

YTK 106

Finans & Bankacılık

FİNANS KISALTMALARI

60 KISALTMA

Açılımı, Türkçesi ve örnek cümlesi

EBITDA, YoY, P&L, CAPEX ve diğerleri

Raporlama, oranlar, bankacılık, unvanlar

Her kısaltma gerçek bir iş cümlesinde



01 Kârlılık ve tablolar

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1	P&L "Who owns the P&L for this product?"	profit and loss: kâr-zarar tablosu	☐
2	EBIT "EBIT improved by 10 percent."	earnings before interest and tax: faiz ve vergi öncesi kâr	☐
3	EBITDA "The EBITDA margin is 22 percent."	faiz, vergi, amortisman öncesi kâr (FAVÖK)	☐
4	COGS "COGS increased with raw material prices."	cost of goods sold: satışların maliyeti	☐
5	SG&A "SG&A was flat this year."	selling, general and administrative: satış, genel ve yönetim giderleri	☐
6	OPEX "We need to reduce OPEX."	operating expenses: faaliyet giderleri	☐
7	CAPEX "CAPEX will double next year."	capital expenditure: yatırım harcaması	☐
8	R&D "R&D spending is 8 percent of sales."	research and development: Ar-Ge	☐
9	EPS "EPS rose to 1.20 euros."	earnings per share: hisse başına kazanç	☐
10	NPAT "NPAT was above expectations."	net profit after tax: vergi sonrası net kâr	☐
11	BS "Please send me the BS and the P&L."	balance sheet: bilanço	☐
12	CF "The CF statement is on page ten."	cash flow: nakit akışı	☐

02 Dönem ve karşılaştırma

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13	YoY "Sales grew 8 percent YoY."	year on year: yıllık bazda	☐
14	QoQ "Revenue was flat QoQ."	quarter on quarter: çeyreklik bazda	☐
15	MoM "Orders are up 3 percent MoM."	month on month: aylık bazda	☐
16	YTD "YTD revenue is ahead of budget."	year to date: yıl başından bugüne	☐
17	MTD "MTD sales are 1.2 million."	month to date: ay başından bugüne	☐
18	FY "FY25 was a record year."	fiscal year: mali yıl	☐
19	Q1, Q2, Q3, Q4 "Q3 is usually our weakest quarter."	çeyrekler	☐
20	H1, H2 "H2 will be stronger than H1."	first half, second half: ilk yarı, ikinci yarı	☐
21	LY "We are 5 percent above LY."	last year: geçen yıl	☐
22	LTM "LTM EBITDA is 12 million."	last twelve months: son on iki ay	☐
23	CAGR "The five-year CAGR is 9 percent."	compound annual growth rate: yıllık bileşik büyüme oranı	☐
24	bps "The margin improved by 50 bps."	basis points: baz puan (1 bps = %0,01)	☐

03 Oranlar ve değerlendirme

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25	ROI "The ROI of the project is 18 percent."	return on investment: yatırım getirisi	☐
26	ROE "ROE fell to 11 percent."	return on equity: özkaynak kârlılığı	☐
27	ROA "ROA is stable."	return on assets: aktif kârlılığı	☐
28	ROCE "ROCE is our main target."	return on capital employed: kullanılan sermayenin getirisi	☐
29	NPV "The NPV of the project is positive."	net present value: net bugünkü değer	☐
30	IRR "The IRR is above our hurdle rate."	internal rate of return: iç verim oranı	☐
31	DCF "The valuation is based on a DCF model."	discounted cash flow: indirgenmiş nakit akışı	☐
32	WACC "We used a WACC of 9 percent."	weighted average cost of capital: ağırlıklı ortalama sermaye maliyeti	☐
33	P/E "The stock trades at a P/E of 14."	price-to-earnings ratio: fiyat/kazanç oranı	☐
34	DSO "DSO increased to 55 days."	days sales outstanding: alacak tahsil süresi	☐
35	DPO "We extended DPO to 60 days."	days payable outstanding: borç ödeme süresi	☐
36	FCF "FCF was positive for the third year."	free cash flow: serbest nakit akışı	☐

04 Muhasebe ve vergi

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37	AP "Please send the invoice to AP."	accounts payable: ticari borçlar	☐
38	AR "AR is following up on overdue invoices."	accounts receivable: ticari alacaklar	☐
39	GL "The entry was posted to the GL."	general ledger: büyük defter	☐
40	PO "We can't pay without a PO number."	purchase order: satın alma siparişi	☐
41	VAT "VAT is charged at the standard rate."	value added tax: KDV	☐
42	IFRS "The accounts are prepared under IFRS."	Uluslararası Finansal Raporlama Standartları	☐
43	GAAP "The US company reports under US GAAP."	genel kabul görmüş muhasebe ilkeleri	☐
44	FX "We had an FX loss on the loan."	foreign exchange: döviz	☐
45	IC "IC balances are eliminated in consolidation."	intercompany: grup içi	☐
46	WIP "WIP increased at year end."	work in progress: yarı mamul, devam eden iş	☐
47	FIFO "Inventory is valued using FIFO."	first in, first out: ilk giren ilk çıkar	☐
48	TP "The TP documentation is due in March."	transfer pricing: transfer fiyatlandırması	☐

05 Bankacılık, piyasa ve unvanlar

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49	IBAN "Please check the IBAN before you pay."	uluslararası banka hesap numarası	☐
50	SWIFT / BIC "We need the SWIFT code for the transfer."	banka tanımlama kodu	☐
51	KYC "KYC documents are missing."	know your customer: müşterini tanı	☐
52	AML "AML training is mandatory."	anti-money laundering: kara para aklamayla mücadele	☐
53	L/C "The shipment is covered by an L/C."	letter of credit: akreditif	☐
54	APR "The APR includes all fees."	annual percentage rate: yıllık maliyet oranı	☐
55	IPO "The company is preparing for an IPO."	initial public offering: halka arz	☐
56	M&A "She works in M&A."	mergers and acquisitions: birleşme ve satın alma	☐
57	KPI "DSO is one of our KPIs."	key performance indicator: temel performans göstergesi	☐
58	CFO "The CFO presented the results."	chief financial officer: finans direktörü	☐
59	FP&A "FP&A prepares the forecast."	financial planning and analysis: finansal planlama ve analiz	☐
60	CPA "She is a CPA with ten years of experience."	certified public accountant: yeminli/sertifikalı muhasebeci	☐

BU KAYNAKLA NASIL ÇALIŞMALI?

- 1 Kısaltmayı gör, açılımını sesli söyle; sonra örnek cümleyi oku.
- 2 Harf harf okunanlarla (P&L: pi-en-el) kelime gibi okunanları (CAPEX: kepeks) ayır; emin değilsen harf harf oku.
- 3 Kendi raporlarında geçen kısaltmaları işaretle ve önce onları öğren.

KENDİ NOTLARIN

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BUNLARI KENDİ İŞİNDE, BİREBİR DERSTE ÇALIŞ

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