



# **MATERIAL ECONOMIC TERMS**

Interest Rates Derivatives

## Contents

|   |    |
|---|----|
| 1. CROSS CURRENCY SWAP .....  | 4  |
| FIXED TO FLOATING .....   | 4  |
| FLOATING TO FIX .....   | 6  |
| FLOATING TO FLOATING .....  | 8  |
| FIXED TO FIXED .....  | 10 |
| 2. INTEREST RATE SWAP .....   | 12 |
| FIXED TO FLOATING .....   | 12 |
| FLOATING TO FLOATING .....  | 14 |
| FIXED TO FIXED .....  | 17 |
| 3. INTEREST RATE OPTIONS.....   | 18 |
| CAP & FLOOR .....   | 18 |
| CAP FLOOR STRADDLE.....   | 20 |
| CAP FLOOR COLLAR .....  | 21 |
| 4. SWAPTION .....   | 24 |
| PAYER (Cleared Physical Settlement - cash - settle to clear) .....    | 24 |
| RECEIVER (Cleared Physical Settlement - cash - settle to clear) ..... | 27 |
| STRADDLE (Cleared Physical Settlement - cash - settle to clear) ..... | 29 |
| 5. FORWARD RATE AGREEMENT.....  | 32 |
| 6. SWAP LOCK .....  | 34 |
| PAYER (Cleared Physical Settlement - cash - settle to clear) .....    | 34 |
| RECEIVER (Cleared Physical Settlement - cash - settle to clear) ..... | 37 |
| STRADDLE (Cleared Physical Settlement - cash - settle to clear) ..... | 39 |

## **ISDA DEFINITIONS DISCLOSURE**

For all the products listed below, the respective ISDA Definitions are applicable as amended from time to time and as provided in the confirmations of the individual operations.

We invite you to consult the ISDA Definitions in the reserved section of the DFA website at the following address

<https://imi.intesasanpaolo.com/it/documentazione/normativa/dodd-frank-act/dodd-frank-act-disclosure>

## 1. CROSS CURRENCY SWAP<sup>1</sup>

### FIXED TO FLOATING

#### GENERAL TERMS:

|   |  |
|---|--|
| Trade Date:   | Current date at the time of trade  |
| Effective Date:   | As agreed upon at the time of trade  |
| Effective Date Adjustment   | As agreed upon at the time of trade  |
| Termination Date:   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

#### FLOATING AMOUNTS:

|  |                                     |
|--|-------------------------------------|
| Floating Rate Payer:                                 | As agreed upon at the time of trade |
| Notional Amount/Floating Rate Payer Notional amounts | As agreed upon at the time of trade |
| Payment Frequency/Floating Rate Payer Payment Dates: | As agreed upon at the time of trade |
| Rolls on/Floating Rate Payer Dates:                  | As agreed upon at the time of trade |
| Reset Frequency/Floating Rate Reset Dates:           | As agreed upon at the time of trade |

<sup>1</sup> All cross currency might be with or without renotiating, and with or without initial and final exchange.

|   |                                     |
|---|-------------------------------------|
| Designated Maturity/Floating Rate Designated Maturity   | As agreed upon at the time of trade |
| Spread/Floating Rate Option spread:   | As agreed upon at the time of trade |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Floating Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to/Floating Rate Payer Payment Dates:  | Calculation Period End Date         |
| Fixing Dates:   | As agreed upon at the time of trade |

**FIXED AMOUNTS:**

|  |                                     |
|--|-------------------------------------|
| Fixed Rate Payer:  | As agreed upon at the time of trade |
| Fixed Rate Payer Notional amounts  | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Payment Dates:   | As agreed upon at the time of trade |
| Fixed Rate:  | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**PRINCIPAL EXCHANGES/INITIAL & FINAL EXCHANGES:**

|                        |                |
|------------------------|----------------|
| Initial Exchange Date: | Effective Date |
|------------------------|----------------|

|  |                                     |
|--|-------------------------------------|
| Fixed Rate Payer Initial Exchange Amount:    | Floating Rate Payer Notional Amount |
| Floating Rate Payer Initial Exchange Amount: | Fixed Rate Payer Notional Amount    |
| Final Exchange Date:                         | Termination Date                    |
| Floating Rate Payer Final Exchange Amount    | Floating Rate Payer Notional Amount |
| Fixed Rate Payer Final Exchange Amount:      | Fixed Rate Payer Notional Amount    |

## FLOATING TO FIX

### GENERAL TERMS:

|   |  |
|---|--|
| Trade Date:   | Current date at the time of trade  |
| Effective Date:   | As agreed upon at the time of trade  |
| Effective Date Adjustment   | As agreed upon at the time of trade  |
| Termination Date:   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

### FLOATING AMOUNTS:

|  |                                     |
|--|-------------------------------------|
| Floating Rate Payer:                                 | As agreed upon at the time of trade |
| Notional Amount/Floating Rate Payer Notional amounts | As agreed upon at the time of trade |
| Payment Frequency/Floating Rate Payer Payment Dates: | As agreed upon at the time of trade |
| Rolls on/Floating Rate Payer Dates:                  | As agreed upon at the time of trade |

|   |                                     |
|---|-------------------------------------|
| Reset Frequency/Floating Rate Reset Dates:  | As agreed upon at the time of trade |
| Designated Maturity/Floating Rate Designed Maturity   | As agreed upon at the time of trade |
| Spread/Floating Rate Option spread:   | As agreed upon at the time of trade |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Floating Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to/Floating Rate Payer Payment Dates:  | Calculation Period End Date         |
| Fixing Dates:   | As agreed upon at the time of trade |

**FIXED AMOUNTS:**

|  |                                     |
|--|-------------------------------------|
| Fixed Rate Payer:  | As agreed upon at the time of trade |
| Fixed Rate Payer Notional amounts  | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Payment Dates:   | As agreed upon at the time of trade |
| Fixed Rate:  | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**PRINCIPAL EXCHANGES/INITIAL & FINAL EXCHANGES:**

|  |                                     |
|--|-------------------------------------|
| Initial Exchange Date:                       | Effective Date                      |
| Fixed Rate Payer Initial Exchange Amount:    | Floating Rate Payer Notional Amount |
| Floating Rate Payer Initial Exchange Amount: | Fixed Rate Payer Notional Amount    |
| Final Exchange Date:                         | Termination Date                    |
| Floating Rate Payer Final Exchange Amount    | Floating Rate Payer Notional Amount |
| Fixed Rate Payer Final Exchange Amount:      | Fixed Rate Payer Notional Amount    |

## FLOATING TO FLOATING

### GENERAL TERMS:

|   |  |
|---|--|
| Trade Date:   | Current date at the time of trade  |
| Effective Date:   | As agreed upon at the time of trade  |
| Effective Date Adjustment   | As agreed upon at the time of trade  |
| Termination Date:   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

### FLOATING AMOUNTS I:

|  |                                     |
|--|-------------------------------------|
| Floating Rate Payer/Floating Rate I Payer:             | As agreed upon at the time of trade |
| Notional Amount/Floating Rate I Payer Notional amounts | As agreed upon at the time of trade |



|   |  |
|---|--|
| Payment Frequency/Floating Rate I Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Floating Rate I Payer Dates:   | As agreed upon at the time of trade                                |
| Reset Frequency/Floating Rate I Reset Dates:  | As agreed upon at the time of trade                                |
| Designated Maturity/Floating Rate I Designed Maturity   | As agreed upon at the time of trade                                |
| Spread/Floating Rate I spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction/Floating Rate I Day Count Fraction:                              | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate I Period End Dates Business Day Convention: | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/Floating Rate I Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade                                |
| Payment Relative to/Floating Rate I Payer Payment Dates:  | Calculation Period End Date  |
| Reset Relative to/Floating Rate I Reset Dates:  | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:   | As agreed upon at the time of trade                                |

#### **FLOATING AMOUNTS II:**

|  |                                     |
|--|-------------------------------------|
| Floating Rate Payer/Floating Rate II Payer:  | As agreed upon at the time of trade |
| Notional Amount/Floating Rate II Payer Notional amounts  | As agreed upon at the time of trade |
| Payment Frequency/Floating Rate II Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Floating Rate II Payer Dates:   | As agreed upon at the time of trade |
| Reset Frequency/Floating Rate II Reset Dates:  | As agreed upon at the time of trade |
| Designated Maturity/Floating Rate II Designed Maturity   | As agreed upon at the time of trade |
| Spread/Floating Rate II spread:  | As Agreed upon at the time of trade |
| Floating Rate Day Count Fraction/Floating Rate II Day Count Fraction:                              | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Floating Rate II Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Floating Rate II Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |

|   |  |
|---|--|
| Payment Relative to/Floating Rate II Payer Payment Dates: | Calculation Period End Date  |
| Reset Relative to/Floating Rate II Reset Dates:           | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:   | As agreed upon at the time of trade                                |

**PRINCIPAL EXCHANGES/INITIAL & FINAL EXCHANGES:**

|   |  |
|---|--|
| Initial Exchange Date:                          | Effective Date                         |
| Floating Rate I Payer Initial Exchange Amount:  | Floating I Rate Payer Notional Amount  |
| Floating Rate II Payer Initial Exchange Amount: | Floating II Rate Payer Notional Amount |
| Final Exchange Date:                            | Termination Date                       |
| Floating Rate I Payer Final Exchange Amount     | Floating Rate I Payer Notional Amount  |
| Floating Rate II Payer Final Exchange Amount:   | Fixed Rate II Payer Notional Amount    |

**FIXED TO FIXED**

**GENERAL TERMS:**

|   |  |
|---|--|
| Trade Date:   | Current date at the time of trade  |
| Effective Date:   | As agreed upon at the time of trade  |
| Effective Date Adjustment   | As agreed upon at the time of trade  |
| Termination Date:   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

|                            |  |
|----------------------------|--|
| Calculation Agent          | The ISP entity, unless otherwise specified   |
| Optional Early Termination | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

**FIXED AMOUNTS I:**

|  |                                     |
|--|-------------------------------------|
| Fixed I Rate Payer:  | As agreed upon at the time of trade |
| Fixed I Rate Payer Notional amounts  | As agreed upon at the time of trade |
| Payment Frequency/Fixed I Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed I Rate Payer Payment Dates:   | As agreed upon at the time of trade |
| Fixed I Rate:  | As agreed upon at the time of trade |
| Fixed I Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed I Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed I Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**FIXED AMOUNTS II:**

|  |                                     |
|--|-------------------------------------|
| Fixed II Rate Payer:                                 | As agreed upon at the time of trade |
| Fixed II Rate Payer Notional amounts                 | As agreed upon at the time of trade |
| Payment Frequency/Fixed II Rate Payer Payment Dates: | As agreed upon at the time of trade |
| Rolls on/Fixed II Rate Payer Payment Dates:          | As agreed upon at the time of trade |
| Fixed II Rate:                                       | As agreed upon at the time of trade |
| Fixed II Rate Day Count Fraction:                    | As agreed upon at the time of trade |

|   |                                     |
|---|-------------------------------------|
| Calculation Period End Dates Adjustment/Fixed II Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed II Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:  | Calculation Period End Date         |

**PRINCIPAL EXCHANGES/INITIAL & FINAL EXCHANGES:**

|  |                                     |
|--|-------------------------------------|
| Initial Exchange Date:                       | Effective Date                      |
| Fixed Rate I Payer Initial Exchange Amount:  | Fixed Rate I Payer Notional Amount  |
| Fixed Rate II Payer Initial Exchange Amount: | Fixed Rate II Payer Notional Amount |
| Final Exchange Date:                         | Termination Date                    |
| Fixed Rate I Payer Final Exchange Amount     | Fixed Rate I Payer Notional Amount  |
| Fixed Rate II Payer Final Exchange Amount:   | Fixed Rate II Payer Notional Amount |

## 2. INTEREST RATE SWAP<sup>2</sup>

### FIXED TO FLOATING

**GENERAL TERMS:**

|                           |                                     |
|---------------------------|-------------------------------------|
| Trade Date:               | Current date at the time of trade   |
| Effective Date:           | As agreed upon at the time of trade |
| Effective Date Adjustment | As agreed upon at the time of trade |
| Termination Date:         | As agreed upon at the time of trade |

<sup>2</sup> All deals might be amortizing and might have break clauses.

|   |  |
|---|--|
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Bilateral Clearing House:   | As agreed upon at time of the trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

**FIXED AMOUNTS:**

|  |                                     |
|--|-------------------------------------|
| Fixed Rate Payer:  | As agreed upon at the time of trade |
| Notional Amount:   | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade |
| Fixed Rate:  | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**FLOATING AMOUNTS:**

|                      |                                     |
|----------------------|-------------------------------------|
| Floating Rate Payer: | As agreed upon at the time of trade |
|----------------------|-------------------------------------|

|  |  |
|--|--|
| Notional Amount:   | As agreed upon at the time of trade                                |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates  | As agreed upon at the time of trade                                |
| Floating Rate Option:  | As agreed upon at the time of trade                                |
| Designated Maturity:   | As agreed upon at the time of trade                                |
| Spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:  | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/floating Rate Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | As agreed upon at the time of trade                                |

## FLOATING TO FLOATING

### **GENERAL TERMS:**

|   |                                     |
|---|-------------------------------------|
| Trade Date:   | Current date at the time of trade   |
| Effective Date:   | As agreed upon at the time of trade |
| Effective Date Adjustment   | As agreed upon at the time of trade |
| Termination Date:   | As agreed upon at the time of trade |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade |

|                              |  |
|------------------------------|--|
| Bilateral Clearing House:    | As agreed upon at time of the trade  |
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent            | The ISP entity, unless otherwise specified   |
| Optional Early Termination   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

**FLOATING AMOUNTS I:**

|  |  |
|--|--|
| Floating Rate Payer/Floating Rate I payer:   | As agreed upon at the time of trade                                |
| Notional Amount/Floating Rate I Payer Notional Amount:   | As agreed upon at the time of trade                                |
| Payment Frequency/Floating Rate I Payer Payment Dates:   | As agreed upon at the time of trade                                |
| Rolls on/Floating Rate I Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Reset Frequency/Floating Rates I Designed Maturity:  | As agreed upon at the time of trade                                |
| Floating Rate Option/ Floating Rate I Option:  | As agreed upon at the time of trade                                |
| Designated Maturity/ Floating Rate I Designated Maturity:  | As agreed upon at the time of trade                                |
| Spread/Floating Rate I spread:   | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction/Floating rate I Day Count Fraction:                             | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate I Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/Floating Rate I Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment Relative to/Floating Rate I Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate I Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |

|               |                                     |
|---------------|-------------------------------------|
| Fixing Dates: | As agreed upon at the time of trade |
|---------------|-------------------------------------|

**FLOATING AMOUNTS II:**

|   |  |
|---|--|
| Floating Rate Payer/Floating Rate II payer:   | As agreed upon at the time of trade                                |
| Notional Amount/Floating Rate II Payer Notional Amount:   | As agreed upon at the time of trade                                |
| Payment Frequency/Floating Rate II Payer Payment Dates:   | As agreed upon at the time of trade                                |
| Rolls on/Floating Rate II Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Reset Frequency/Floating Rates II Designed Maturity:  | As agreed upon at the time of trade                                |
| Floating Rate Option/ Floating Rate II Option:  | As agreed upon at the time of trade                                |
| Designated Maturity/ Floating Rate II Designated Maturity:  | As agreed upon at the time of trade                                |
| Spread/Floating Rate II spread:   | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction/Floating rate II Day Count Fraction:                             | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate II Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/Floating Rate Payer Payment Dates Business Day Convention                | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate II Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate II Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:   | As agreed upon at the time of trade                                |



## FIXED TO FIXED

### GENERAL TERMS:

|   |  |
|---|--|
| Trade Date:   | Current date at the time of trade  |
| Effective Date:   | As agreed upon at the time of trade  |
| Effective Date Adjustment   | As agreed upon at the time of trade  |
| Termination Date:   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Bilateral Clearing House:   | As agreed upon at time of the trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

### FIXED AMOUNTS:

|  |                                     |
|--|-------------------------------------|
| Fixed I Rate Payer:  | As agreed upon at the time of trade |
| Notional Amount:   | As agreed upon at the time of trade |
| Payment Frequency/Fixed I Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed I Rate Payer Dates:   | As agreed upon at the time of trade |
| Fixed I Rate:  | As agreed upon at the time of trade |
| Fixed I Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed I Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed I Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |

|                      |                             |
|----------------------|-----------------------------|
| Payment Relative to: | Calculation Period End Date |
|----------------------|-----------------------------|

**FLOATING AMOUNTS:**

|   |                                     |
|---|-------------------------------------|
| Fixed II Rate Payer:  | As agreed upon at the time of trade |
| Notional Amount:  | As agreed upon at the time of trade |
| Payment Frequency/Fixed II Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed II Rate Payer Dates:   | As agreed upon at the time of trade |
| Fixed II Rate:  | As agreed upon at the time of trade |
| Fixed II Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed II Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed II Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:  | Calculation Period End Date         |

### 3. INTEREST RATE OPTIONS<sup>3</sup>

#### CAP & FLOOR

**GENERAL TERMS:**

|                           |                                     |
|---------------------------|-------------------------------------|
| Trade Date:               | Current date at the time of trade   |
| Effective Date:           | As agreed upon at the time of trade |
| Effective Date Adjustment | As agreed upon at the time of trade |

<sup>3</sup> All deals: might be amortizing and might have break clauses.

|   |   |
|---|---|
| Termination Date:   | As agreed upon at the time of trade   |
| Termination Date Adjustment/Termination Date Business Following Day Convention: | As agreed upon at the time of trade   |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified  |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed writing on prior to the time of trade |

**FIXED AMOUNTS:**

|   |                                     |
|---|-------------------------------------|
| Fixed Rate Payer:                                       | As agreed upon at the time of trade |
| Fixed Rate Payer Payment Date:                          | As agreed upon at the time of trade |
| Fixed Rate Period Payment Date Business Day Convention: | As agreed upon at the time of trade |
| Fixed Amount  | As agreed upon at the time of trade |

**FLOATING AMOUNTS:**

|  |                                     |
|--|-------------------------------------|
| Floating Rate Payer:                                 | As agreed upon at the time of trade |
| Notional Amount                                      | As agreed upon at the time of trade |
| Cap Rate:  | As agreed upon at the time of trade |
| Payment Frequency/Floating Rate Payer Payment Dates: | As agreed upon at the time of trade |

## CAP FLOOR STRADDLE

### GENERAL TERMS:

|   |  |
|---|--|
| Trade Date:   | Current date at the time of trade  |
| Effective Date:   | As agreed upon at the time of trade  |
| Effective Date Adjustment   | As agreed upon at the time of trade  |
| Termination Date:   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade  |
| Independent Amount:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent   | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

### FIXED AMOUNTS:

|   |                                     |
|---|-------------------------------------|
| Fixed Rate Payer (Cap Buyer):                           | As agreed upon at the time of trade |
| Fixed Rate Payer Payment Date:                          | As agreed upon at the time of trade |
| Fixed Rate Period Payment Date Business Day Convention: | As agreed upon at the time of trade |
| Fixed Amount  | As agreed upon at the time of trade |

### FLOATING AMOUNTS:

|                                   |                                     |
|-----------------------------------|-------------------------------------|
| Floating Rate Payer (Cap Seller): | As agreed upon at the time of trade |
| Notional Amount                   | As agreed upon at the time of trade |
| Cap Rate:                         | As agreed upon at the time of trade |

|   |  |
|---|--|
| Floor Rate:   | As agreed upon at the time of trade                                |
| Payment Frequency/Floating Rate Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Floating Rate Payments Dates:  | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates:  | As agreed upon at the time of trade                                |
| Designated Maturity   | As agreed upon at the time of trade                                |
| Floating Rate Option spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade                                |
| Spread  | None   |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/Floating Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade                                |
| Payment Relative to/Floating Rate Payment Dates:  | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:  | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:   | Each Reset Date  |

## CAP FLOOR COLLAR

### GENERAL TERMS:

|   |                                     |
|---|-------------------------------------|
| Trade Date:   | Current date at the time of trade   |
| Effective Date:   | As agreed upon at the time of trade |
| Effective Date Adjustment   | As agreed upon at the time of trade |
| Termination Date:   | As agreed upon at the time of trade |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade |

|                              |  |
|------------------------------|--|
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent            | The ISP entity, unless otherwise specified   |
| Optional Early Termination   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

**FIXED AMOUNTS:**

|   |                                     |
|---|-------------------------------------|
| Fixed Rate Payer  | As agreed upon at the time of trade |
| Fixed Rate Payer Payment Date:                          | As agreed upon at the time of trade |
| Fixed Rate Period Payment Date Business Day Convention: | As agreed upon at the time of trade |
| Fixed Amount  | As agreed upon at the time of trade |

**FLOATING AMOUNT 1:**

|   |                                     |
|---|-------------------------------------|
| Floating Rate Payer   | As agreed upon at the time of trade |
| Notional Amount   | As agreed upon at the time of trade |
| Cap Rate:   | As agreed upon at the time of trade |
| Payment Frequency/Floating Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Floating Rate Payments Dates:  | As agreed upon at the time of trade |
| Reset Frequency/Reset Dates:  | As agreed upon at the time of trade |
| Designated Maturity   | As agreed upon at the time of trade |
| Floating Rate Option spread:  | As agreed upon at the time of trade |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Spread  | None                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |

|  |  |
|--|--|
| Payment Dates Adjustment/Floating Rate Payer Payment Date Business Day Convention: | As agreed upon at the time of trade                                |
| Payment Relative to/Floating Rate Payment Dates:                                   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:                                       | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | Each Reset Date  |

#### **FLOATING AMOUNT 2:**

|   |  |
|---|--|
| Floating Rate Payer   | As agreed upon at the time of trade                                |
| Notional Amount   | As agreed upon at the time of trade                                |
| Floor Rate:   | As agreed upon at the time of trade                                |
| Payment Frequency/Floating Rate Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Floating Rate Payments Dates:  | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates:  | As agreed upon at the time of trade                                |
| Designated Maturity   | As agreed upon at the time of trade                                |
| Floating Rate Option spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade                                |
| Spread  | None   |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/Floating Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade                                |
| Payment Relative to/Floating Rate Payment Dates:  | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:  | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:   | Each Reset Date  |

## 4. SWAPTION<sup>4</sup>

### PAYER (Cleared Physical Settlement - cash - settle to clear)

#### GENERAL TERMS:

|                            |  |
|----------------------------|--|
| Trade Date:                | Current date at the time of trade  |
| Independent Amount:        | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent          | The ISP entity, unless otherwise specified   |
| Optional Early Termination | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

#### SWAPTION TERMS:

|                                  |                                     |
|----------------------------------|-------------------------------------|
| Seller:                          | As agreed upon at the time of trade |
| Buyer:                           | As agreed upon at the time of trade |
| Option Style:                    | As agreed upon at the time of trade |
| Option Type:                     | Payer                               |
| Premium:                         | As agreed upon at the time of trade |
| Premium Payment Date:            | As agreed upon at the time of trade |
| Premium Payment Date Adjustment: | As agreed upon at the time of trade |

#### PROCEDURE FOR EXERCISE:

---

<sup>4</sup> All deals might be amortizing and might have break clauses.



|                             |                                     |
|-----------------------------|-------------------------------------|
| Expiration Date:            | As agreed upon at the time of trade |
| Expiration Date Adjustment: | As agreed upon at the time of trade |
| Automatic Exercise:         | Inapplicable                        |
| Partial Exercise:           | Inapplicable                        |
| Fallback Exercise:          | Applicable                          |

**SETTLEMENT TERMS**

|            |  |
|------------|--|
| Settlement | Cleared Physical Settlement / cash / settle to clear |
|------------|--|

**UNDERLYING SWAP TRANSACTION GENERAL TERMS**

|   |                                     |
|---|-------------------------------------|
| Effective Date:   | As agreed upon at the time of trade |
| Effective Date Adjustment   | None                                |
| Termination Date:   | As agreed upon at the time of trade |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade |

**FIXED AMOUNTS**

|   |                                     |
|---|-------------------------------------|
| Fixed Rate Payer:                                 | As agreed upon at the time of trade |
| Notional Amount:                                  | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates: | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Dates:                  | As agreed upon at the time of trade |
| Fixed Rate:                                       | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:                    | As agreed upon at the time of trade |

|  |                                     |
|--|-------------------------------------|
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**FLOATING AMOUNTS**

|  |  |
|--|--|
| Floating Rate Payer:   | As agreed upon at the time of trade                                |
| Notional Amount:   | As agreed upon at the time of trade                                |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates  | As agreed upon at the time of trade                                |
| Floating Rate Option:  | As agreed upon at the time of trade                                |
| Designed Maturity:   | As agreed upon at the time of trade                                |
| Spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:  | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/floating Rate Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | As agreed upon at the time of trade                                |

## RECEIVER (Cleared Physical Settlement - cash - settle to clear)

### GENERAL TERMS:

|                              |  |
|------------------------------|--|
| Trade Date:                  | Current date at the time of trade  |
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent            | The ISP entity, unless otherwise specified   |
| Optional Early Termination   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

### SWAPTION TERMS:

|                                  |                                     |
|----------------------------------|-------------------------------------|
| Seller:                          | As agreed upon at the time of trade |
| Buyer:                           | As agreed upon at the time of trade |
| Option Style:                    | As agreed upon at the time of trade |
| Option Type:                     | Receiver                            |
| Premium:                         | As agreed upon at the time of trade |
| Premium Payment Date:            | As agreed upon at the time of trade |
| Premium Payment Date Adjustment: | As agreed upon at the time of trade |

### PROCEDURE FOR EXERCISE:

|                             |                                     |
|-----------------------------|-------------------------------------|
| Expiration Date:            | As agreed upon at the time of trade |
| Expiration Date Adjustment: | As agreed upon at the time of trade |
| Automatic Exercise:         | Inapplicable                        |
| Partial Exercise:           | Inapplicable                        |

|                    |            |
|--------------------|------------|
| Fallback Exercise: | Applicable |
|--------------------|------------|

### SETTLEMENT TERMS

|            |  |
|------------|--|
| Settlement | Cleared Physical Settlement / cash / settle to clear |
|------------|--|

### UNDERLYING SWAP TRANSACTION GENERAL TERMS

|  |                                     |
|--|-------------------------------------|
| Effective Date:  | As agreed upon at the time of trade |
| Effective Date Adjustment  | None                                |
| Termination Date:  | As agreed upon at the time of trade |
| Termination Date Adjustment/Termination Date Business Day Convention:                        | As agreed upon at the time of trade |
| Fixed Rate Payer:  | As agreed upon at the time of trade |
| Notional Amount:   | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade |
| Fixed Rate:  | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

### FLOATING AMOUNTS

|   |                                     |
|---|-------------------------------------|
| Floating Rate Payer:                              | As agreed upon at the time of trade |
| Notional Amount:                                  | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates: | As agreed upon at the time of trade |

|  |  |
|--|--|
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates  | As agreed upon at the time of trade                                |
| Floating Rate Option:  | As agreed upon at the time of trade                                |
| Designed Maturity:   | As agreed upon at the time of trade                                |
| Spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:  | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/floating Rate Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | As agreed upon at the time of trade                                |

### **STRADDLE (Cleared Physical Settlement - cash - settle to clear)**

#### **GENERAL TERMS:**

|                              |  |
|------------------------------|--|
| Trade Date:                  | Current date at the time of trade  |
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent            | The ISP entity, unless otherwise specified   |
| Optional Early Termination   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

#### **SWAPTION TERMS:**

|         |                                     |
|---------|-------------------------------------|
| Seller: | As agreed upon at the time of trade |
|---------|-------------------------------------|

|                                  |                                     |
|----------------------------------|-------------------------------------|
| Buyer:                           | As agreed upon at the time of trade |
| Option Style:                    | As agreed upon at the time of trade |
| Option Type:                     | Straddle                            |
| Premium;                         | As agreed upon at the time of trade |
| Premium Payment Date:            | As agreed upon at the time of trade |
| Premium Payment Date Adjustment: | As agreed upon at the time of trade |

**PROCEDURE FOR EXERCISE:**

|                             |                                     |
|-----------------------------|-------------------------------------|
| Expiration Date:            | As agreed upon at the time of trade |
| Expiration Date Adjustment: | As agreed upon at the time of trade |
| Automatic Exercise:         | Inapplicable                        |
| Partial Exercise:           | Inapplicable                        |
| Fallback Exercise:          | Applicable                          |

**SETTLEMENT TERMS**

|            |  |
|------------|--|
| Settlement | Cleared Physical Settlement / cash / settle to clear |
|------------|--|

**UNDERLYING SWAP TRANSACTION GENERAL TERMS**

|   |                                     |
|---|-------------------------------------|
| Effective Date:   | As agreed upon at the time of trade |
| Effective Date Adjustment   | None                                |
| Termination Date:   | As agreed upon at the time of trade |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade |

**FIXED AMOUNTS**

|                   |  |
|-------------------|--|
| Fixed Rate Payer: | Buyer or Seller, as determined by the Buyer on the Exercise Date |
|-------------------|--|

|  |                                     |
|--|-------------------------------------|
| Notional Amount:   | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade |
| Fixed Rate:  | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

### **FLOATING AMOUNTS**

|   |  |
|---|--|
| Floating Rate Payer:                              | Buyer or Seller, as determined by the Buyer on the Exercise Date |
| Notional Amount:                                  | As agreed upon at the time of trade                              |
| Payment Frequency/Fixed Rate Payer Payment Dates: | As agreed upon at the time of trade                              |
| Rolls on/Fixed Rate Payer Dates:                  | As agreed upon at the time of trade                              |
| Reset Frequency/Reset Dates                       | As agreed upon at the time of trade                              |
| Floating Rate Option:                             | As agreed upon at the time of trade                              |
| Designed Maturity:                                | As agreed upon at the time of trade                              |
| Spread:   | As agreed upon at the time of trade                              |

|  |  |
|--|--|
| Floating Rate Day Count Fraction:  | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/floating Rate Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | As agreed upon at the time of trade                                |

## 5. FORWARD RATE AGREEMENT

### STANDARD EUR FORWARD RATE AGREEMENT

#### GENERAL TERMS:

|  |  |
|--|--|
| Trade Date   | Current date at the time of trade  |
| Effective Date   | As agreed upon at the time of trade  |
| Effective Date Adjustment  | None   |
| Termination Date   | As agreed upon at the time of trade  |
| Termination Date Adjustment/Termination Date Business Day Convention | As agreed upon at the time of trade  |
| Termination Date Business Days/Business Days                         | TARGET Settlement Day  |
| Bilateral Clearing House   | As agreed upon at the time of trade  |
| Independent Amount   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |



|                             |  |
|-----------------------------|--|
| Independent Amount Payer    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent           | The ISP entity, unless otherwise specified   |
| Optional Early Termination  | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

**FORWARD RATE AGREEMENT:**

|                                     |                                     |
|-------------------------------------|-------------------------------------|
| Fixed Rate Payer (Buyer)            | As agreed upon at the time of trade |
| Floating Rate Payer (Seller):       | As agreed upon at the time of trade |
| Notional Amount:                    | As agreed upon at the time of trade |
| Reset Date:                         | The Effective Date                  |
| Payment Date:                       | The Effective Date                  |
| Payment Date Adjustment:            | As agreed upon at the time of trade |
| Payment Business Day/Business Days: | TARGET Settlement Day               |
| Fixed Rate:                         | As agreed upon at the time of trade |
| Floating Rate Option:               | EUR-EURIBOR-Reuters                 |
| Designated Maturity:                | As agreed upon at the time of trade |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Fixing Date:                        | As agreed upon at the time of trade |
| FRA Discounting:                    | Applicable                          |

## 6. SWAP LOCK

### PAYER (Cleared Physical Settlement - cash - settle to clear)

#### GENERAL TERMS:

|                              |  |
|------------------------------|--|
| Trade Date:                  | Current date at the time of trade  |
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent            | The ISP entity, unless otherwise specified   |
| Optional Early Termination   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

#### OPTION TERMS:

|                         |   |
|-------------------------|---|
| Seller:                 | As agreed upon at the time of trade   |
| Buyer:                  | As agreed upon at the time of trade   |
| Option Style:           | As agreed upon at the time of trade   |
| Option Type:            | Payer   |
| Notice Period:          | As agreed upon at the time of trade ending not later than the Expiration Date |
| Notice Date:            | At Buyer's election within the Notice Period                                  |
| Notice Date Adjustment: | As agreed upon at the time of trade   |

**PROCEDURE FOR EXERCISE:**

|                             |                                     |
|-----------------------------|-------------------------------------|
| Expiration Date:            | As agreed upon at the time of trade |
| Expiration Date Adjustment: | As agreed upon at the time of trade |
| Automatic Exercise:         | Inapplicable                        |
| Partial Exercise:           | Inapplicable                        |
| Fallback Exercise:          | Applicable                          |

**SETTLEMENT TERMS**

|            |  |
|------------|--|
| Settlement | Cleared Physical Settlement / cash / settle to clear |
|------------|--|

**UNDERLYING SWAP TRANSACTION GENERAL TERMS**

|   |  |
|---|--|
| Effective Date:   | Two days following the elected Notice Date |
| Effective Date Adjustment   | As agreed upon at the time of trade        |
| Termination Date:   | As agreed upon at the time of trade        |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade        |

**FIXED AMOUNTS**

|   |                                     |
|---|-------------------------------------|
| Fixed Rate Payer:                                 | As agreed upon at the time of trade |
| Notional Amount                                   | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates: | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Dates:                  | As agreed upon at the time of trade |
| Fixed Rate:                                       | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:                    | As agreed upon at the time of trade |

|  |                                     |
|--|-------------------------------------|
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**FLOATING AMOUNTS**

|  |  |
|--|--|
| Floating Rate Payer:   | As agreed upon at the time of trade                                |
| Notional Amount:   | As agreed upon at the time of trade                                |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates  | As agreed upon at the time of trade                                |
| Floating Rate Option:  | As agreed upon at the time of trade                                |
| Designed Maturity:   | As agreed upon at the time of trade                                |
| Spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:  | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/floating Rate Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | As agreed upon at the time of trade                                |

## RECEIVER (Cleared Physical Settlement - cash - settle to clear)

### GENERAL TERMS:

|                              |  |
|------------------------------|--|
| Trade Date:                  | Current date at the time of trade  |
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Calculation Agent            | The ISP entity, unless otherwise specified   |
| Optional Early Termination   | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

### OPTION TERMS:

|                         |   |
|-------------------------|---|
| Seller:                 | As agreed upon at the time of trade   |
| Buyer:                  | As agreed upon at the time of trade   |
| Option Style:           | As agreed upon at the time of trade   |
| Option Type:            | Receiver  |
| Notice Period:          | As agreed upon at the time of trade and ending not later than the Expiration Date |
| Notice Date:            | At Buyer's election within the Notice Period                                      |
| Notice Date Adjustment: | As agreed upon at the time of trade   |

### PROCEDURE FOR EXERCISE:

|                             |                                     |
|-----------------------------|-------------------------------------|
| Expiration Date:            | As agreed upon at the time of trade |
| Expiration Date Adjustment: | As agreed upon at the time of trade |
| Automatic Exercise:         | Inapplicable                        |

|                    |              |
|--------------------|--------------|
| Partial Exercise:  | Inapplicable |
| Fallback Exercise: | Applicable   |

#### SETTLEMENT TERMS

|            |  |
|------------|--|
| Settlement | Cleared Physical Settlement / cash / settle to clear |
|------------|--|

#### UNDERLYING SWAP TRANSACTION GENERAL TERMS

|   |  |
|---|--|
| Effective Date:   | Two days following the elected Notice Date |
| Effective Date Adjustment   | As agreed upon at the time of trade        |
| Termination Date:   | As agreed upon at the time of trade        |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade        |

#### FIXED AMOUNTS

|  |                                     |
|--|-------------------------------------|
| Fixed Rate Payer:  | As agreed upon at the time of trade |
| Notional Amount:   | As agreed upon at the time of trade |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade |
| Fixed Rate:  | As agreed upon at the time of trade |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade |
| Payment Relative to:   | Calculation Period End Date         |

**FLOATING AMOUNTS**

|  |  |
|--|--|
| Floating Rate Payer:   | As agreed upon at the time of trade                                |
| Notional Amount:   | As agreed upon at the time of trade                                |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade                                |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade                                |
| Reset Frequency/Reset Dates  | As agreed upon at the time of trade                                |
| Floating Rate Option:  | As agreed upon at the time of trade                                |
| Designed Maturity:   | As agreed upon at the time of trade                                |
| Spread:  | As agreed upon at the time of trade                                |
| Floating Rate Day Count Fraction:  | As agreed upon at the time of trade                                |
| Calculation Period End Dates Adjustment/Floating Rate Period End Dates Business Day Convention | As agreed upon at the time of trade                                |
| Payment Dates Adjustment/floating Rate Payer Payment Dates Business Day Convention             | As agreed upon at the time of trade                                |
| Payment relative to/Floating Rate Payment Dates:   | Calculation Period End Date  |
| Reset Relative to/Floating Rate Reset Dates:   | Calculation Period Start Date/first day of each Calculation Period |
| Fixing Dates:  | As agreed upon at the time of trade                                |

**STRADDLE (Cleared Physical Settlement - cash - settle to clear)**
**GENERAL TERMS:**

|                              |  |
|------------------------------|--|
| Trade Date:                  | Current date at the time of trade  |
| Independent Amount:          | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Payer:    | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |
| Independent Amount Receiver: | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

|                            |  |
|----------------------------|--|
| Calculation Agent          | The ISP entity, unless otherwise specified   |
| Optional Early Termination | As determined by ISP in its sole discretion unless otherwise agreed in writing on prior to the time of trade |

**OPTION TERMS:**

|                         |   |
|-------------------------|---|
| Seller:                 | As agreed upon at the time of trade   |
| Buyer:                  | As agreed upon at the time of trade   |
| Option Style:           | As agreed upon at the time of trade   |
| Option Type:            | Straddle  |
| Notice period;          | As agreed upon at the time of trade ending not later than the Expiration Date |
| Notice Date:            | At Buyer's election within the Notice Period                                  |
| Notice Date Adjustment: | As agreed upon at the time of trade   |

**PROCEDURE FOR EXERCISE:**

|                             |                                     |
|-----------------------------|-------------------------------------|
| Expiration Date:            | As agreed upon at the time of trade |
| Expiration Date Adjustment: | As agreed upon at the time of trade |
| Automatic Exercise:         | Inapplicable                        |
| Partial Exercise:           | Inapplicable                        |
| Fallback Exercise:          | Applicable                          |

**SETTLEMENT TERMS**

|            |  |
|------------|--|
| Settlement | Cleared Physical Settlement / cash / settle to clear |
|------------|--|

**UNDERLYING SWAP TRANSACTION GENERAL TERMS**

|                           |  |
|---------------------------|--|
| Effective Date:           | Two days following the elected Notice Date |
| Effective Date Adjustment | As agreed upon at the time of trade        |



|   |                                     |
|---|-------------------------------------|
| Termination Date:   | As agreed upon at the time of trade |
| Termination Date Adjustment/Termination Date Business Day Convention: | As agreed upon at the time of trade |

#### FIXED AMOUNTS

|  |  |
|--|--|
| Fixed Rate Payer:  | Buyer or Seller, as determined by the Buyer on the Exercise Date |
| Notional Amount:   | As agreed upon the time of trade                                 |
| Payment Frequency/Fixed Rate Payer Payment Dates:  | As agreed upon at the time of trade                              |
| Rolls on/Fixed Rate Payer Dates:   | As agreed upon at the time of trade                              |
| Fixed Rate:  | As agreed upon at the time of trade                              |
| Fixed Rate Day Count Fraction:   | As agreed upon at the time of trade                              |
| Calculation Period End Dates Adjustment/Fixed Rate Period End Dates Business Day Convention: | As agreed upon at the time of trade                              |
| Payment Dates Adjustment/Fixed Rate Payer Payment Date Business Day Convention:              | As agreed upon at the time of trade                              |
| Payment Relative to:   | Calculation Period End Date                                      |

#### FLOATING AMOUNTS

|   |  |
|---|--|
| Floating Rate Payer:                              | Buyer or Seller, as determined by the Buyer on the Exercise Date |
| Notional Amount:                                  | As agreed upon at the time of trade                              |
| Payment Frequency/Fixed Rate Payer Payment Dates: | As agreed upon at the time of trade                              |
| Rolls on/Fixed Rate Payer Dates:                  | As agreed upon at the time of trade                              |
| Reset Frequency/Reset Dates                       | As agreed upon at the time of trade                              |

|   |   |
|---|---|
| Floating Rate Option:   | As agreed upon at the time of trade                                   |
| Designed Maturity:  | As agreed upon at the time of trade                                   |
| Spread:   | As agreed upon at the time of trade                                   |
| Floating Rate Day Count Fraction:   | As agreed upon at the time of trade                                   |
| Calculation Period End Dates Adjustment/Floating Rate<br>Period End Dates Business Day Convention | As agreed upon at the time of trade                                   |
| Payment Dates Adjustment/floating Rate Payer Payment<br>Dates Business Day Convention             | As agreed upon at the time of trade                                   |
| Payment relative to/Floating Rate Payment Dates:  | Calculation Period End Date   |
| Reset Relative to/Floating Rate Reset Dates:  | Calculation Period Start Date/first day of each<br>Calculation Period |
| Fixing Dates:   | As agreed upon at the time of trade                                   |