

**YAPI VE KREDİ BANKASI A.Ş.**  
**Notification Regarding Issue of Capital Market**  
**Instrument**



# Notification Regarding Issue of Capital Market Instrument

|                                     |                                                                                                             |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------|
| <b>Summary Info</b>                 | Coupon payment of the debt securities which can be included in the calculation of equity in domestic market |
| <b>Update Notification Flag</b>     | Yes                                                                                                         |
| <b>Correction Notification Flag</b> | No                                                                                                          |
| <b>Postponed Notification Flag</b>  | No                                                                                                          |

## Related Issue Limit Info

|                                  |                              |
|----------------------------------|------------------------------|
| <b>Currency Unit</b>             | TRY                          |
| <b>Limit</b>                     | 5.000.000.000                |
| <b>Issue Limit Security Type</b> | Subordinated Debt Securities |
| <b>Sale Type</b>                 | Sale To Qualified Investor   |
| <b>Domestic / Oversea</b>        | Domestic                     |

## Capital Market Instrument To Be Issued Info

|                                                        |                              |
|--------------------------------------------------------|------------------------------|
| <b>Type</b>                                            | Subordinated Debt Securities |
| <b>Maturity Date</b>                                   | 20.09.2029                   |
| <b>Maturity (Day)</b>                                  | 3.640                        |
| <b>Interest Rate Type</b>                              | Floating Rate                |
| <b>Sale Type</b>                                       | Sale To Qualified Investor   |
| <b>ISIN Code</b>                                       | TRSYKBK92911                 |
| <b>Ending Date of Sale</b>                             | 03.10.2019                   |
| <b>Maturity Starting Date</b>                          | 03.10.2019                   |
| <b>Nominal Value of Capital Market Instrument Sold</b> | 300.000.000                  |
| <b>Coupon Number</b>                                   | 40                           |

## Redemption Plan of Capital Market Instrument Sold

| Coupon Number | Payment Date | Record Date | Payment Date | Interest Rate (%) | Interest Rate - Yearly Simple (%) | Interest Rate - Yearly Compound (%) | Payment Amount | Exchange Rate | Was The Payment Made? |
|---------------|--------------|-------------|--------------|-------------------|-----------------------------------|-------------------------------------|----------------|---------------|-----------------------|
| 1             | 02.01.2020   | 31.12.2019  | 02.01.2020   | 3,8402            | 15,403                            | 16,3167                             |                |               | Yes                   |
| 2             | 02.04.2020   | 01.04.2020  | 02.04.2020   | 3,0629            | 12,2853                           | 12,8635                             |                |               | Yes                   |
| 3             | 02.07.2020   | 01.07.2020  | 02.07.2020   | 2,4759            | 9,9308                            | 10,3072                             |                |               | Yes                   |
| 4             | 01.10.2020   | 30.09.2020  | 01.10.2020   | 2,7189            | 10,9055                           | 11,3601                             |                |               | Yes                   |
| 5             | 31.12.2020   | 30.12.2020  | 31.12.2020   | 4,0108            | 16,0873                           | 17,085                              |                |               | Yes                   |
| 6             | 01.04.2021   | 31.03.2021  | 01.04.2021   | 4,7553            | 19,0735                           | 20,483                              |                |               | Yes                   |
| 7             | 01.07.2021   | 30.06.2021  | 01.07.2021   |                   |                                   |                                     |                |               |                       |
| 8             | 30.09.2021   | 29.09.2021  | 30.09.2021   |                   |                                   |                                     |                |               |                       |

|                                           |            |            |            |  |  |  |  |  |  |
|-------------------------------------------|------------|------------|------------|--|--|--|--|--|--|
| 9                                         | 30.12.2021 | 29.12.2021 | 30.12.2021 |  |  |  |  |  |  |
| 10                                        | 31.03.2022 | 30.03.2022 | 31.03.2022 |  |  |  |  |  |  |
| 11                                        | 30.06.2022 | 29.06.2022 | 30.06.2022 |  |  |  |  |  |  |
| 12                                        | 29.09.2022 | 28.09.2022 | 29.09.2022 |  |  |  |  |  |  |
| 13                                        | 29.12.2022 | 28.12.2022 | 29.12.2022 |  |  |  |  |  |  |
| 14                                        | 30.03.2023 | 29.03.2023 | 30.03.2023 |  |  |  |  |  |  |
| 15                                        | 29.06.2023 | 28.06.2023 | 29.06.2023 |  |  |  |  |  |  |
| 16                                        | 28.09.2023 | 27.09.2023 | 28.09.2023 |  |  |  |  |  |  |
| 17                                        | 28.12.2023 | 27.12.2023 | 28.12.2023 |  |  |  |  |  |  |
| 18                                        | 28.03.2024 | 27.03.2024 | 28.03.2024 |  |  |  |  |  |  |
| 19                                        | 27.06.2024 | 26.06.2024 | 27.06.2024 |  |  |  |  |  |  |
| 20                                        | 26.09.2024 | 25.09.2024 | 26.09.2024 |  |  |  |  |  |  |
| 21                                        | 26.12.2024 | 25.12.2024 | 26.12.2024 |  |  |  |  |  |  |
| 22                                        | 27.03.2025 | 26.03.2025 | 27.03.2025 |  |  |  |  |  |  |
| 23                                        | 26.06.2025 | 25.06.2025 | 26.06.2025 |  |  |  |  |  |  |
| 24                                        | 25.09.2025 | 24.09.2025 | 25.09.2025 |  |  |  |  |  |  |
| 25                                        | 25.12.2025 | 24.12.2025 | 25.12.2025 |  |  |  |  |  |  |
| 26                                        | 26.03.2026 | 25.03.2026 | 26.03.2026 |  |  |  |  |  |  |
| 27                                        | 25.06.2026 | 24.06.2026 | 25.06.2026 |  |  |  |  |  |  |
| 28                                        | 24.09.2026 | 23.09.2026 | 24.09.2026 |  |  |  |  |  |  |
| 29                                        | 24.12.2026 | 23.12.2026 | 24.12.2026 |  |  |  |  |  |  |
| 30                                        | 25.03.2027 | 24.03.2027 | 25.03.2027 |  |  |  |  |  |  |
| 31                                        | 24.06.2027 | 23.06.2027 | 24.06.2027 |  |  |  |  |  |  |
| 32                                        | 23.09.2027 | 22.09.2027 | 23.09.2027 |  |  |  |  |  |  |
| 33                                        | 23.12.2027 | 22.12.2027 | 23.12.2027 |  |  |  |  |  |  |
| 34                                        | 23.03.2028 | 22.03.2028 | 23.03.2028 |  |  |  |  |  |  |
| 35                                        | 22.06.2028 | 21.06.2028 | 22.06.2028 |  |  |  |  |  |  |
| 36                                        | 21.09.2028 | 20.09.2028 | 21.09.2028 |  |  |  |  |  |  |
| 37                                        | 21.12.2028 | 20.12.2028 | 21.12.2028 |  |  |  |  |  |  |
| 38                                        | 22.03.2029 | 21.03.2029 | 22.03.2029 |  |  |  |  |  |  |
| 39                                        | 21.06.2029 | 20.06.2029 | 21.06.2029 |  |  |  |  |  |  |
| 40                                        | 20.09.2029 | 19.09.2029 | 20.09.2029 |  |  |  |  |  |  |
| Principal/Maturity Date<br>Payment Amount | 20.09.2029 | 19.09.2029 | 20.09.2029 |  |  |  |  |  |  |

## Additional Explanations

Ref: Our public disclosure dated 03.10.2019. It has been announced with our public disclosure dated 03.10.2019; regarding the debt securities issued to qualified investors with the nominal value of TL 300,000,000 with a maturity of 10 years (3.640 days) and floating rate, early redemption five years after issuance based on BRSA and having the particulars specified in the article 8 of the Regulation (Tier 2 Capital). The 6th coupon payment of the mentioned bond with the ISIN code TRSYKBK92911 was made on 01.04.2021. In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.

We proclaim that our above disclosure is in conformity with the principles set down in "Material Events Communiqué" of Capital Markets Board, and it fully reflects all information coming to our knowledge on the subject matter thereof, and it is in conformity with our books, records and documents, and all reasonable efforts have been shown by our Company in order to obtain all information fully and accurately about the subject matter thereof, and we're personally liable for the disclosures.