

**€ 900,000,000 Greek SME ABS  
Summary Terms and Conditions**

<b>Issuer</b>	Axia Finance Plc
<b>Issue Rating</b>	Class A rated <b>AAA</b> (Moody's)
<b>Status</b>	Asset Backed Securities
<b>Form</b>	Floating Rate Notes (FRNs)
<b>Currency</b>	EUR
<b>Amount Offered</b>	<b>€ 900,000,000</b>
<b>Tranches</b>	€ 459,000,000 / € 441,000,000
<b>Issue Date</b>	07 May 2009
<b>1st Coupon</b>	29 October 2009
<b>1st Call Date</b>	n.a.
<b>Legal Maturity</b>	29 January 2031
<b>Coupon</b>	3 month Euribor + 50 bp / + 150 bp
<b>Revolving period</b>	Ends after 8th IPD
<b>Weighted Average Life</b>	n.a.
<b>Basis</b>	Act / 360
<b>Arranger</b>	Deutsche Bank AG, London
<b>Paying Agent</b>	Bank of New York Mellon
<b>Listing</b>	Dublin
<b>Clearer</b>	Euroclear / Clearstream
<b>Denominations</b>	€100k + €1k
<b>ISIN</b>	XS0427500185 / XS0427500342
<b>Governing Law</b>	English Law
<b>Documentation</b>	Stand Alone