



KAMUYU AYDINLATMA PLATFORMU

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



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasaları - Merkezi
Saklama ve Veri Depolama Kuruluşu

Notification Regarding Issue of Capital Market Instrument

Summary Info	The coupon rate of the debt securities which can be included in the calculation of equity in domestic market
Update Notification Flag	Yes
Correction Notification Flag	No
Postponed Notification Flag	No
Subject of Notification	Coupon Rate Determination

Board Decision Date	26.09.2018
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Related Issue Limit Info

Currency Unit	TRY
Limit	5.000.000.000
Issue Limit Security Type	Subordinated Debt Securities
Sale Type	Sale To Qualified Investor
Domestic / Oversea	Domestic
Capital Market Board Approval Date	20.12.2018

Capital Market Instrument To Be Issued Info

Type	Subordinated Debt Securities
Maturity Date	20.06.2029
Maturity (Day)	3.640
Sale Type	Sale To Qualified Investor
The country where the issue takes place	Türkiye
Title Of Intermediary Brokerage House	YAPI KREDİ YATIRIM MENKUL DEĞERLER A.Ş.
Central Securities Depository	Merkezi Kayıt Kuruluşu A.Ş.
Ending Date of Sale	03.07.2019
Nominal Value of Capital Market Instrument Sold	500.000.000
Maturity Starting Date	03.07.2019
Issue Price	1
Interest Rate Type	Floating Rate
The Period That Rate Will Be Used	T-1
Floating Rate Reference	TLREF
Additional Return (%)	1,93

Traded in the Stock Exchange		Yes
Payment Type	TL Payment	
ISIN Code	TRSYKBK62914	
Coupon Number	40	
Currency Unit	TRY	
Coupon Payment Frequency	Quarterly	

Redemption Plan of Capital Market Instrument Sold

Coupon Number	Payment Date	Record Date	Payment Date	Interest Rate - Periodic (%)	Interest Rate - Yearly Simple (%)	Interest Rate - Yearly Compound (%)	Payment Amount	Exchange Rate	Was The Payment Made?
1	02.10.2019	01.10.2019	02.10.2019	6,3647	25,5289	28,081	31.823.500		Yes
2	01.01.2020	31.12.2019	02.01.2020	4,1094	16,4828	17,5309	20.547.000		Yes
3	01.04.2020	31.03.2020	01.04.2020	2,997	12,0209	12,5743	14.985.000		Yes
4	01.07.2020	30.06.2020	01.07.2020	2,6053	10,4498	10,8669	13.026.500		Yes
5	30.09.2020	29.09.2020	30.09.2020	2,2119	8,8719	9,1717	11.059.500		Yes
6	30.12.2020	29.12.2020	30.12.2020	3,4872	13,9871	14,7388	17.436.000		Yes
7	31.03.2021	30.03.2021	31.03.2021	4,4733	17,9424	19,1873	22.366.500		Yes
8	30.06.2021	29.06.2021	30.06.2021	5,2232	20,9502	22,6561	26.116.000		Yes
9	29.09.2021	28.09.2021	29.09.2021	5,2231	20,9498	22,6556	26.115.500		Yes
10	29.12.2021	28.12.2021	29.12.2021	5,1032	20,4689	22,096	25.516.000		Yes
11	30.03.2022	29.03.2022	30.03.2022	4,2265	16,9524	18,062	21.132.500		Yes
12	29.06.2022	28.06.2022	29.06.2022	4,2411	17,011	18,1284	21.205.500		Yes
13	28.09.2022	27.09.2022	28.09.2022	4,2411	17,011	18,1284	21.205.500		Yes
14	28.12.2022	27.12.2022	28.12.2022	3,2016	12,8416	13,4739	16.008.000		Yes
15	29.03.2023	28.03.2023	29.03.2023	2,7826	11,161	11,6373	13.913.000		Yes
16	03.07.2023	30.06.2023	03.07.2023	3,2996	12,5454	13,1369	16.498.000		Yes
17	27.09.2023	26.09.2023	27.09.2023	5,3293	22,6185	24,6531	26.646.500		Yes
18	27.12.2023	26.12.2023	27.12.2023	9,6692	38,7831	44,8035	48.346.000		Yes
19	27.03.2024	26.03.2024	27.03.2024	12,3498	49,5349	59,531	61.749.000		Yes
20	26.06.2024	25.06.2024	26.06.2024	14,0877	56,5056	69,6619	70.438.500		Yes
21	25.09.2024	24.09.2024	25.09.2024	13,9086	55,7872	68,5961	69.543.000		Yes
22	25.12.2024	24.12.2024	25.12.2024	13,5386	54,3032	66,4103	67.693.000		Yes
23	26.03.2025	25.03.2025	26.03.2025	12,3719	49,6236	59,6569	61.859.500		Yes
24	25.06.2025	24.06.2025	25.06.2025	13,1373	52,6936	64,0636	65.686.500		Yes
25	24.09.2025	23.09.2025	24.09.2025	11,9237	47,8258	57,118	59.618.500		Yes
26	24.12.2025	23.12.2025	24.12.2025	10,7924	43,2882	50,8443	53.962.000		Yes
27	25.03.2026	24.03.2026	25.03.2026	10,3897	41,673	48,6572	51.948.500		Yes
28	24.06.2026	23.06.2026	24.06.2026	10,9497	43,9191	51,7052	54.748.500		Yes
29	23.09.2026	22.09.2026	23.09.2026	10,6579	42,7487	50,1112	53.289.500		
30	23.12.2026	22.12.2026	23.12.2026						
31	24.03.2027	23.03.2027	24.03.2027						
32	23.06.2027	22.06.2027	23.06.2027						
33	22.09.2027	21.09.2027	22.09.2027						
34	22.12.2027	21.12.2027	22.12.2027						
35	22.03.2028	21.03.2028	22.03.2028						
36	21.06.2028	20.06.2028	21.06.2028						
37	20.09.2028	19.09.2028	20.09.2028						
38	20.12.2028	19.12.2028	20.12.2028						
39	21.03.2029	20.03.2029	21.03.2029						
40	20.06.2029	19.06.2029	20.06.2029						

Principal/Maturity Date Payment Amount	20.06.2029	19.06.2029	20.06.2029						
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Rating

Does the issuer have a rating note? Yes

Issuer Rating Note

Rating Company	Rating Note	Rating Date	Is it Investment Grade?
Fitch Ratings	A+(tur) - Ulusal Uzun Vadeli Notu (National Long Term)	22.09.2022	Yes

Does the capital market instrument have a rating note? No

Does the originator have a rating note? No

Additional Explanations

Ref: Our public disclosure dated 03.07.2019. It has been announced with our public disclosure dated 03.07.2019; regarding the debt securities issued to qualified investors with the nominal value of TL 500,000,000 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 29th coupon rate of the mentioned bond with the ISIN code TRSYKBK62914 and the payment date of 23.09.2026 is determined as 10,6579%. This statement has been translated into English and simultaneously announced for informational purposes. In the event of any discrepancy between the Turkish and the English versions, 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.