

YTK 106

Finans & Bankacılık

FİNANSAL TABLOLAR 120 TERİM

Türkçesi ve örnek cümlesiyle

Bilanço, gelir tablosu, nakit akışı

Oranlar, muhasebe işlemleri, kapanış

Her terim gerçek bir iş cümlesinde



01 Bilanço: varlıklar

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1	balance sheet "The balance sheet shows what the company owns and owes."	bilanço	☐
2	assets "Total assets increased this year."	varlıklar	☐
3	current assets "Current assets include cash and inventory."	dönen varlıklar	☐
4	non-current assets "Non-current assets are held for more than one year."	duran varlıklar	☐
5	cash and cash equivalents "Cash and cash equivalents fell in the last quarter."	nakit ve nakit benzerleri	☐
6	accounts receivable "Accounts receivable are growing faster than sales."	ticari alacaklar	☐
7	inventory "We need to reduce inventory."	stoklar	☐
8	prepaid expenses "Insurance is recorded under prepaid expenses."	peşin ödenmiş giderler	☐
9	property, plant and equipment "Property, plant and equipment are shown at cost."	maddi duran varlıklar	☐
10	intangible assets "Software licences are intangible assets."	maddi olmayan duran varlıklar	☐
11	goodwill "Goodwill arose from the acquisition."	şerefiye	☐
12	depreciation "Depreciation is calculated over five years."	amortisman (maddi varlıklarda)	☐
13	amortization "Amortization of the licence starts in January."	itfa (maddi olmayan varlıklarda)	☐
14	impairment "We recorded an impairment on the old machines."	değer düşüklüğü	☐
15	investments "Long-term investments are shown separately."	yatırımlar	☐

02 Bilanço: borçlar ve özkaynak

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16	liabilities "Total liabilities are lower than last year."	yükümlülükler, borçlar	☐
17	current liabilities "Current liabilities are due within one year."	kısa vadeli yükümlülükler	☐
18	non-current liabilities "The bank loan is a non-current liability."	uzun vadeli yükümlülükler	☐
19	accounts payable "Accounts payable are paid within 60 days."	ticari borçlar	☐
20	accrued expenses "Salaries for December are accrued expenses."	gider tahakkukları	☐
21	short-term debt "Short-term debt will be refinanced."	kısa vadeli finansal borç	☐
22	long-term debt "Long-term debt matures in 2030."	uzun vadeli finansal borç	☐
23	deferred revenue "Annual subscriptions are booked as deferred revenue."	ertelenmiş gelir	☐
24	provisions "We made provisions for legal claims."	karşılıklar	☐
25	equity "Equity increased because of this year's profit."	özkaynak	☐
26	share capital "The share capital was increased in March."	ödenmiş sermaye	☐
27	retained earnings "Retained earnings are reinvested in the business."	geçmiş yıllar kârları	☐
28	reserves "Part of the profit was transferred to reserves."	yedekler	☐
29	dividend "The board proposed a dividend."	temettü	☐
30	minority interest "Minority interest is shown within equity."	azınlık payları	☐

03 Gelir tablosu

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31	income statement "The income statement covers the full year."	gelir tablosu	☐
32	revenue "Revenue grew in every region."	hasılat, gelir	☐
33	net sales "Net sales are shown after discounts and returns."	net satışlar	☐
34	cost of goods sold "Cost of goods sold rose because of raw material prices."	satışların maliyeti	☐
35	gross profit "Gross profit improved in the second half."	brüt kâr	☐
36	gross margin "Our gross margin is under pressure."	brüt kâr marjı	☐
37	operating expenses "We need to control operating expenses."	faaliyet giderleri	☐
38	selling, general and administrative expenses "Selling, general and administrative expenses were stable."	satış, genel ve yönetim giderleri	☐
39	research and development "Research and development spending increased."	araştırma ve geliştirme	☐
40	operating profit "Operating profit was above the budget."	faaliyet kârı	☐
41	EBITDA "EBITDA is used to compare companies."	faiz, vergi, amortisman öncesi kâr	☐
42	interest expense "Interest expense went up with the new loan."	faiz gideri	☐
43	finance income "Finance income comes mainly from deposits."	finansman geliri	☐
44	profit before tax "Profit before tax doubled."	vergi öncesi kâr	☐
45	income tax "Income tax is calculated on taxable profit."	kurumlar (gelir) vergisi	☐
46	net profit "Net profit was lower than expected."	net kâr	☐
47	net loss "The company reported a net loss."	net zarar	☐

03 Gelir tablosu (devam)

48	earnings per share "Earnings per share increased."	hisse başına kazanç	☐
49	one-off item "The result includes a one-off item."	tek seferlik kalem	☐
50	foreign exchange loss "We had a foreign exchange loss on the loan."	kur farkı zararı	☐

04 Nakit akışı

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51	cash flow statement "The cash flow statement explains the change in cash."	nakit akış tablosu	☐
52	operating cash flow "Operating cash flow was positive."	işletme faaliyetlerinden nakit akışı	☐
53	investing activities "Cash used in investing activities increased."	yatırım faaliyetleri	☐
54	financing activities "Financing activities include new loans and repayments."	finansman faaliyetleri	☐
55	free cash flow "Free cash flow is our key metric."	serbest nakit akışı	☐
56	capital expenditure "Capital expenditure will be higher next year."	yatırım harcaması	☐
57	working capital "Working capital needs increased with sales."	işletme sermayesi	☐
58	cash inflow "The main cash inflow comes from customers."	nakit girişi	☐
59	cash outflow "Salaries are our largest cash outflow."	nakit çıkışı	☐
60	liquidity "Liquidity is strong."	likidite	☐
61	cash position "Our cash position improved in June."	nakit durumu	☐
62	overdraft "We used the overdraft for two weeks."	kredili mevduat hesabı (borçlu cari)	☐
63	repayment "The next repayment is due in March."	geri ödeme	☐

04 Nakit akışı (devam)

64	proceeds "The proceeds from the sale were used to pay debt."	elde edilen nakit	☐
65	cash burn "The cash burn is too high."	nakit yakma hızı	☐

05 Oranlar ve göstergeler

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66	profitability "Profitability improved this year."	kârlılık	☐
67	margin "The margin on this product is small."	marj	☐
68	return on equity "Return on equity is above the sector average."	özkaynak kârlılığı	☐
69	return on assets "Return on assets fell slightly."	aktif kârlılığı	☐
70	return on investment "What is the return on investment?"	yatırım getirisi	☐
71	current ratio "The current ratio shows our short-term strength."	cari oran	☐
72	quick ratio "The quick ratio excludes inventory."	asit-test oranı	☐
73	debt-to-equity ratio "The debt-to-equity ratio is too high."	borç/özkaynak oranı	☐
74	leverage "The company wants to reduce its leverage."	kaldıraç, borçluluk	☐
75	net debt "Net debt decreased after the sale."	net borç	☐
76	interest coverage "Interest coverage is comfortable."	faiz karşılama oranı	☐
77	inventory turnover "Inventory turnover slowed down."	stok devir hızı	☐
78	days sales outstanding "Days sales outstanding increased to 55."	alacak tahsil süresi	☐
79	break-even point "We reach the break-even point at 2,000 units."	başa baş noktası	☐

05 Oranlar ve göstergeler (devam)

80	growth rate "The growth rate was lower than last year."	büyüme oranı	☐
81	market share "We gained market share in Europe."	pazar payı	☐
82	valuation "The valuation is based on future cash flows."	değerleme	☐
83	benchmark "We use the sector average as a benchmark."	kıyas ölçütü	☐
84	solvency "The bank checked our solvency."	borç ödeme gücü	☐
85	cost-to-income ratio "The cost-to-income ratio improved."	gider/gelir oranı	☐

06 Muhasebe işlemleri

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86	general ledger "The entry was posted to the general ledger."	büyük defter (defter-i kebir)	☐
87	journal entry "Please prepare the journal entry."	yevmiye kaydı	☐
88	debit "Debit the expense account."	borç (kayıt)	☐
89	credit "Credit the cash account."	alacak (kayıt)	☐
90	chart of accounts "We updated the chart of accounts."	hesap planı	☐
91	trial balance "The trial balance does not match."	mizan	☐
92	accrual "We booked an accrual for the bonus."	tahakkuk	☐
93	invoice "The invoice was issued on Monday."	fatura	☐
94	credit note "We sent a credit note for the returned goods."	iade faturası (alacak dekontu)	☐
95	reconciliation "The bank reconciliation is done every month."	mutabakat	☐

06 Muhasebe işlemleri (devam)

96	write-off "We wrote off the old receivable."	zarar yazma, kayıttan silme	☐
97	fiscal year "Our fiscal year ends in December."	mali yıl	☐
98	closing "The month-end closing takes five days."	dönem sonu kapanışı	☐
99	consolidation "Consolidation includes all subsidiaries."	konsolidasyon	☐
100	subsidiary "The German subsidiary reports in euros."	bağlı ortaklık	☐
101	audit "The audit starts in February."	denetim	☐
102	auditor "The auditors asked for more documents."	denetçi	☐
103	VAT "Prices are shown excluding VAT."	KDV	☐
104	withholding tax "Withholding tax is deducted from the payment."	stopaj	☐
105	cost centre "Please book it to the marketing cost centre."	masraf merkezi	☐

07 Bütçe ve raporlama

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106	budget "We are 5 percent over budget."	bütçe	☐
107	forecast "The forecast was updated in June."	tahmin	☐
108	actuals "Let's compare the actuals with the budget."	gerçekleşen rakamlar	☐
109	variance "Please explain the variance."	sapma	☐
110	year-to-date "Year-to-date sales are ahead of plan."	yıl başından bugüne	☐
111	quarter "The third quarter was our best."	çeyrek	☐

07 Bütçe ve raporlama (devam)

112	annual report "The annual report will be published in March."	faaliyet raporu	☐
113	financial statements "The financial statements were approved by the board."	finansal tablolar	☐
114	notes to the financial statements "See the notes to the financial statements."	finansal tablo dipnotları	☐
115	disclosure "The loan requires a separate disclosure."	açıklama, kamuya bildirim	☐
116	materiality "The amount is below the materiality level."	önemlilik	☐
117	accounting policy "We changed the accounting policy for leases."	muhasebe politikası	☐
118	restatement "The prior year figures needed a restatement."	yeniden düzenleme	☐
119	like-for-like "Like-for-like sales grew by 4 percent."	karşılaştırılabilir bazda	☐
120	outlook "The outlook for next year is positive."	görünüm, beklenti	☐

BU KAYNAKLA NASIL ÇALIŞMALI?

1

Günde bir bölüm yeter: 15 terim. Örnek cümleleri sesli oku.

2

Kendi şirketinin son finansal tablosunu aç ve kalemleri İngilizce adlarıyla söyle.

3

Rahatça kullanabildiğin terimin kutusunu işaretle; işaretli kalanlara ertesi gün dön.

KENDİ NOTLARIN

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BUNLARI KENDİ İŞİNDE, BİREBİR DERSTE ÇALIŞ

Kalıpları bilmek ilk adım. Asıl iş, onları kendi mesleğinde ve gerçek konuşmada kullanabilmek. Dersler birebir ve mesleğine özel; ilk 15 dakikalık tanışma görüşmesi ücretsiz.

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