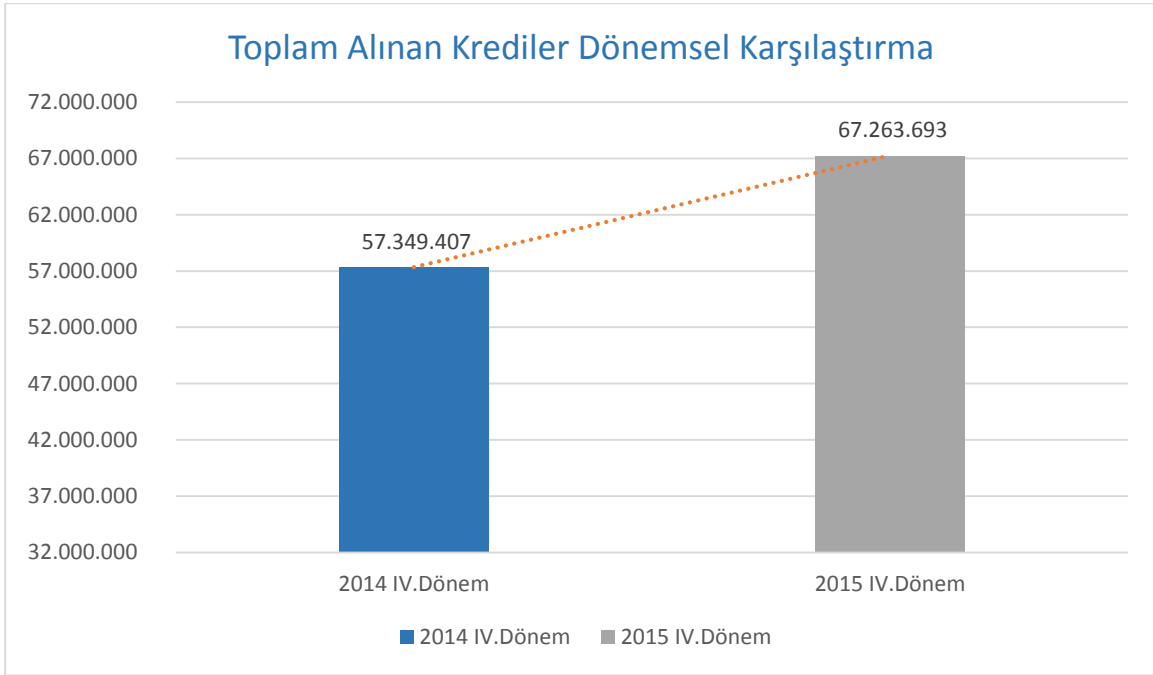
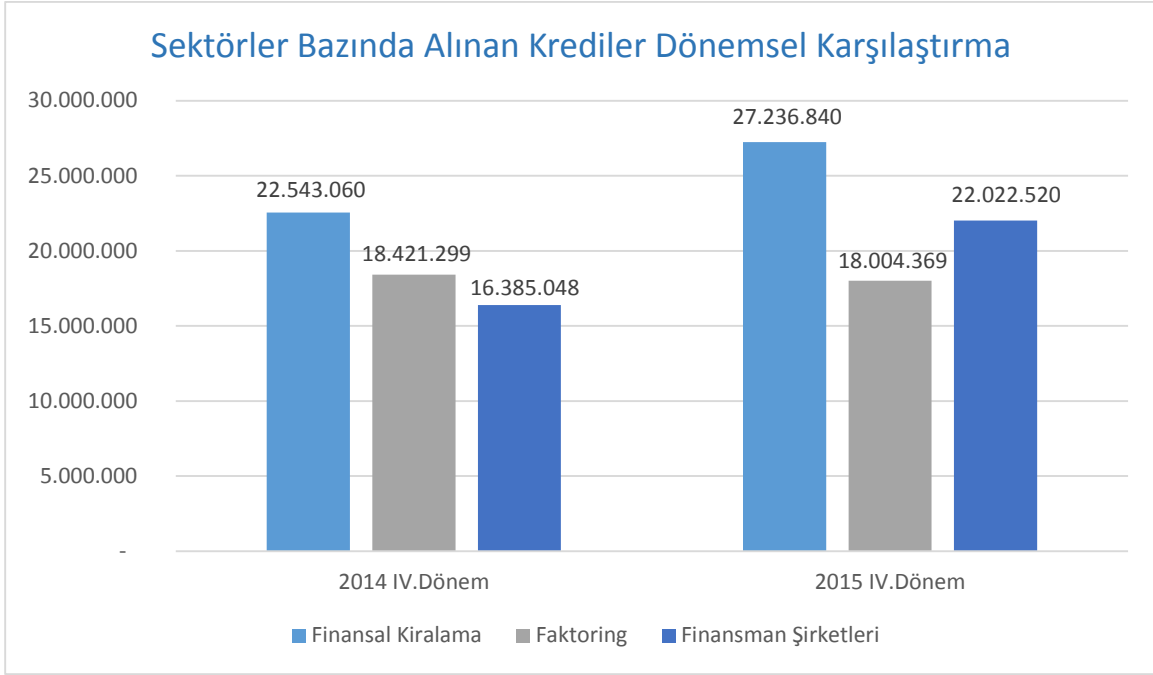


<b>Finansal Kiralama</b>	<b>27.236.840</b>	<b>%40,5</b>
<b>Faktoring</b>	<b>18.004.369</b>	<b>%26,8</b>
<b>Finansman Şirketleri</b>	<b>22.022.520</b>	<b>%32,7</b>
<b>Toplam</b>	<b>67.263.729</b>	<b>%100</b>



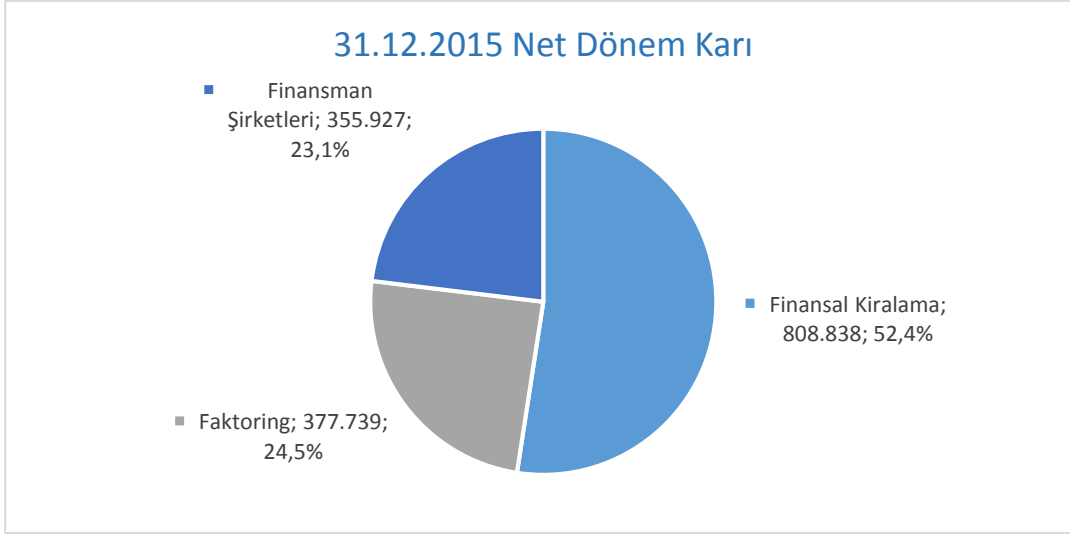
<b>Finansal Kiralama</b>	<b>22.543.060</b>	<b>%39,3</b>
<b>Faktoring</b>	<b>18.421.299</b>	<b>%32,1</b>
<b>Finansman Şirketleri</b>	<b>16.385.048</b>	<b>%28,6</b>
<b>Toplam</b>	<b>57.349.407</b>	<b>%100</b>



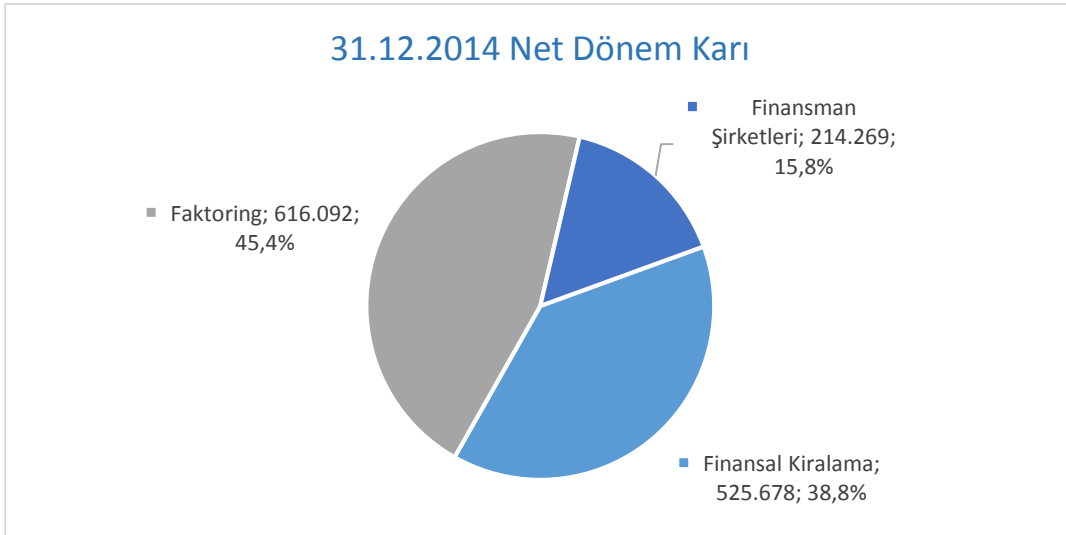


**31.12.2015 - 31.12.2014 Değişim : % 17,3**

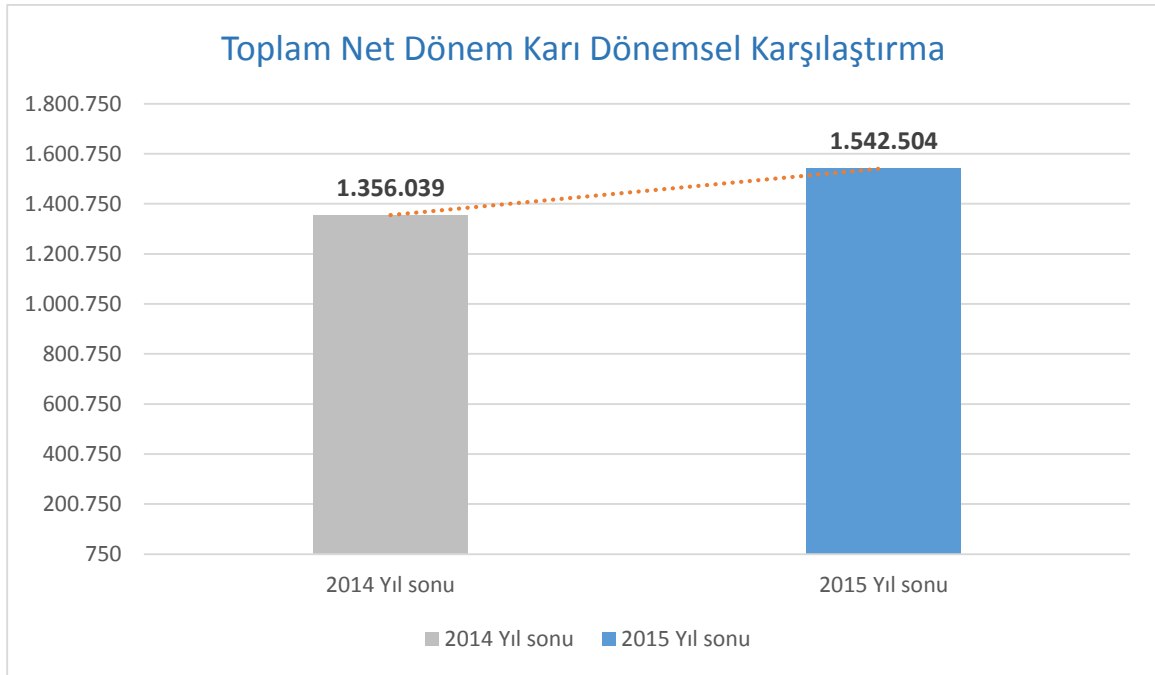
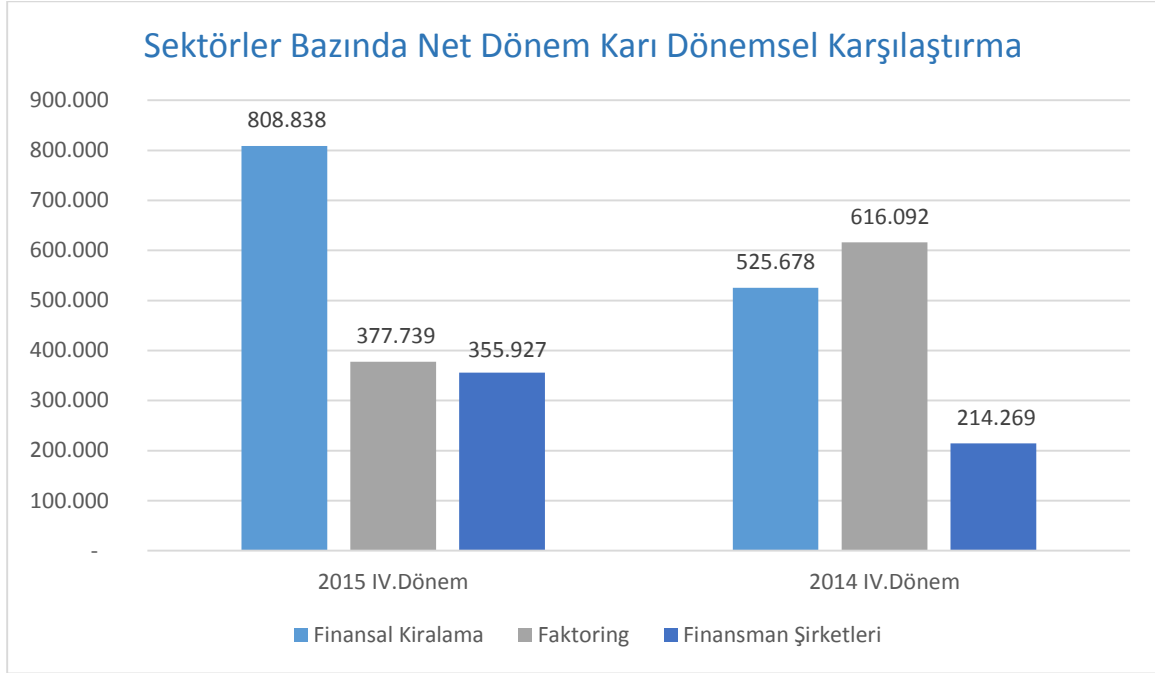
## Net Dönem Karı



<b>Finansal Kiralama</b>	<b>808.838</b>	<b>%52,4</b>
<b>Faktoring</b>	<b>377.739</b>	<b>%24,5</b>
<b>Finansman Şirketleri</b>	<b>355.927</b>	<b>%23,1</b>
<b>Toplam</b>	<b>1.542.504</b>	<b>%100</b>

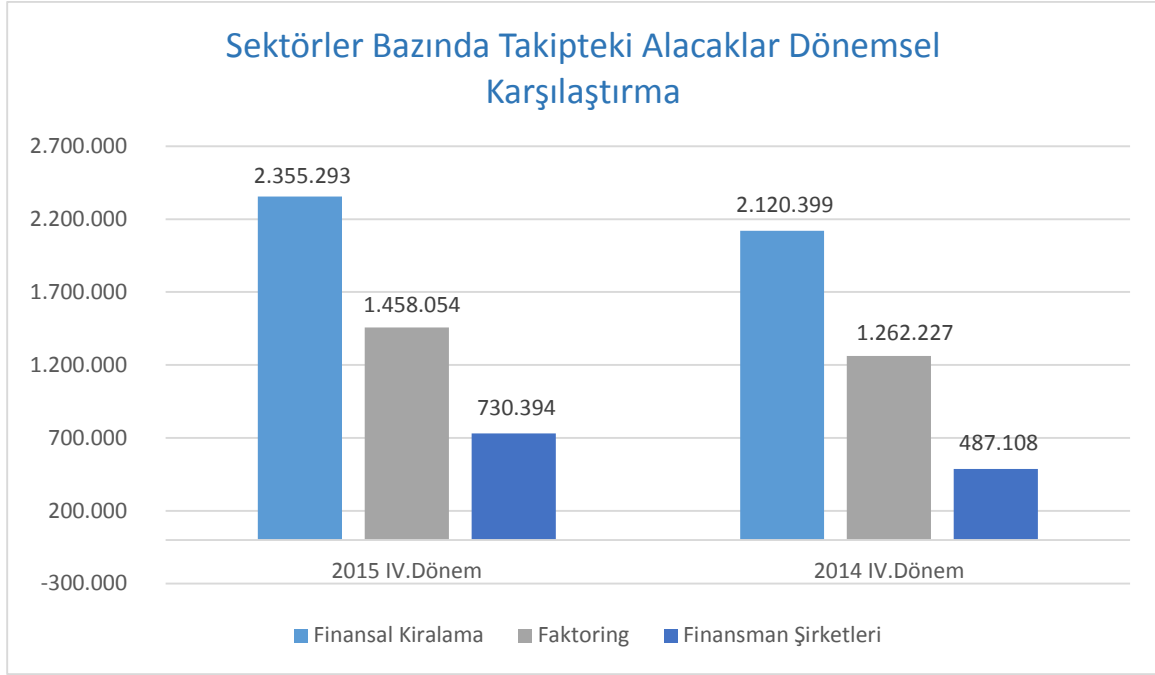


<b>Finansal Kiralama</b>	<b>525.678</b>	<b>%38,8</b>
<b>Faktoring</b>	<b>616.092</b>	<b>%45,4</b>
<b>Finansman Şirketleri</b>	<b>214.269</b>	<b>%15,8</b>
<b>Toplam</b>	<b>1.356.039</b>	<b>%100</b>

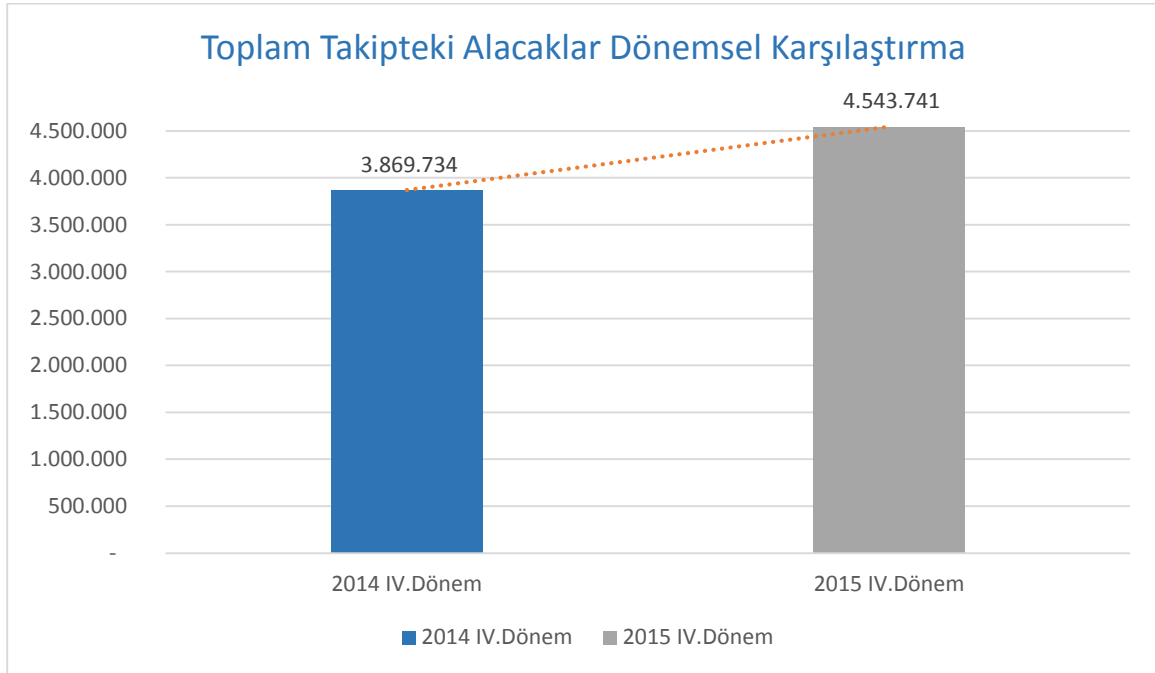


**31.12.2015-31.12.2014 Değişim : % 13,8**

## Takipteki Alacaklar

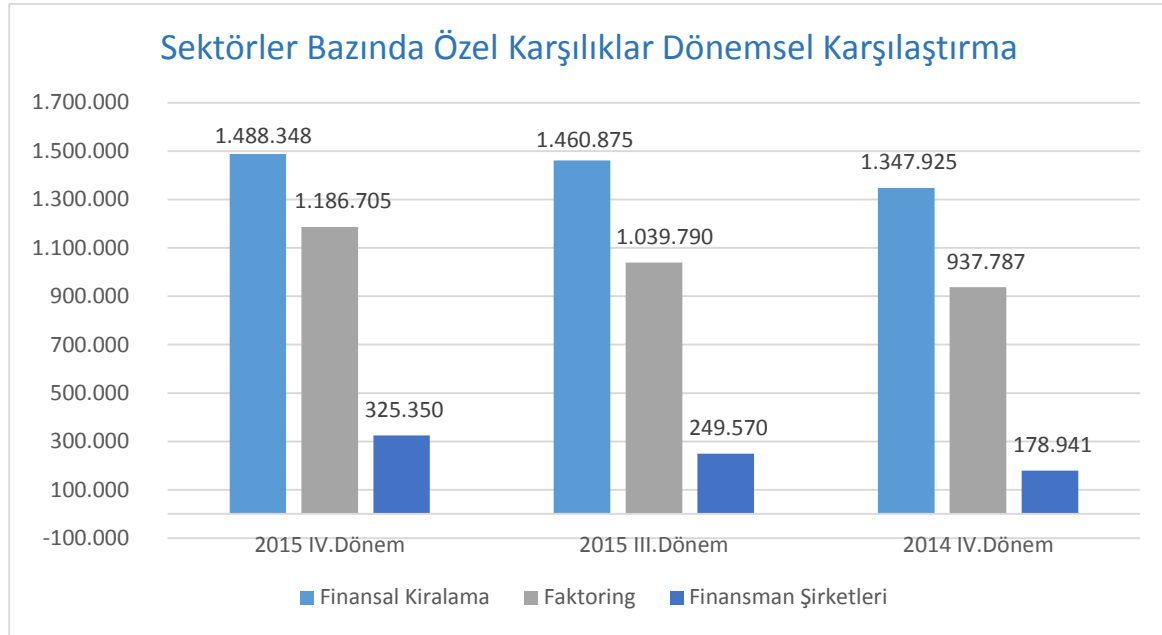


	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
31.12.2015	2.355.293	1.458.054	730.394	4.543.741
31.12.2014	2.120.399	1.262.227	487.108	3.869.734

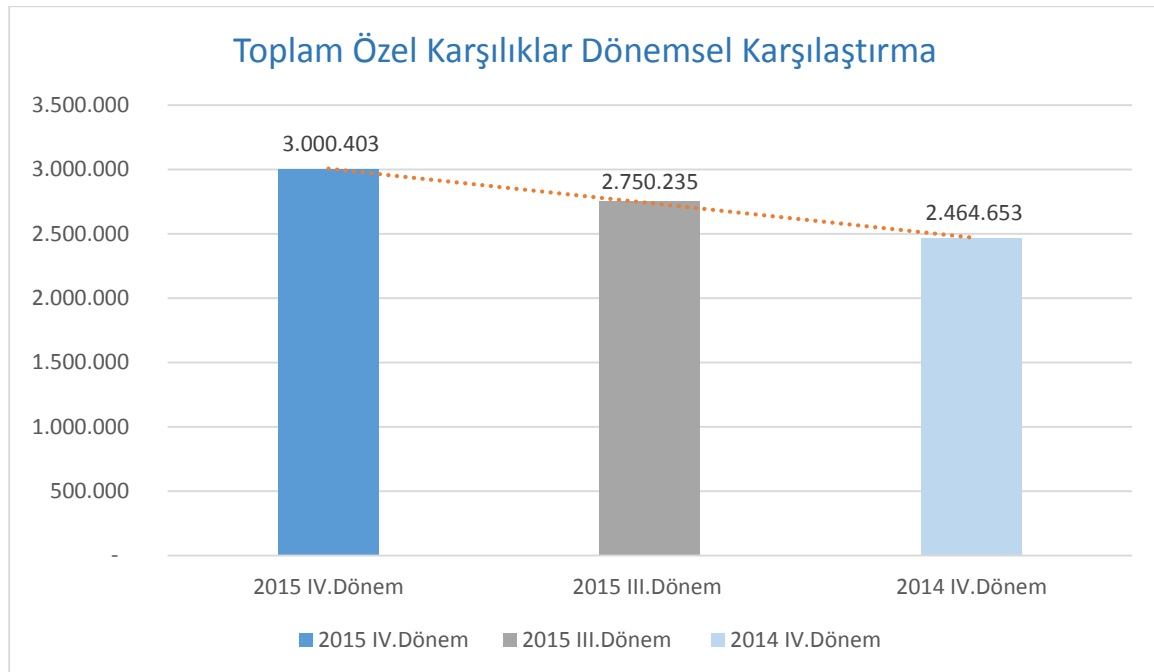


**31.12.2015 - 31.12.2014 Değişim : % 17,4**

## Özel Karşılıklar



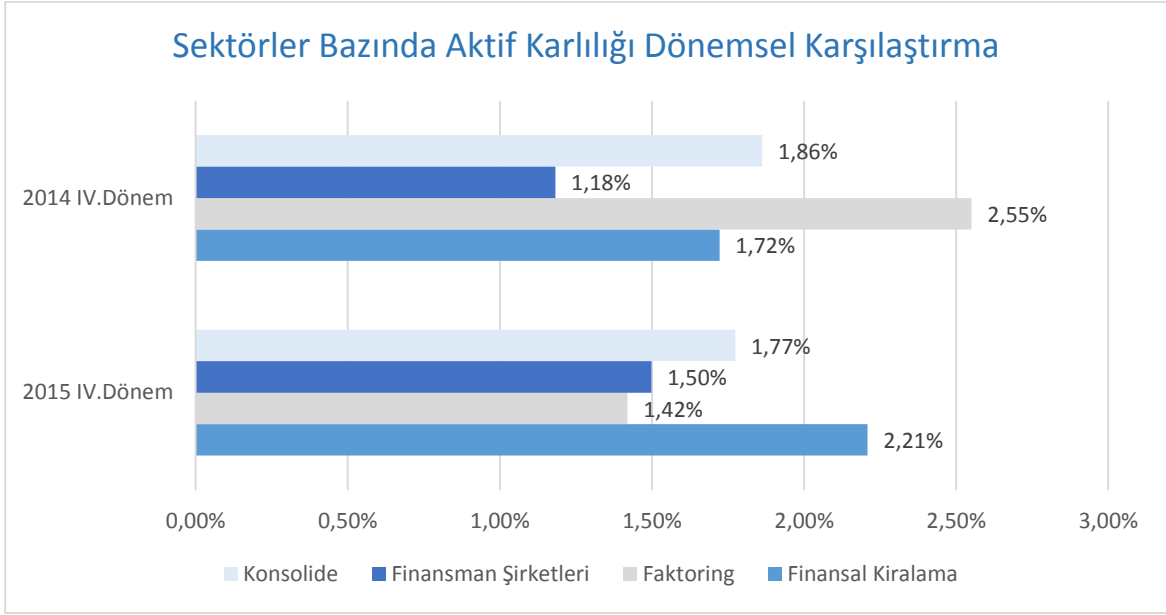
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
<b>31.12.2015</b>	<b>1.488.348</b>	<b>1.186.705</b>	<b>325.350</b>	<b>3.000.403</b>
<b>30.09.2015</b>	<b>1.460.875</b>	<b>1.039.790</b>	<b>249.570</b>	<b>2.750.235</b>
<b>31.12.2014</b>	<b>1.347.925</b>	<b>937.787</b>	<b>178.941</b>	<b>2.464.653</b>



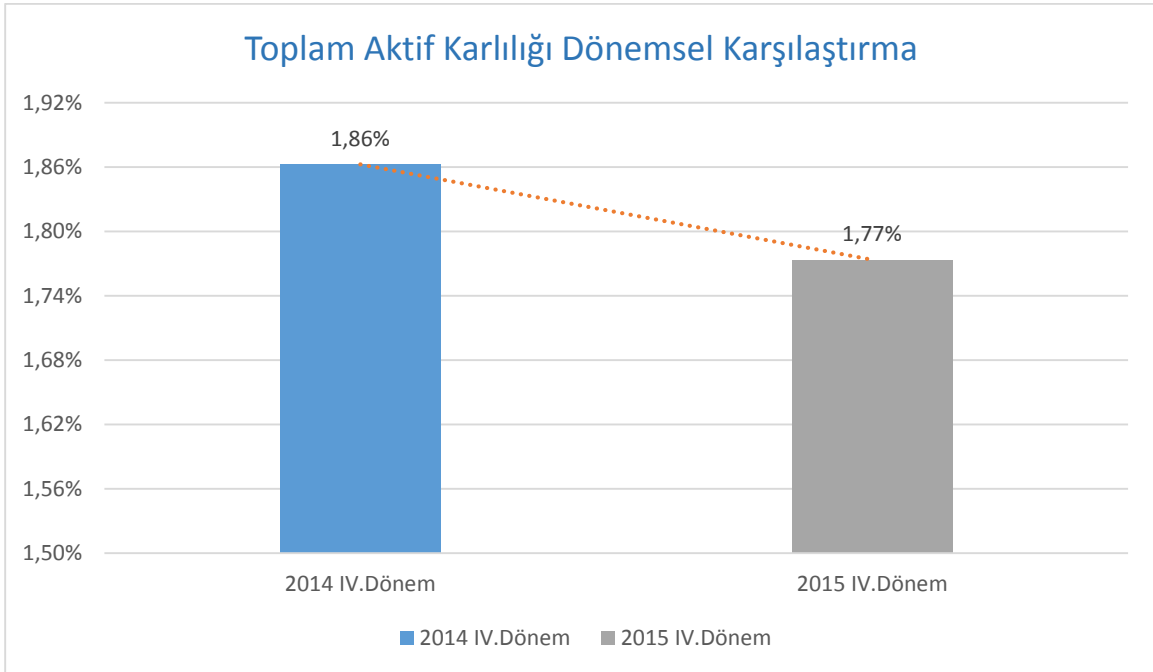
**31.12.2015 - 31.12.2014 Değişim : % 21,7**

**31.12.2015 - 30.09.2015 Değişim : % 9**

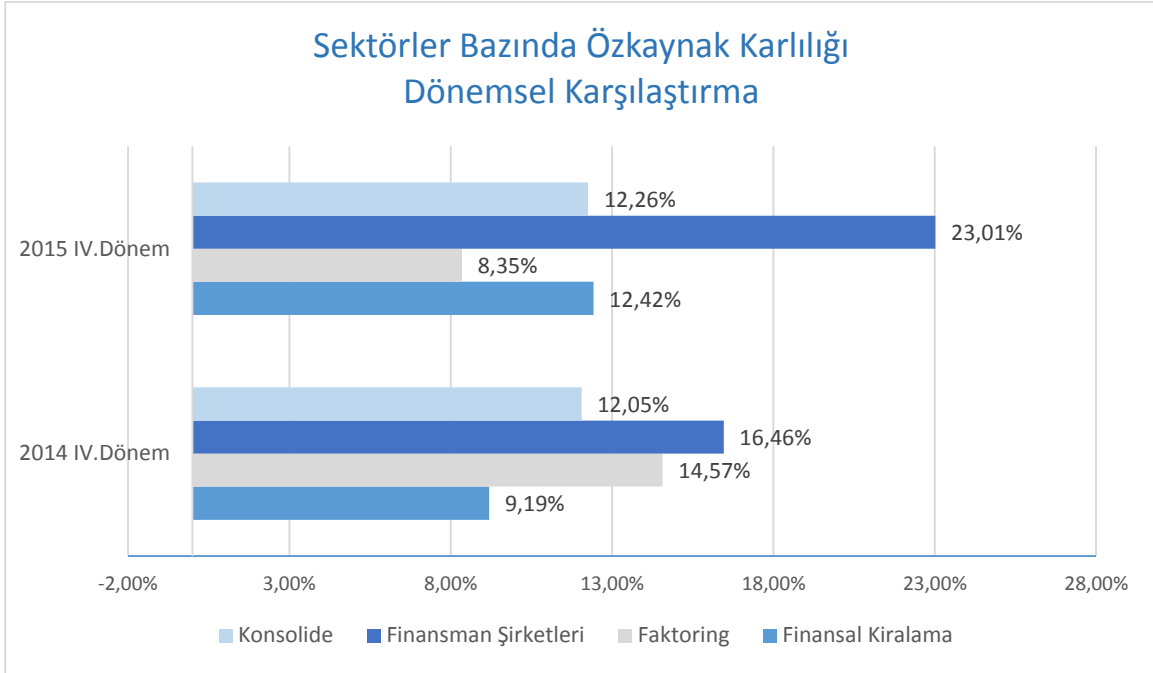
## Aktif Karlılığı



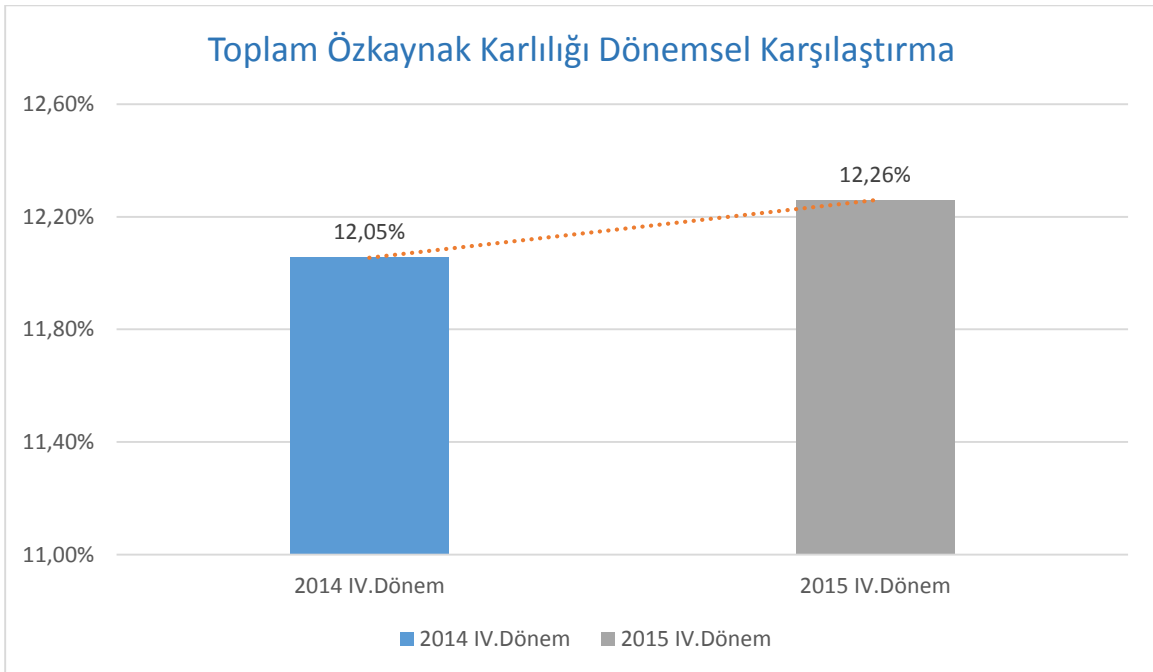
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
<b>31.12.2015</b>	<b>%2,21</b>	<b>%1,42</b>	<b>%1,50</b>	<b>%1,77</b>
<b>31.12.2014</b>	<b>%1,72</b>	<b>%2,55</b>	<b>%1,18</b>	<b>%1,86</b>



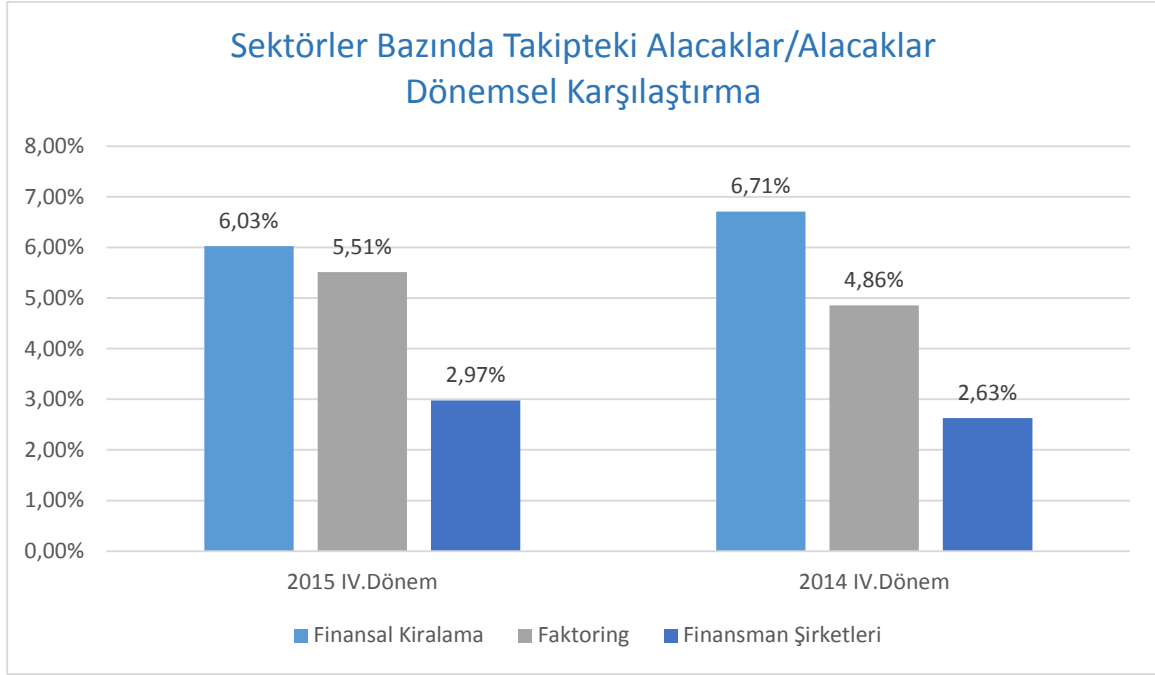
## Özkaynak Karlılığı



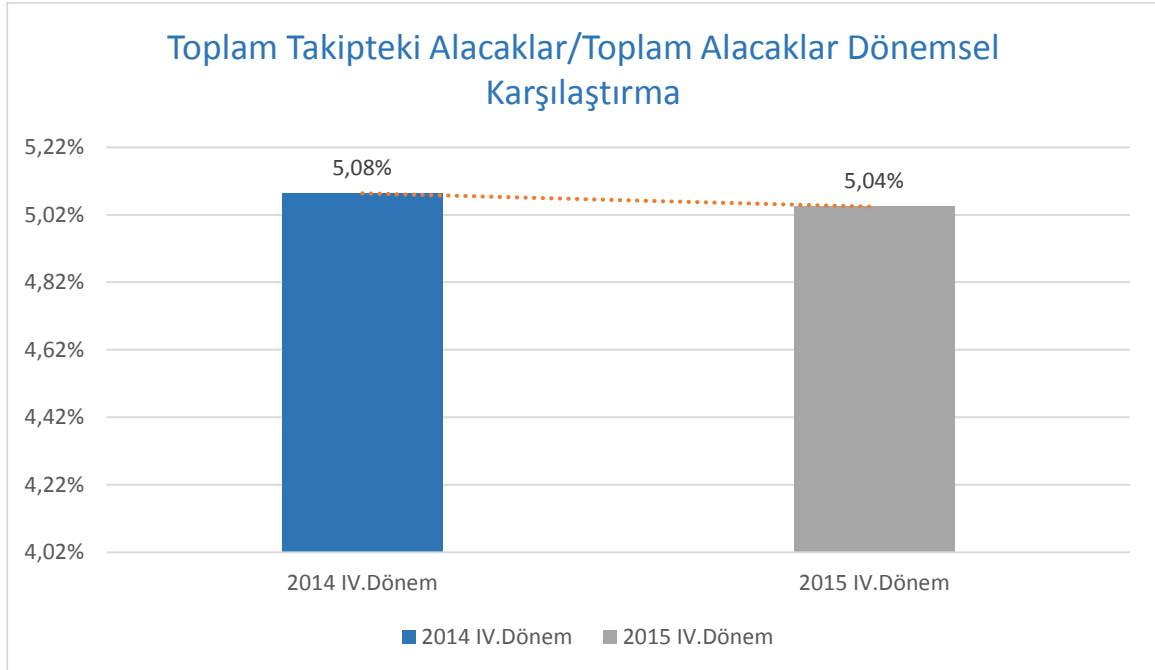
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
31.12.2015	%12,42	%8,35	%23,01	%12,26
31.12.2014	%9,19	%14,57	%16,46	%12,05



## Takipteki Alacaklar/Alacaklar

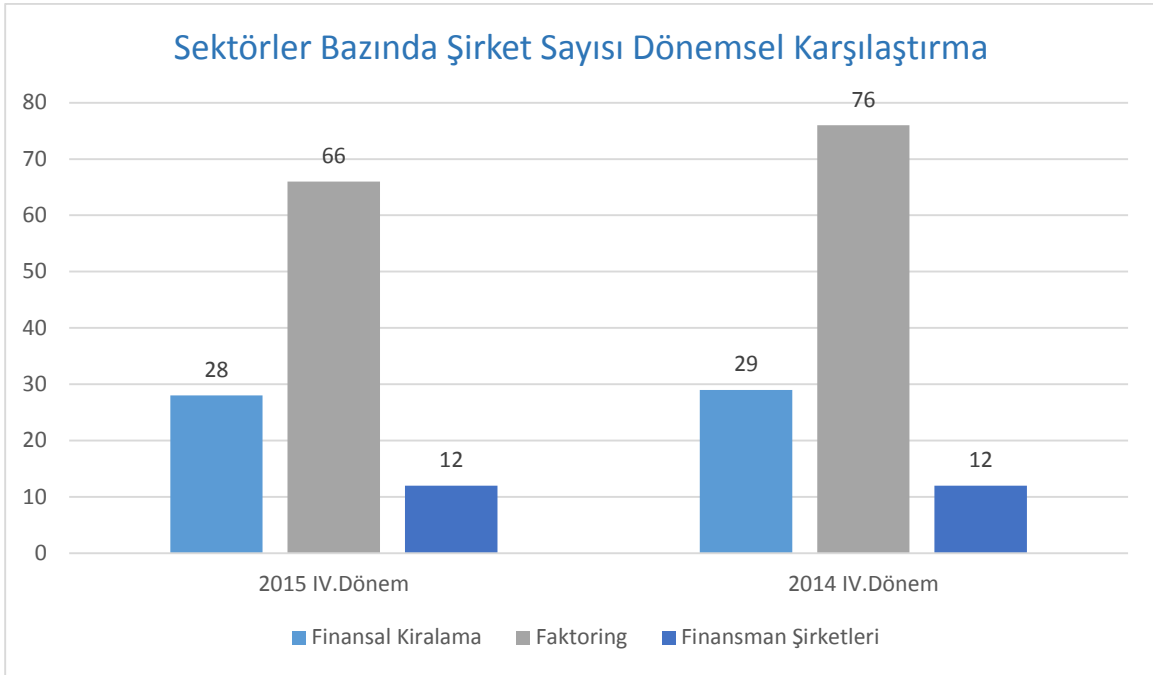


	Finansal Kiralama	Faktoring	Finansman Şirketleri	Konsolide
31.12.2015	%6,03	%5,51	%2,97	%5,04
31.12.2014	%6,71	%4,86	%2,63	%5,08

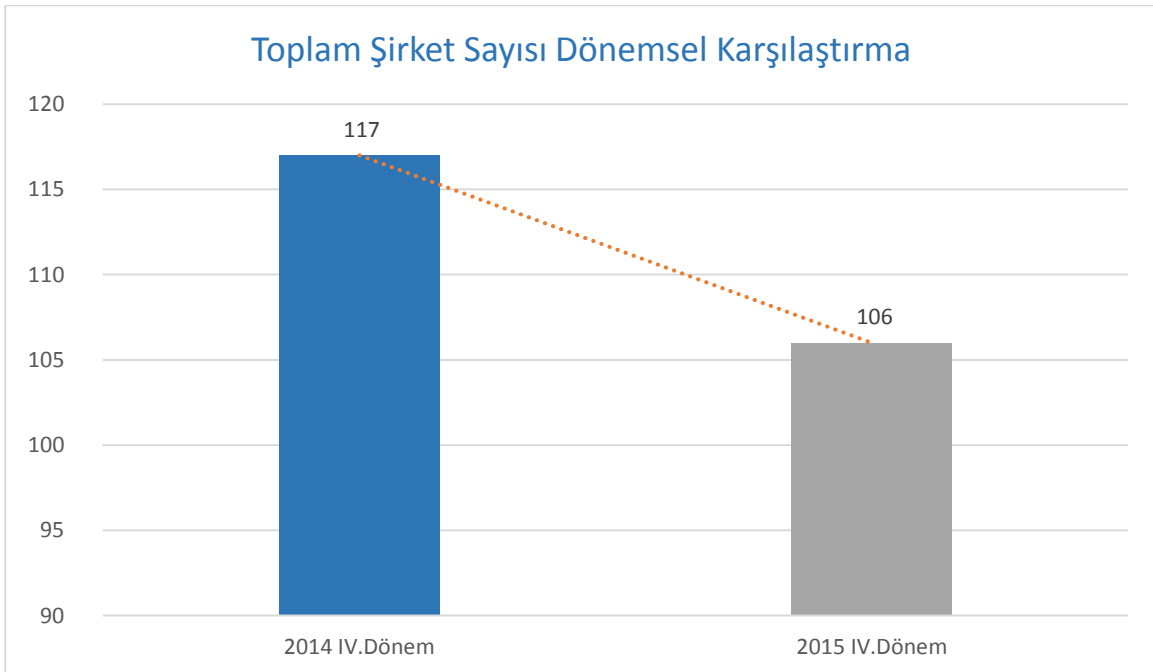




## ŞİRKET SAYISI

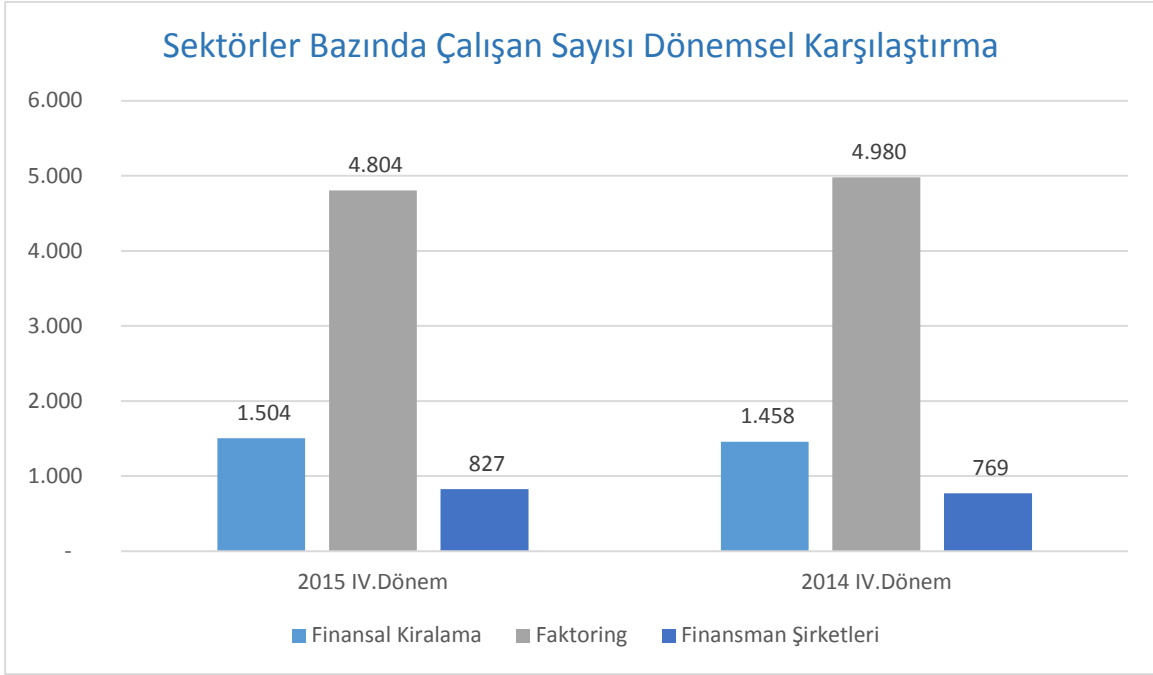


	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
31.12.2015	28	66	12	106
31.12.2014	29	76	12	117

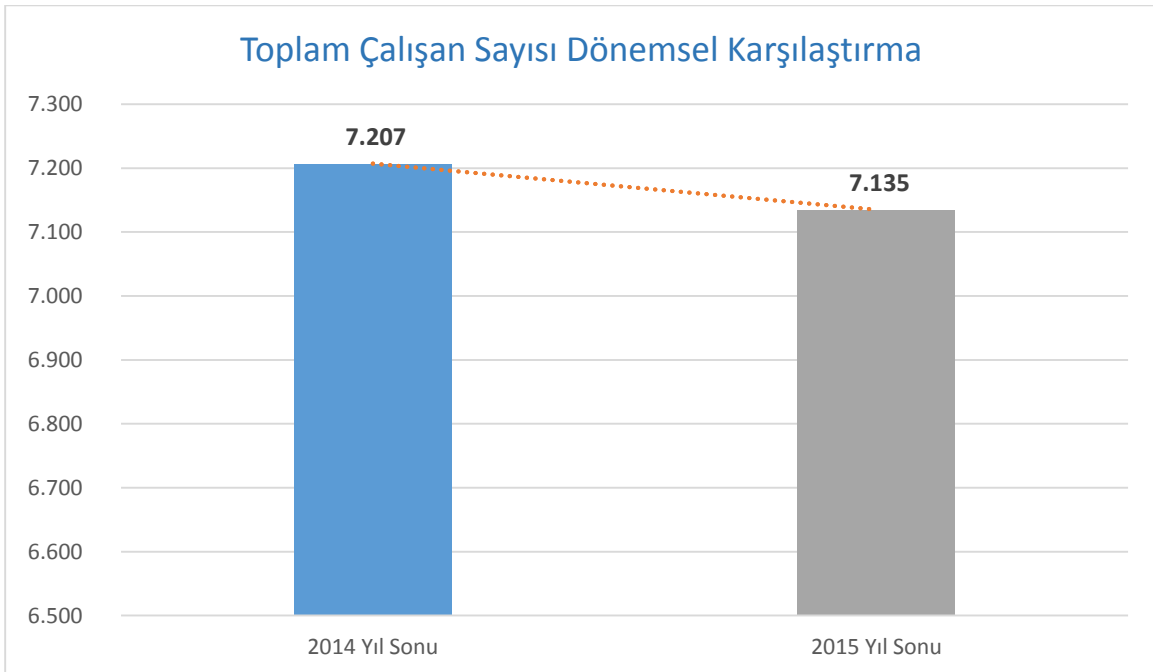


31.12.2015 - 31.12.2014 Değişim : -% 9,4

## ÇALIŞAN SAYISI

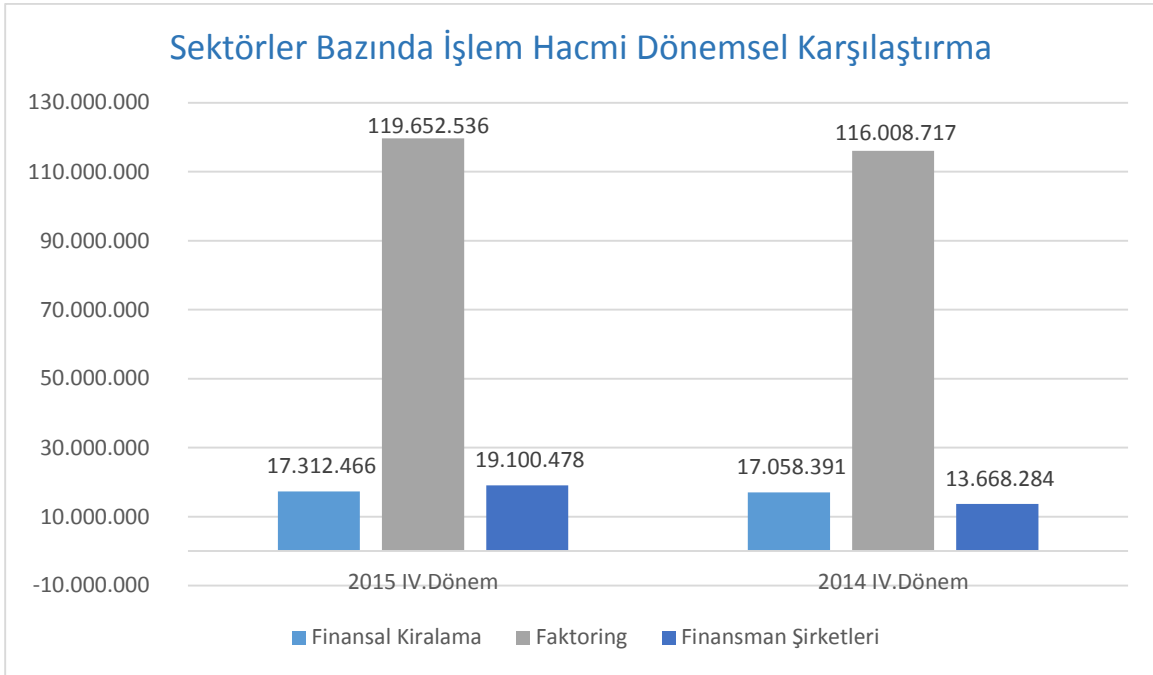


	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
31.12.2015	1.504	4.804	827	7.135
31.12.2014	1.458	4.980	769	7.207



**31.12.2015 - 31.12.2014 Değişim : -% 1**

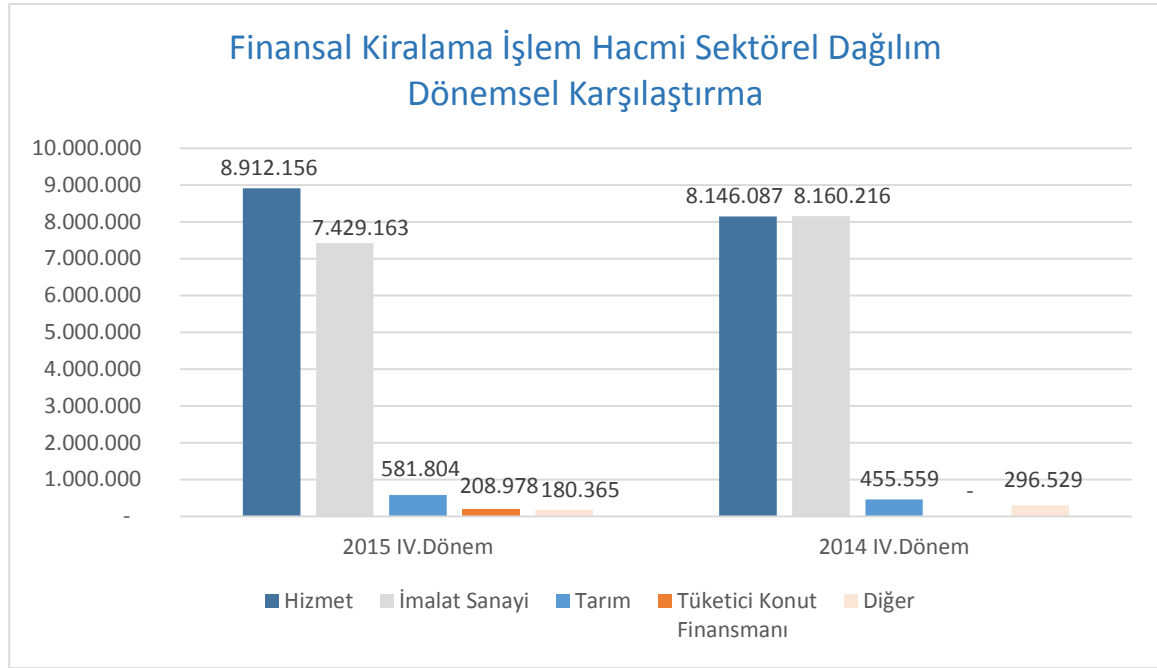
## İŞLEM HACMİ



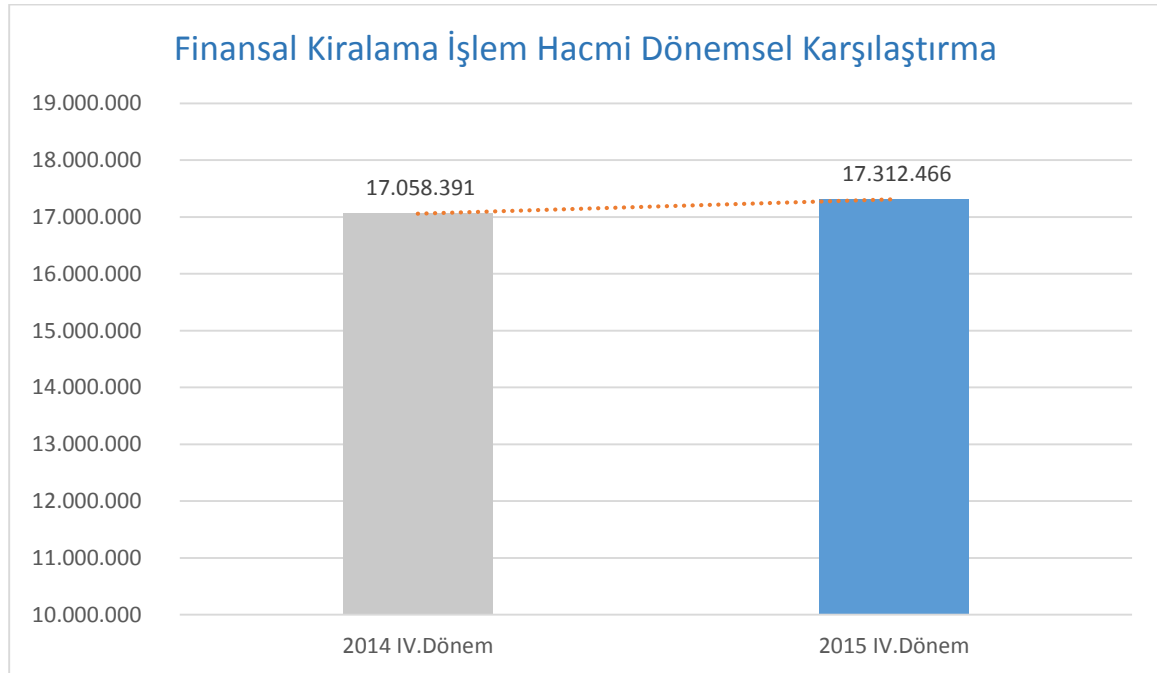
	Finansal Kiralama	Faktoring	Finansman Şirketleri	Toplam
31.12.2015	17.312.466	119.652.536	19.100.478	156.065.480
31.12.2014	17.058.391	116.008.717	13.668.284	146.735.392

31.12.2015 - 31.12.2014 Değişim : % 6,4

## FİNANSAL KİRALAMA İŞLEM HACMİ SEKTÖREL DAĞILIMI



	Hizmet	İmalat	Tarım	Tüketici Konut Finansmanı	Diğer	Toplam
<b>31.12.2015</b>	<b>8.912.156</b>	<b>7.429.163</b>	<b>581.804</b>	<b>208.978</b>	<b>180.365</b>	<b>17.312.466</b>
<b>31.12.2014</b>	<b>8.146.087</b>	<b>8.160.216</b>	<b>455.559</b>	<b>-</b>	<b>296.529</b>	<b>17.058.391</b>

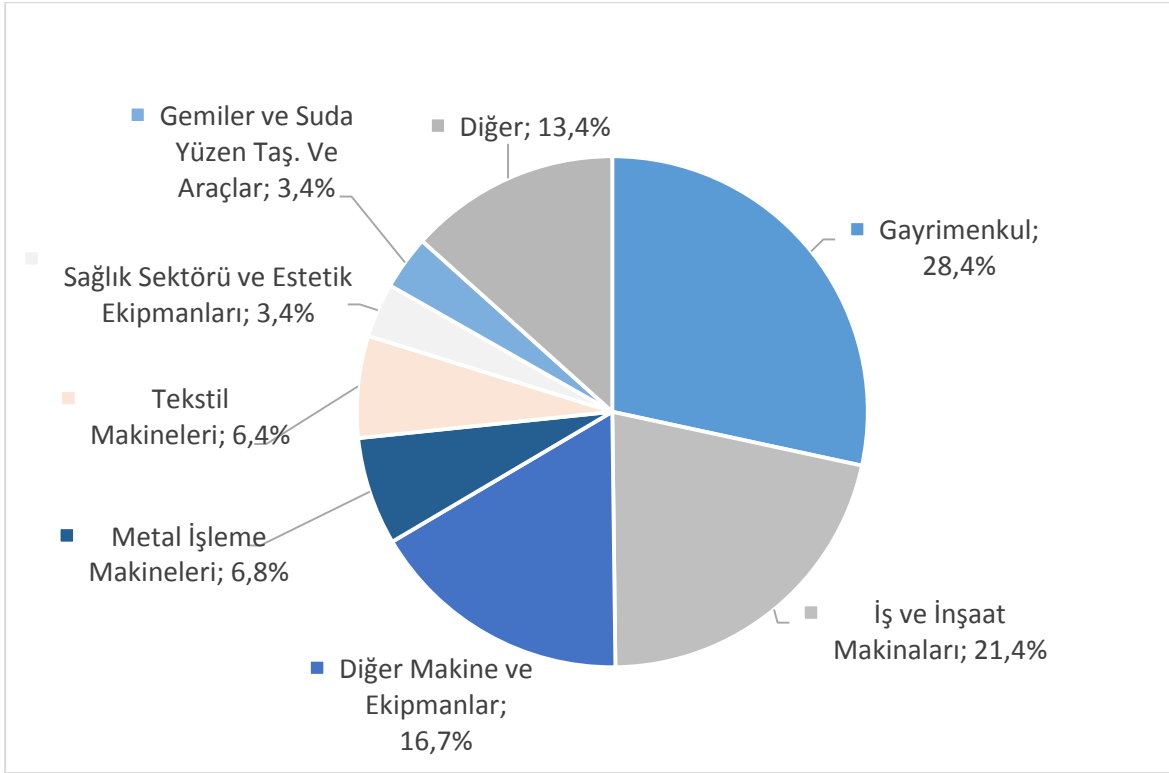


**31.12.2015-31.12.2014 Değişim : % 1,5**

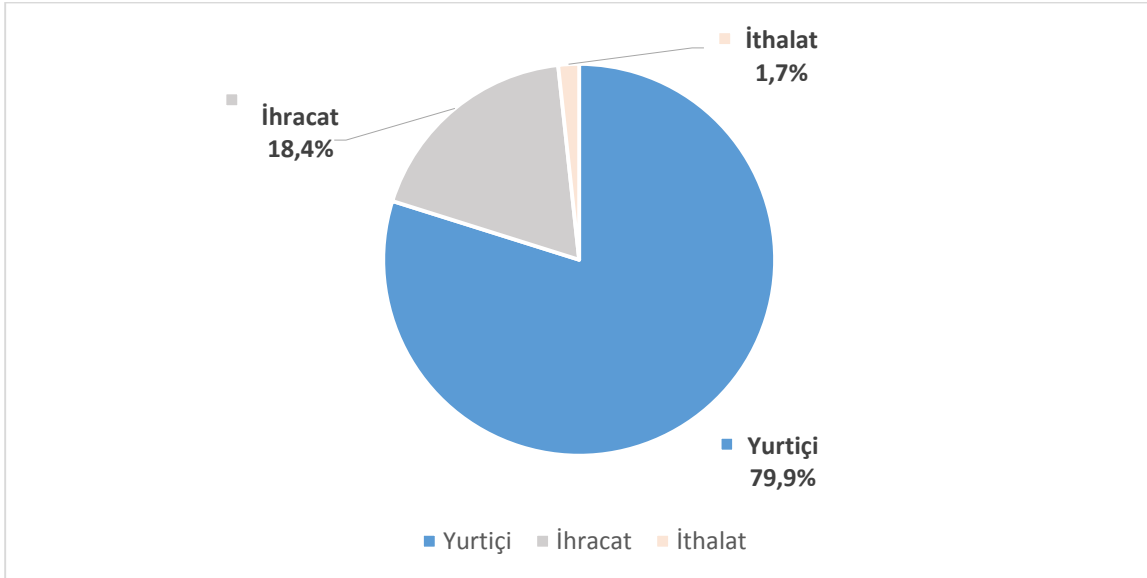
## Finansal Kiralama İşlemlerinde En Yüksek Payı Alan Sektörler-31.12.2015

		İşlem Tutarı	Oran
<b>Hizmet</b>		<b>8.912.156</b>	<b>%51.5</b>
İnşaat	:	3.597.190	%20.8
Toptan ve Per. Tic. Mot. Ar. Serv. Hizm.	:	1.206.742	%7.0
Emlak Kom. Kiralama ve İşletme Faaliyetleri	:	965.425	%5.6
Taşımacılık, Depolama ve Haberleşme	:	806.544	%4.7
Otel ve Restoranlar (Turizm)	:	695.768	%4.0
Diğer	:	1.640.487	%9.5
<b>İmalat Sanayi</b>		<b>7.429.163</b>	<b>%42.9</b>
Tekstil ve Tekstil Ürünleri Sanayi	:	1.600.370	%9.2
Metal Ana Sanayii ve İşl. Madde Üretimi	:	1.138.219	%6.6
Gıda, Meşrubat ve Tütün Sanayi	:	751.846	%4.3
Makine ve Teçhizat Sanayi	:	491.886	%2.8
Kauçuk ve Plastik Ürünleri	:	448.835	%2.6
Diğer	:	2.998.007	%17.4
<b>Tarım</b>	:	<b>581.804</b>	<b>%3.36</b>
<b>Tüketici Konut Finansmanı</b>	:	<b>208.978</b>	<b>%1.2</b>
<b>Diğer</b>	:	<b>180.365</b>	<b>%1.0</b>
<b>Toplam</b>	:	<b>17.312.466</b>	<b>%100</b>

## Finansal Kiralama İşlem Hacmi Varlıklara Göre Dağılımı

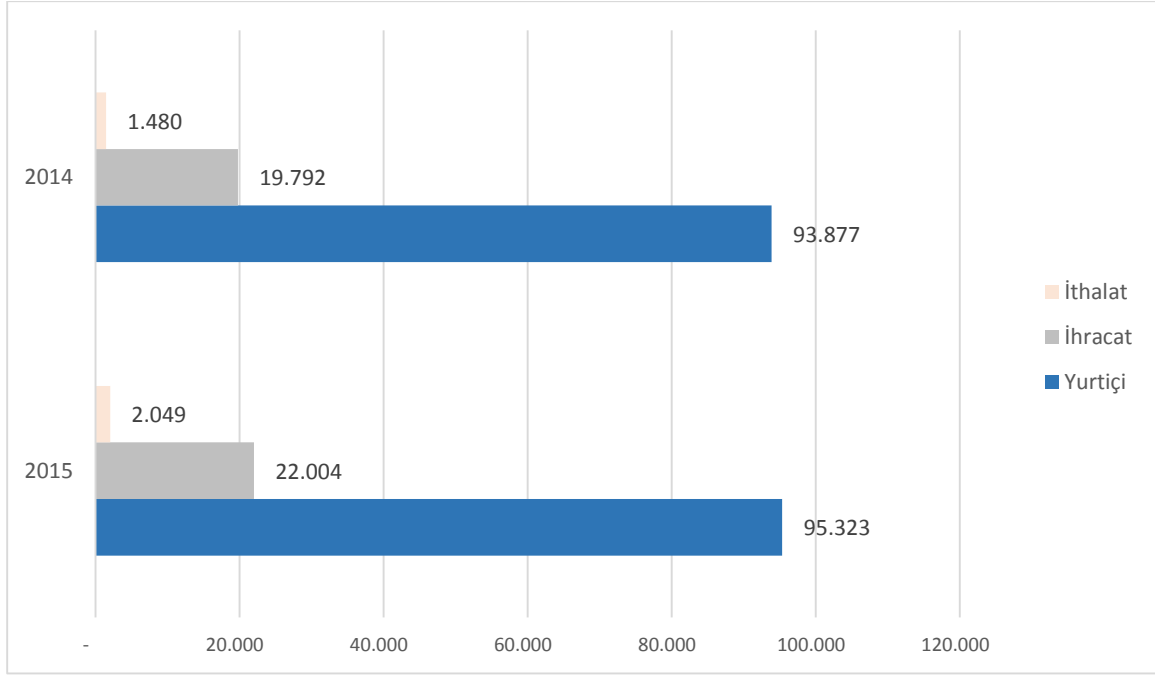


## FAKTÖRİNG SEKTÖRÜ CİRO DAĞILIMI



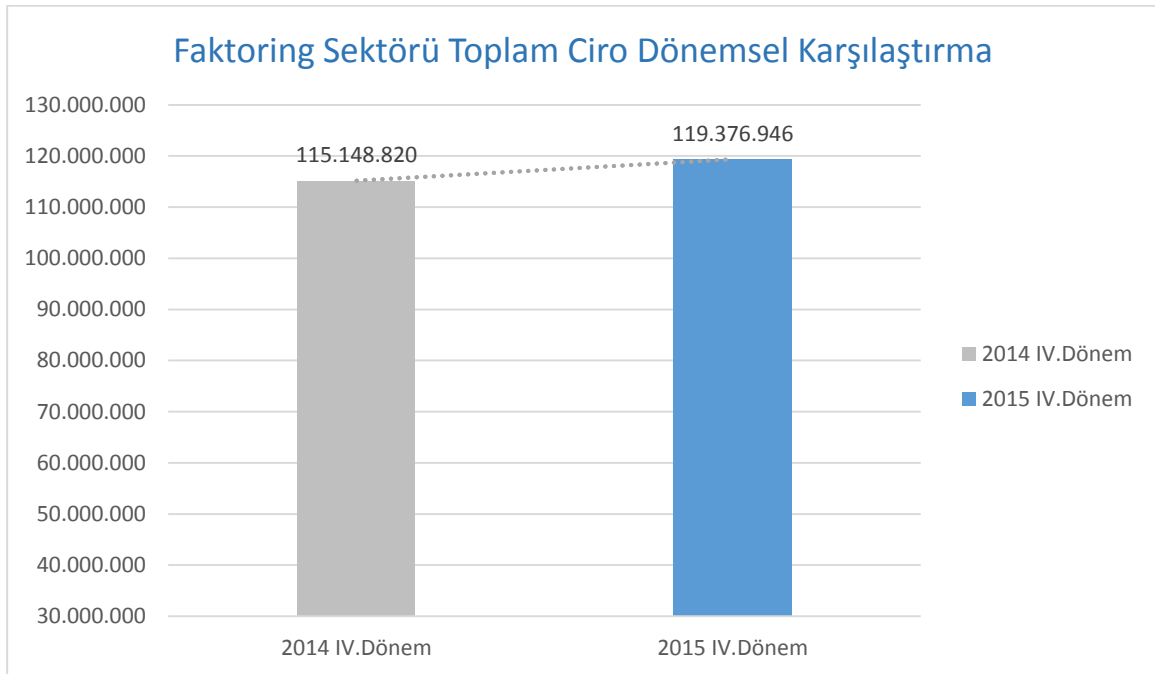
	Yurtiçi	İhracat	İthalat	Toplam
31.12.2015	95.323.174	22.004.831	2.048.942	119.376.946

\*Üye bazında hazırlanan Birlik verilerinden alınmıştır.



	Yurtiçi	İhracat	İthalat	Toplam
<b>31.12.2015</b>	<b>95.323</b>	<b>22.004</b>	<b>2.049</b>	<b>119.376</b>
<b>31.12.2014</b>	<b>93.877</b>	<b>19.792</b>	<b>1.480</b>	<b>115.149</b>

\*Üye bazında hazırlanan Birlik verilerinden alınmıştır.



**31.12.2015 - 31.12.2014 Değişim : % 3,6**

\*Üye bazında hazırlanan Birlik verilerinden alınmıştır.

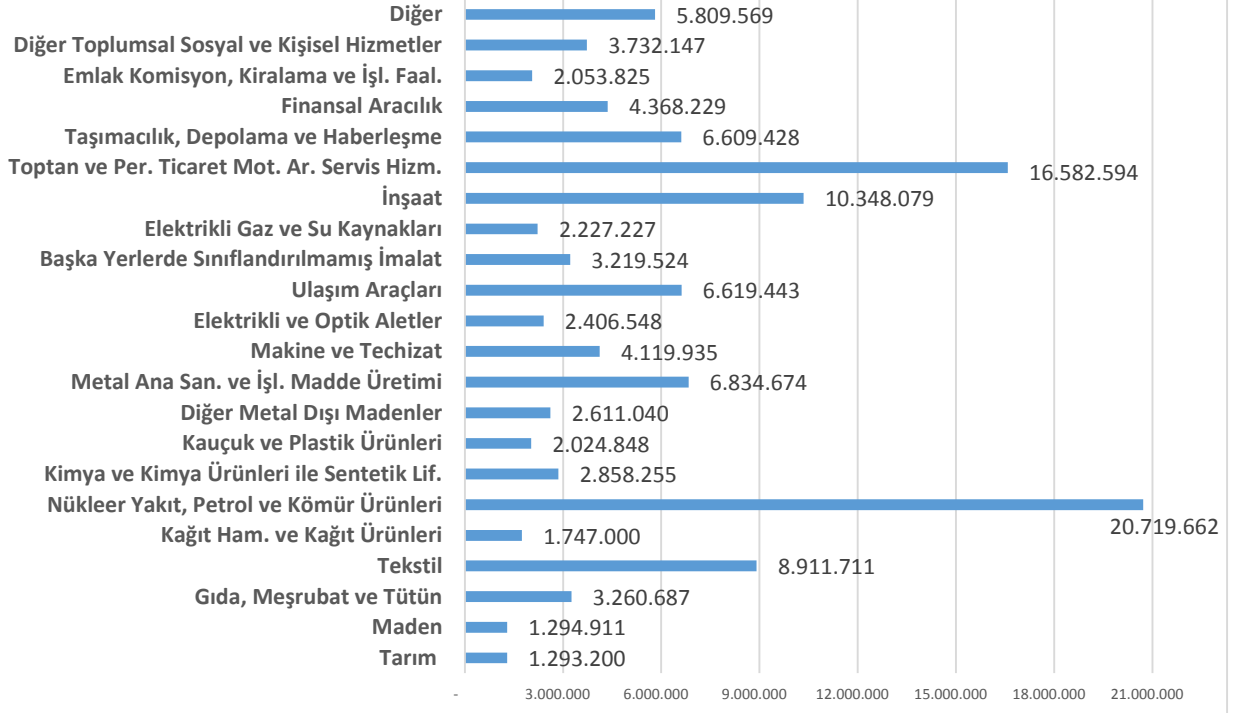
## Factoring İşlemlerinde En Yüksek Payı Alan Sektörler – 31.12.2015

		<b>İşlem Tutarı</b>	<b>Oran</b>
<b>İmalat Sanayi</b>		<b>70.385.934</b>	<b>%58,8</b>
Nükleer Yakıt, Pet, Kömür Ürün. San.	:	20.719.662	%17,3
Tekstil ve Tekstil Ürünleri Sanayi	:	8.911.711	%7,4
Metal Ana Sanayii ve İşl. Madde Üretimi	:	6.834.674	%5,7
Ulaşım Araçları Sanayi		6.619.443	%5,5
Diğer	:	27.300.444	%22,9
<b>Hizmet</b>		<b>45.390.679</b>	<b>%37,9</b>
Toptan ve Per. Tic. Mot. Ar. Serv. Hizm.	:	16.582.594	%13,9
İnşaat	:	10.348.079	%8,6
Taşımacılık, Depolama ve Haberleşme	:	6.609.428	%5,5
Diğer Toplumsal Sosyal ve Kişisel Hizmetler	:	3.732.147	%3,1
Diğer	:	8.118.431	%6,8
<b>Tarım</b>	:	<b>1.293.200</b>	<b>%1,1</b>
<b>Diğer</b>	:	<b>5.809.569</b>	<b>%4,9</b>
<b>Toplam</b>	:	<b>119.652.536</b>	<b>%100</b>

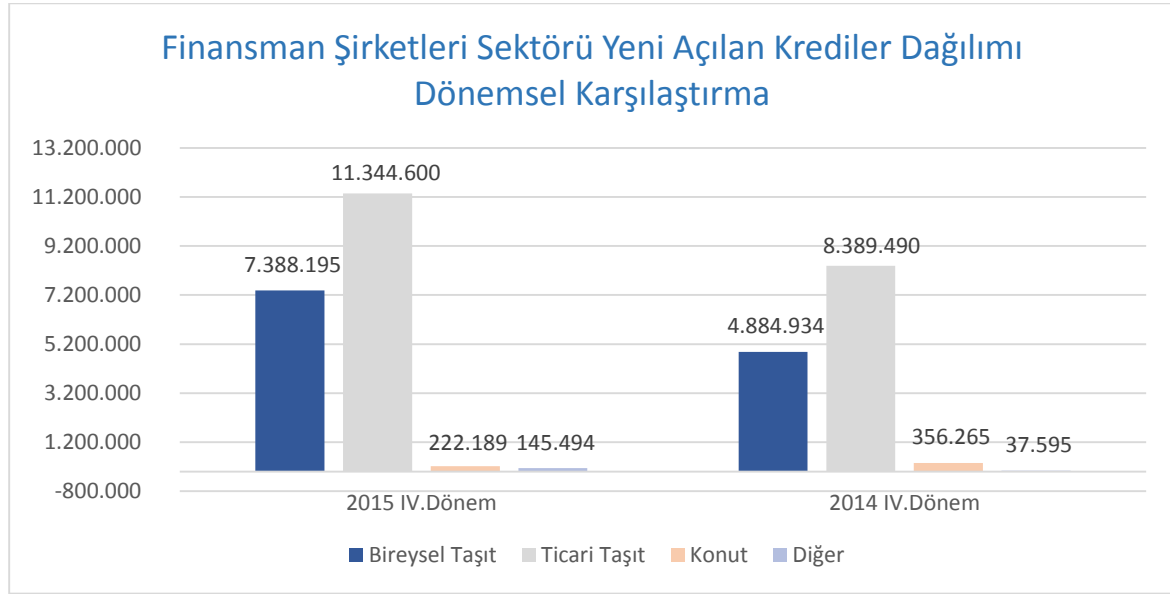
\* BDDK verilerinden alınmıştır.



## Cironun Sektörel Dağılımı 2105

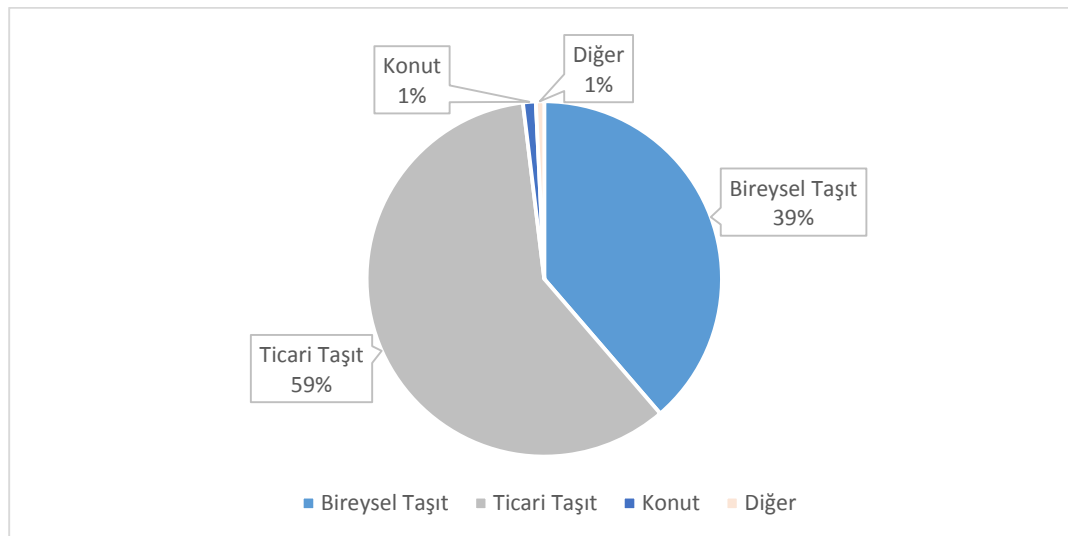


## FİNANSMAN ŞİRKETLERİ SEKTÖRÜ YENİ AÇILAN KREDİLER DAĞILIMI

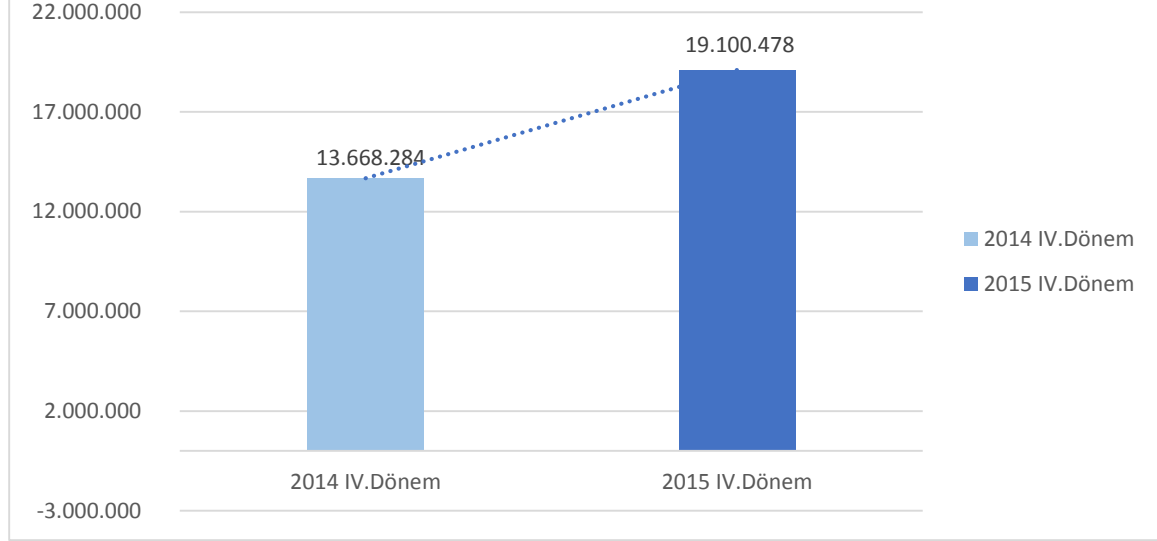


	Bireysel Taşit	Ticari Taşit	Konut	Diğer	Toplam
<b>31.12.2015</b>	<b>7.388.195</b>	<b>11.344.600</b>	<b>222.189</b>	<b>145.494</b>	<b>19.100.478</b>
<b>31.12.2014</b>	<b>4.884.934</b>	<b>8.389.490</b>	<b>356.265</b>	<b>37.595</b>	<b>13.668.284</b>

## FİNANSMAN ŞİRKETLERİ SEKTÖRÜ 2015 YILI YENİ AÇILAN KREDİLER DAĞILIMI



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



**31.12.2015 - 31.12.2014 Değişim : % 39,7**