

Yapı ve Kredi Bankası A.Ş. Report on Use of Proceeds from Capital Increase

Date of the Report	:	26 April 2018												
Purposes of the Report	:	This report has been prepared pursuant to Article 33 of the Share Communiqué No. VII-128.1.												
Paid-in Capital	:	4,347,051,284												
Capital Increase	:	4,100,000,000												
Shareholding Structure	:	<table><tr><th>Shareholders</th><th>Shareholding Amount (in Turkish Lira)</th><th>Shareholding Ratio (%)</th></tr><tr><td>Koç Finansal Hizmetler A.Ş.</td><td>3,555,712,396.07</td><td>81.8</td></tr><tr><td>Other Shareholders (Public)</td><td>791,338,887.93</td><td>18.2</td></tr><tr><td>Total</td><td>4,347,051,284</td><td>100</td></tr></table>	Shareholders	Shareholding Amount (in Turkish Lira)	Shareholding Ratio (%)	Koç Finansal Hizmetler A.Ş.	3,555,712,396.07	81.8	Other Shareholders (Public)	791,338,887.93	18.2	Total	4,347,051,284	100
Shareholders	Shareholding Amount (in Turkish Lira)	Shareholding Ratio (%)												
Koç Finansal Hizmetler A.Ş.	3,555,712,396.07	81.8												
Other Shareholders (Public)	791,338,887.93	18.2												
Total	4,347,051,284	100												

The funds to be acquired as result of the sale of the new shares in the nominal value of TL 4,100,000,000 will contribute to the strengthening of the capital adequacy ratios and balance sheet of the Bank. Further, the Bank plans to use the funds in developing customer portfolio of the Bank in small-sized credits segment and meeting the demand for digital banking activities and developing new digital banking products.