

## IBL Finance Srl

### Transaction Summary

Parties	Originator	IBL Banca SpA
	Servicer	IBL Banca SpA
	Back-up Servicer	Zenith Service SpA
	Representative of the Noteholders	Zenith Service SpA
	Calculation Agent	IBL Banca SpA
	Back-up Calculation Agent	Zenith Service SpA
	Collection Account Bank	IBL Banca SpA
	Cash Manager	IBL Banca SpA
	Paying Agent	The Bank of New York Mellon (Luxembourg) S.A., Italian Branch
	Italian Account Bank	The Bank of New York Mellon (Luxembourg) S.A., Italian Branch
	English Account Bank	The Bank of New York Mellon, London Branch
	Custodian Bank	The Bank of New York Mellon, London Branch
	Listing Agent	The Bank of New York Mellon (Luxembourg) S.A.
	Corporate Servicer	IBL Banca SpA

Sole Arranger	Banca IMI SpA
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Rating Agencies	Moody's Investor Service
	DBRS Ratings Limited

Notes Information	Description	Class A Notes	Class B Notes
	Nominal Amount	2.009.800.000,00	223.220.000,00
	Currency	Eur	Eur
	Issue Date	22 May 2015	22 May 2015
	Final Legal Maturity Date	Dec 2040	Dec 2040
	Listing	Luxembourg	Luxembourg
	Isin Code	IT0005108698	IT0005108706
	Common Code	123489608	N.A.
	Spread/Fixed Rate	1,25%	N.A.
	Payment Frequency	Monthly	Monthly
	Type of Amortisation	Amortising	Amortising
	Moody's Rating at Issue Date	Aa2	nr
	DBRS Rating at Issue Date	A (low)	nr
	Moody's actual Rating	Aa2	nr
DBRS actual Rating	A (low)	nr	

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