

Convenzione CDP-ABI del 1° marzo 2012 **Nuovo Plafond PMI**

CONDIZIONI STORICHE MARGINE SU TFE

NUOVO PLAFOND PMI-INVESTIMENTI

Margine su TFE⁽¹⁾

			SENZA PONDERAZIONE ZERO ⁽²⁾					PONDERAZIONE ZERO ⁽²⁾				
			Pre-amm.									
			3 anni	5 anni	7 anni	10 anni	15 anni	3 anni	5 anni	7 anni	10 anni	15 anni
condizioni valide il 07/04/2015	TIER 1 > 9,00%	Breve ⁽²⁾	0,30%	0,45%	0,60%	0,75%	0,95%	0,15%	0,30%	0,40%	0,55%	0,75%
		Lungo ⁽²⁾		0,50%	0,65%	0,80%	0,95%		0,35%	0,45%	0,60%	0,75%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,35%	0,50%	0,65%	0,85%	1,05%	0,25%	0,35%	0,50%	0,65%	0,80%
		Lungo ⁽²⁾		0,55%	0,75%	0,90%	1,10%		0,40%	0,55%	0,70%	0,85%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,45%	0,60%	0,75%	0,95%	1,15%	0,35%	0,45%	0,65%	0,85%	1,00%
		Lungo ⁽²⁾		0,70%	0,80%	1,00%	1,20%		0,55%	0,70%	0,90%	1,05%
condizioni valide dal 20/03/2015 al 06/04/2015	TIER 1 > 9,00%	Breve ⁽²⁾	0,35%	0,50%	0,65%	0,80%	0,90%	0,20%	0,35%	0,45%	0,60%	0,70%
		Lungo ⁽²⁾		0,60%	0,70%	0,85%	0,95%		0,40%	0,50%	0,65%	0,75%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,45%	0,60%	0,70%	0,90%	1,05%	0,30%	0,45%	0,55%	0,70%	0,80%
		Lungo ⁽²⁾		0,65%	0,80%	0,95%	1,10%		0,50%	0,60%	0,75%	0,85%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,50%	0,70%	0,80%	1,00%	1,15%	0,40%	0,55%	0,70%	0,90%	1,00%
		Lungo ⁽²⁾		0,75%	0,85%	1,05%	1,20%		0,60%	0,75%	0,95%	1,05%
condizioni valide dal 05/03/2015 al 19/03/2015	TIER 1 > 9,00%	Breve ⁽²⁾	0,35%	0,50%	0,75%	0,95%	1,25%	0,20%	0,35%	0,55%	0,75%	1,00%
		Lungo ⁽²⁾		0,65%	0,80%	1,00%	1,30%		0,50%	0,60%	0,80%	1,05%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,45%	0,60%	0,80%	1,05%	1,35%	0,30%	0,45%	0,65%	0,80%	1,10%
		Lungo ⁽²⁾		0,75%	0,90%	1,10%	1,40%		0,55%	0,70%	0,85%	1,15%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,50%	0,70%	0,90%	1,15%	1,50%	0,40%	0,55%	0,80%	1,00%	1,30%
		Lungo ⁽²⁾		0,85%	1,00%	1,20%	1,55%		0,70%	0,85%	1,05%	1,35%
condizioni valide dal 20/02/2015 al 04/03/2015	TIER 1 > 9,00%	Breve ⁽²⁾	0,40%	0,55%	0,75%	0,95%	1,30%	0,25%	0,40%	0,60%	0,75%	1,05%
		Lungo ⁽²⁾		0,70%	0,85%	1,00%	1,30%		0,55%	0,65%	0,80%	1,05%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,50%	0,65%	0,85%	1,05%	1,40%	0,35%	0,50%	0,65%	0,85%	1,15%
		Lungo ⁽²⁾		0,80%	0,95%	1,10%	1,45%		0,60%	0,75%	0,90%	1,20%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,55%	0,75%	0,95%	1,15%	1,55%	0,45%	0,60%	0,85%	1,00%	1,35%
		Lungo ⁽²⁾		0,90%	1,05%	1,25%	1,55%		0,75%	0,90%	1,10%	1,40%

	≤ 7,00%	Lungo ⁽²⁾		1,00%	1,25%	1,55%	1,90%		0,90%	1,10%	1,40%	1,70%
condizioni valide dal 20/10/2014 al 04/11/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,35%	0,60%	0,80%	1,10%	1,45%	0,25%	0,45%	0,65%	0,90%	1,20%
		Lungo ⁽²⁾		0,75%	0,90%	1,20%	1,50%		0,55%	0,75%	1,00%	1,25%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,40%	0,65%	0,90%	1,20%	1,55%	0,30%	0,50%	0,75%	1,00%	1,30%
		Lungo ⁽²⁾		0,80%	1,00%	1,30%	1,60%		0,65%	0,85%	1,10%	1,35%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,45%	0,75%	1,00%	1,30%	1,65%	0,40%	0,65%	0,85%	1,20%	1,50%
		Lungo ⁽²⁾		0,90%	1,10%	1,40%	1,75%		0,80%	1,00%	1,25%	1,55%
condizioni valide dal 06/10/2014 al 19/10/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,35%	0,60%	0,80%	1,10%	1,45%	0,25%	0,45%	0,65%	0,90%	1,20%
		Lungo ⁽²⁾		0,75%	0,90%	1,20%	1,50%		0,55%	0,75%	1,00%	1,25%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,40%	0,65%	0,90%	1,20%	1,55%	0,30%	0,50%	0,75%	1,00%	1,30%
		Lungo ⁽²⁾		0,80%	1,00%	1,30%	1,60%		0,65%	0,85%	1,10%	1,35%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,45%	0,75%	1,00%	1,30%	1,65%	0,40%	0,65%	0,85%	1,20%	1,50%
		Lungo ⁽²⁾		0,90%	1,10%	1,40%	1,75%		0,80%	1,00%	1,25%	1,55%
condizioni valide dal 22/09/2014 al 05/10/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,35%	0,60%	0,85%	1,15%	1,55%	0,25%	0,45%	0,70%	1,00%	1,30%
		Lungo ⁽²⁾		0,70%	0,95%	1,25%	1,60%		0,55%	0,75%	1,05%	1,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,40%	0,65%	0,90%	1,25%	1,65%	0,30%	0,50%	0,75%	1,05%	1,40%
		Lungo ⁽²⁾		0,80%	1,00%	1,35%	1,70%		0,65%	0,85%	1,15%	1,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,45%	0,70%	1,00%	1,35%	1,75%	0,40%	0,65%	0,90%	1,25%	1,60%
		Lungo ⁽²⁾		0,85%	1,10%	1,45%	1,85%		0,75%	1,00%	1,30%	1,65%
condizioni valide dal 05/09/2014 al 21/09/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,45%	0,70%	0,95%	1,25%	1,55%	0,30%	0,55%	0,75%	1,05%	1,30%
		Lungo ⁽²⁾		0,85%	1,05%	1,30%	1,60%		0,70%	0,85%	1,10%	1,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,50%	0,80%	1,05%	1,35%	1,70%	0,40%	0,65%	0,85%	1,15%	1,40%
		Lungo ⁽²⁾		0,95%	1,15%	1,45%	1,75%		0,75%	0,95%	1,20%	1,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,65%	0,95%	1,20%	1,55%	1,85%	0,50%	0,75%	1,00%	1,30%	1,65%
		Lungo ⁽²⁾		1,10%	1,35%	1,65%	1,95%		0,90%	1,10%	1,40%	1,70%
condizioni valide dal 20/08/2014 al 04/09/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,45%	0,70%	0,95%	1,25%	1,55%	0,30%	0,55%	0,75%	1,05%	1,30%
		Lungo ⁽²⁾		0,85%	1,05%	1,30%	1,60%		0,70%	0,85%	1,10%	1,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,50%	0,80%	1,05%	1,35%	1,70%	0,40%	0,65%	0,85%	1,15%	1,40%
		Lungo ⁽²⁾		0,95%	1,15%	1,45%	1,75%		0,75%	0,95%	1,20%	1,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,65%	0,95%	1,20%	1,55%	1,85%	0,50%	0,75%	1,00%	1,30%	1,65%
		Lungo ⁽²⁾		1,10%	1,35%	1,65%	1,95%		0,90%	1,10%	1,40%	1,70%
condizioni valide dal 05/08/2014 al 19/08/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,50%	0,75%	1,00%	1,30%	1,60%	0,35%	0,60%	0,80%	1,10%	1,35%
		Lungo ⁽²⁾		0,90%	1,10%	1,35%	1,65%		0,75%	0,90%	1,15%	1,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,10%	1,40%	1,70%	0,45%	0,70%	0,90%	1,20%	1,45%
		Lungo ⁽²⁾		1,00%	1,20%	1,50%	1,75%		0,80%	1,00%	1,25%	1,50%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,00%	1,25%	1,60%	1,90%	0,55%	0,80%	1,05%	1,35%	1,70%
		Lungo ⁽²⁾		1,15%	1,40%	1,70%	2,00%		0,95%	1,15%	1,45%	1,75%
condizioni valide dal 21/07/2014 al 04/08/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,50%	0,75%	1,00%	1,30%	1,60%	0,35%	0,60%	0,80%	1,10%	1,35%
		Lungo ⁽²⁾		0,90%	1,10%	1,35%	1,65%		0,75%	0,90%	1,15%	1,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,10%	1,40%	1,70%	0,45%	0,70%	0,90%	1,20%	1,45%
		Lungo ⁽²⁾		1,00%	1,20%	1,50%	1,75%		0,80%	1,00%	1,25%	1,50%

	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,00%	1,25%	1,60%	1,90%	0,55%	0,80%	1,05%	1,35%	1,70%
		Lungo ⁽²⁾		1,15%	1,40%	1,70%	2,00%		0,95%	1,15%	1,45%	1,75%
condizioni valide dal 07/07/2014 al 20/07/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,50%	0,75%	0,95%	1,25%	1,55%	0,40%	0,60%	0,80%	1,05%	1,30%
		Lungo ⁽²⁾		0,90%	1,10%	1,35%	1,60%		0,70%	0,85%	1,10%	1,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,10%	1,35%	1,65%	0,45%	0,70%	0,85%	1,15%	1,40%
		Lungo ⁽²⁾		1,00%	1,20%	1,45%	1,70%		0,80%	0,95%	1,20%	1,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,00%	1,30%	1,65%	1,95%	0,55%	0,80%	1,00%	1,30%	1,60%
		Lungo ⁽²⁾		1,15%	1,45%	1,75%	2,05%		0,95%	1,10%	1,40%	1,65%
condizioni valide dal 20/06/2014 al 06/07/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,45%	0,75%	1,00%	1,30%	1,60%	0,30%	0,55%	0,80%	1,05%	1,35%
		Lungo ⁽²⁾		0,95%	1,15%	1,40%	1,65%		0,70%	0,90%	1,15%	1,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,15%	1,40%	1,75%	0,35%	0,65%	0,90%	1,20%	1,50%
		Lungo ⁽²⁾		1,05%	1,25%	1,55%	1,80%		0,80%	1,00%	1,25%	1,55%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,10%	1,40%	1,75%	2,05%	0,50%	0,80%	1,05%	1,40%	1,75%
		Lungo ⁽²⁾		1,25%	1,55%	1,85%	2,15%		1,00%	1,20%	1,50%	1,80%
condizioni valide dal 05/06/2014 al 19/06/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,45%	0,75%	1,00%	1,30%	1,60%	0,30%	0,55%	0,80%	1,05%	1,35%
		Lungo ⁽²⁾		0,95%	1,15%	1,40%	1,65%		0,70%	0,90%	1,15%	1,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,15%	1,40%	1,75%	0,35%	0,65%	0,90%	1,20%	1,50%
		Lungo ⁽²⁾		1,05%	1,25%	1,55%	1,80%		0,80%	1,00%	1,25%	1,55%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,10%	1,40%	1,75%	2,05%	0,50%	0,80%	1,05%	1,40%	1,75%
		Lungo ⁽²⁾		1,25%	1,55%	1,85%	2,15%		1,00%	1,20%	1,50%	1,80%
condizioni valide dal 20/05/2014 al 04/06/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,45%	0,75%	1,00%	1,30%	1,60%	0,30%	0,55%	0,80%	1,05%	1,35%
		Lungo ⁽²⁾		0,95%	1,15%	1,40%	1,65%		0,70%	0,90%	1,15%	1,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,15%	1,40%	1,75%	0,35%	0,65%	0,90%	1,20%	1,50%
		Lungo ⁽²⁾		1,05%	1,25%	1,55%	1,80%		0,80%	1,00%	1,25%	1,55%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,10%	1,40%	1,75%	2,05%	0,50%	0,80%	1,05%	1,40%	1,75%
		Lungo ⁽²⁾		1,25%	1,55%	1,85%	2,15%		1,00%	1,20%	1,50%	1,80%
condizioni valide dal 05/05/2014 al 19/05/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,45%	0,75%	1,00%	1,30%	1,60%	0,30%	0,55%	0,80%	1,05%	1,35%
		Lungo ⁽²⁾		0,95%	1,15%	1,40%	1,65%		0,70%	0,90%	1,15%	1,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,55%	0,85%	1,15%	1,40%	1,75%	0,35%	0,65%	0,90%	1,20%	1,50%
		Lungo ⁽²⁾		1,05%	1,25%	1,55%	1,80%		0,80%	1,00%	1,25%	1,55%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,70%	1,10%	1,40%	1,75%	2,05%	0,50%	0,80%	1,05%	1,40%	1,75%
		Lungo ⁽²⁾		1,25%	1,55%	1,85%	2,15%		1,00%	1,20%	1,50%	1,80%
condizioni valide dal 22/04/2014 al 04/05/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,55%	0,90%	1,15%	1,40%	1,65%	0,40%	0,65%	0,90%	1,15%	1,40%
		Lungo ⁽²⁾		1,05%	1,25%	1,50%	1,75%		0,80%	1,00%	1,25%	1,45%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,65%	1,00%	1,25%	1,55%	1,85%	0,45%	0,75%	1,00%	1,30%	1,55%
		Lungo ⁽²⁾		1,20%	1,40%	1,70%	1,90%		0,90%	1,10%	1,40%	1,60%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	0,80%	1,20%	1,50%	1,85%	2,15%	0,60%	0,95%	1,20%	1,55%	1,85%
		Lungo ⁽²⁾		1,40%	1,65%	1,95%	2,25%		1,15%	1,35%	1,65%	1,95%
condizioni valide dal 07/04/2014 al	TIER 1 > 9,00%	Breve ⁽²⁾	0,65%	1,00%	1,25%	1,50%	1,75%	0,45%	0,75%	1,00%	1,25%	1,45%
		Lungo ⁽²⁾		1,20%	1,40%	1,60%	1,80%		0,95%	1,10%	1,35%	1,50%
	TIER 1	Breve ⁽²⁾	0,75%	1,10%	1,35%	1,65%	1,95%	0,55%	0,85%	1,10%	1,35%	1,60%

21/04/2014	> 7,00% e ≤ 9,00%	Lungo ⁽²⁾		1,30%	1,50%	1,80%	2,00%		1,05%	1,25%	1,45%	1,65%
		Breve ⁽²⁾	0,90%	1,35%	1,60%	1,95%	2,25%	0,70%	1,05%	1,30%	1,60%	1,90%
		Lungo ⁽²⁾		1,55%	1,80%	2,05%	2,35%		1,25%	1,45%	1,70%	1,95%
condizioni valide dal 20/03/2014 al 06/04/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,75%	1,10%	1,35%	1,60%	1,85%	0,55%	0,85%	1,10%	1,35%	1,55%
		Lungo ⁽²⁾		1,25%	1,50%	1,70%	1,90%		1,00%	1,20%	1,40%	1,60%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,85%	1,20%	1,45%	1,75%	2,05%	0,60%	0,95%	1,20%	1,45%	1,70%
		Lungo ⁽²⁾		1,40%	1,60%	1,90%	2,10%		1,10%	1,30%	1,55%	1,75%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,00%	1,45%	1,75%	2,10%	2,40%	0,75%	1,15%	1,40%	1,70%	2,00%
		Lungo ⁽²⁾		1,65%	1,90%	2,20%	2,50%		1,30%	1,55%	1,80%	2,05%
condizioni valide dal 05/03/2014 al 19/03/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,85%	1,20%	1,45%	1,70%	1,95%	0,70%	1,00%	1,20%	1,45%	1,65%
		Lungo ⁽²⁾		1,35%	1,60%	1,80%	2,00%		1,15%	1,30%	1,50%	1,70%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,90%	1,25%	1,55%	1,85%	2,10%	0,80%	1,10%	1,35%	1,65%	1,85%
		Lungo ⁽²⁾		1,50%	1,70%	2,00%	2,15%		1,30%	1,50%	1,70%	1,90%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,05%	1,50%	1,80%	2,15%	2,45%	0,95%	1,30%	1,55%	1,90%	2,15%
		Lungo ⁽²⁾		1,70%	1,95%	2,25%	2,55%		1,50%	1,70%	2,00%	2,25%
condizioni valide dal 20/02/2014 al 04/03/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,85%	1,20%	1,45%	1,70%	1,95%	0,70%	1,00%	1,20%	1,45%	1,65%
		Lungo ⁽²⁾		1,35%	1,60%	1,80%	2,00%		1,15%	1,30%	1,50%	1,70%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,90%	1,25%	1,55%	1,85%	2,10%	0,80%	1,10%	1,35%	1,65%	1,85%
		Lungo ⁽²⁾		1,50%	1,70%	2,00%	2,15%		1,30%	1,50%	1,70%	1,90%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,05%	1,50%	1,80%	2,15%	2,45%	0,95%	1,30%	1,55%	1,90%	2,15%
		Lungo ⁽²⁾		1,70%	1,95%	2,25%	2,55%		1,50%	1,70%	2,00%	2,25%
condizioni valide dal 05/02/2014 al 19/02/2014	TIER 1 > 9,00%	Breve ⁽²⁾	0,85%	1,20%	1,45%	1,70%	1,95%	0,70%	1,00%	1,20%	1,45%	1,65%
		Lungo ⁽²⁾		1,35%	1,60%	1,80%	2,00%		1,15%	1,30%	1,50%	1,70%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	0,90%	1,25%	1,55%	1,85%	2,10%	0,75%	1,05%	1,30%	1,60%	1,80%
		Lungo ⁽²⁾		1,50%	1,70%	2,00%	2,15%		1,25%	1,45%	1,65%	1,85%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,05%	1,50%	1,80%	2,15%	2,45%	0,90%	1,25%	1,50%	1,85%	2,10%
		Lungo ⁽²⁾		1,70%	1,95%	2,25%	2,55%		1,45%	1,65%	1,95%	2,20%
condizioni valide dal 20/01/2014 al 04/02/2014	TIER 1 > 9,00%	Breve ⁽²⁾	1,05%	1,40%	1,65%	1,90%	2,15%	0,85%	1,20%	1,45%	1,70%	1,90%
		Lungo ⁽²⁾		1,60%	1,80%	2,05%	2,20%		1,40%	1,60%	1,80%	1,95%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,10%	1,45%	1,75%	2,05%	2,30%	0,90%	1,30%	1,55%	1,80%	2,05%
		Lungo ⁽²⁾		1,70%	1,95%	2,20%	2,35%		1,50%	1,70%	1,95%	2,10%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,20%	1,70%	2,05%	2,40%	2,70%	1,05%	1,45%	1,75%	2,05%	2,35%
		Lungo ⁽²⁾		2,00%	2,30%	2,65%	2,75%		1,75%	1,95%	2,25%	2,40%
condizioni valide dal 07/01/2014 al 19/01/2014	TIER 1 > 9,00%	Breve ⁽²⁾	1,05%	1,40%	1,65%	1,90%	2,15%	0,85%	1,20%	1,45%	1,70%	1,90%
		Lungo ⁽²⁾		1,60%	1,80%	2,05%	2,20%		1,40%	1,60%	1,80%	1,95%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,10%	1,45%	1,75%	2,05%	2,30%	0,90%	1,30%	1,55%	1,80%	2,05%
		Lungo ⁽²⁾		1,70%	1,95%	2,20%	2,35%		1,50%	1,70%	1,95%	2,10%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,20%	1,70%	2,05%	2,40%	2,70%	1,05%	1,45%	1,75%	2,05%	2,35%
		Lungo ⁽²⁾		2,00%	2,30%	2,65%	2,75%		1,75%	1,95%	2,25%	2,40%
condizioni valide dal	TIER 1 > 9,00%	Breve ⁽²⁾	1,05%	1,40%	1,65%	1,90%	2,15%	0,85%	1,20%	1,45%	1,70%	1,90%
		Lungo ⁽²⁾		1,60%	1,80%	2,05%	2,20%		1,40%	1,60%	1,80%	1,95%

20/12/2013 al 06/01/2014	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,10%	1,45%	1,75%	2,05%	2,30%	0,90%	1,30%	1,55%	1,80%	2,05%
		Lungo ⁽²⁾		1,70%	1,95%	2,20%	2,35%		1,50%	1,70%	1,95%	2,10%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,20%	1,70%	2,05%	2,40%	2,70%	1,05%	1,45%	1,75%	2,05%	2,35%
		Lungo ⁽²⁾		2,00%	2,30%	2,65%	2,75%		1,75%	1,95%	2,25%	2,40%
condizioni valide dal 05/12/2013 al 19/12/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,20%	1,50%	1,75%	1,95%	2,20%	1,00%	1,35%	1,60%	1,80%	2,00%
		Lungo ⁽²⁾		1,70%	1,90%	2,10%	2,25%		1,55%	1,70%	1,90%	2,05%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,20%	1,50%	1,80%	2,05%	2,30%	1,00%	1,40%	1,65%	1,90%	2,10%
		Lungo ⁽²⁾		1,75%	2,00%	2,25%	2,35%		1,60%	1,80%	2,05%	2,15%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,30%	1,90%	2,25%	2,55%	2,90%	1,20%	1,75%	2,10%	2,40%	2,70%
		Lungo ⁽²⁾		2,20%	2,50%	2,85%	2,95%		2,05%	2,35%	2,65%	2,75%
condizioni valide dal 20/11/2013 al 04/12/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,40%	1,70%	1,85%	2,05%	2,25%	1,20%	1,50%	1,70%	1,85%	2,05%
		Lungo ⁽²⁾		1,85%	2,05%	2,20%	2,30%		1,70%	1,85%	2,00%	2,05%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,40%	1,70%	2,00%	2,20%	2,40%	1,25%	1,60%	1,80%	2,00%	2,15%
		Lungo ⁽²⁾		1,95%	2,15%	2,35%	2,40%		1,80%	1,95%	2,10%	2,20%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,60%	2,15%	2,45%	2,75%	3,05%	1,50%	2,00%	2,30%	2,55%	2,85%
		Lungo ⁽²⁾		2,45%	2,75%	3,00%	3,05%		2,30%	2,55%	2,75%	2,85%
condizioni valide dal 05/11/2013 al 19/11/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,40%	1,70%	1,85%	2,05%	2,25%	1,20%	1,50%	1,70%	1,85%	2,05%
		Lungo ⁽²⁾		1,85%	2,05%	2,20%	2,30%		1,70%	1,85%	2,00%	2,05%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,40%	1,70%	2,00%	2,20%	2,40%	1,25%	1,60%	1,80%	2,00%	2,15%
		Lungo ⁽²⁾		1,95%	2,15%	2,35%	2,40%		1,80%	1,95%	2,10%	2,20%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,60%	2,15%	2,45%	2,75%	3,05%	1,50%	2,00%	2,30%	2,55%	2,85%
		Lungo ⁽²⁾		2,45%	2,75%	3,00%	3,05%		2,30%	2,55%	2,75%	2,85%
condizioni valide dal 21/10/2013 al 04/11/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,60%	1,85%	2,00%	2,20%	2,40%	1,40%	1,65%	1,85%	2,00%	2,15%
		Lungo ⁽²⁾		2,00%	2,15%	2,35%	2,40%		1,85%	1,95%	2,10%	2,20%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,60%	1,90%	2,15%	2,35%	2,55%	1,45%	1,75%	1,95%	2,15%	2,30%
		Lungo ⁽²⁾		2,10%	2,30%	2,50%	2,55%		1,95%	2,10%	2,25%	2,35%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,90%	2,35%	2,65%	2,95%	3,20%	1,80%	2,20%	2,45%	2,75%	3,00%
		Lungo ⁽²⁾		2,65%	2,90%	3,15%	3,25%		2,45%	2,70%	2,95%	3,00%
condizioni valide dal 07/10/2013 al 20/10/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,60%	1,85%	2,00%	2,20%	2,40%	1,40%	1,65%	1,85%	2,00%	2,15%
		Lungo ⁽²⁾		2,00%	2,15%	2,35%	2,40%		1,85%	1,95%	2,10%	2,20%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,60%	1,90%	2,15%	2,35%	2,55%	1,45%	1,75%	1,95%	2,15%	2,30%
		Lungo ⁽²⁾		2,10%	2,30%	2,50%	2,55%		1,95%	2,10%	2,25%	2,35%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,90%	2,35%	2,65%	2,95%	3,20%	1,80%	2,20%	2,45%	2,75%	3,00%
		Lungo ⁽²⁾		2,65%	2,90%	3,15%	3,25%		2,45%	2,70%	2,95%	3,00%
condizioni valide dal 20/09/2013 al 06/10/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,65%	1,90%	2,15%	2,35%	2,60%	1,45%	1,75%	1,95%	2,15%	2,35%
		Lungo ⁽²⁾		2,15%	2,35%	2,55%	2,65%		1,95%	2,10%	2,25%	2,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,70%	2,05%	2,30%	2,50%	2,75%	1,55%	1,85%	2,10%	2,30%	2,50%
		Lungo ⁽²⁾		2,30%	2,50%	2,70%	2,80%		2,10%	2,25%	2,45%	2,55%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,15%	2,65%	2,95%	3,25%	3,55%	2,00%	2,45%	2,75%	3,05%	3,30%
		Lungo ⁽²⁾		2,95%	3,20%	3,50%	3,60%		2,75%	3,00%	3,25%	3,35%
condizioni	TIER 1	Breve ⁽²⁾	1,75%	2,05%	2,30%	2,50%	2,75%	1,60%	1,85%	2,10%	2,25%	2,50%

valide dal 05/09/2013 al 19/09/2013	> 9,00%	Lungo ⁽²⁾		2,30%	2,50%	2,70%	2,85%		2,10%	2,25%	2,40%	2,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,85%	2,20%	2,50%	2,65%	2,95%	1,70%	2,00%	2,25%	2,40%	2,65%
		Lungo ⁽²⁾		2,45%	2,65%	2,85%	3,00%		2,25%	2,40%	2,60%	2,75%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,40%	2,90%	3,20%	3,50%	3,80%	2,25%	2,65%	3,00%	3,25%	3,55%
Lungo ⁽²⁾			3,20%	3,45%	3,70%	3,85%		3,00%	3,20%	3,45%	3,60%	
condizioni valide dal 20/08/2013 al 04/09/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,75%	2,05%	2,30%	2,50%	2,75%	1,60%	1,85%	2,10%	2,25%	2,50%
		Lungo ⁽²⁾		2,30%	2,50%	2,70%	2,85%		2,10%	2,25%	2,40%	2,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,85%	2,20%	2,50%	2,65%	2,95%	1,70%	2,00%	2,25%	2,40%	2,65%
		Lungo ⁽²⁾		2,45%	2,65%	2,85%	3,00%		2,25%	2,40%	2,60%	2,75%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,40%	2,90%	3,20%	3,50%	3,80%	2,25%	2,65%	3,00%	3,25%	3,55%
		Lungo ⁽²⁾		3,20%	3,45%	3,70%	3,85%		3,00%	3,20%	3,45%	3,60%
condizioni valide dal 05/08/2013 al 19/08/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,80%	2,10%	2,35%	2,55%	2,80%	1,65%	1,90%	2,15%	2,30%	2,55%
		Lungo ⁽²⁾		2,35%	2,55%	2,75%	2,90%		2,15%	2,30%	2,45%	2,60%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,90%	2,25%	2,55%	2,70%	3,00%	1,75%	2,05%	2,30%	2,45%	2,70%
		Lungo ⁽²⁾		2,50%	2,70%	2,90%	3,05%		2,30%	2,45%	2,65%	2,80%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,45%	2,95%	3,25%	3,55%	3,85%	2,30%	2,70%	3,05%	3,30%	3,60%
		Lungo ⁽²⁾		3,25%	3,50%	3,75%	3,90%		3,05%	3,25%	3,50%	3,65%
condizioni valide dal 22/07/2013 al 04/08/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,75%	2,05%	2,30%	2,50%	2,75%	1,60%	1,85%	2,10%	2,25%	2,50%
		Lungo ⁽²⁾		2,30%	2,50%	2,70%	2,85%		2,10%	2,25%	2,40%	2,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,85%	2,20%	2,50%	2,65%	2,95%	1,70%	2,00%	2,25%	2,40%	2,65%
		Lungo ⁽²⁾		2,45%	2,65%	2,85%	3,00%		2,25%	2,40%	2,60%	2,75%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,35%	2,85%	3,15%	3,45%	3,75%	2,20%	2,60%	2,95%	3,20%	3,50%
		Lungo ⁽²⁾		3,15%	3,40%	3,65%	3,80%		2,95%	3,15%	3,40%	3,55%
condizioni valide dal 05/07/2013 al 21/07/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,60%	1,90%	2,15%	2,35%	2,45%	1,45%	1,70%	1,95%	2,10%	2,20%
		Lungo ⁽²⁾		2,15%	2,35%	2,45%	2,50%		1,95%	2,10%	2,15%	2,20%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,70%	2,05%	2,35%	2,50%	2,65%	1,55%	1,85%	2,10%	2,25%	2,35%
		Lungo ⁽²⁾		2,30%	2,50%	2,60%	2,65%		2,10%	2,25%	2,35%	2,40%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,20%	2,70%	3,00%	3,30%	3,45%	2,05%	2,45%	2,80%	3,05%	3,20%
		Lungo ⁽²⁾		3,00%	3,25%	3,40%	3,45%		2,80%	3,00%	3,15%	3,20%
condizioni valide dal 20/06/2013 al 04/07/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,35%	1,75%	2,00%	2,25%	2,50%	1,20%	1,60%	1,85%	2,05%	2,25%
		Lungo ⁽²⁾		2,00%	2,20%	2,45%	2,55%		1,80%	2,00%	2,20%	2,30%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,40%	1,85%	2,15%	2,40%	2,65%	1,25%	1,70%	1,95%	2,20%	2,45%
		Lungo ⁽²⁾		2,10%	2,35%	2,60%	2,70%		1,95%	2,15%	2,35%	2,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,80%	2,35%	2,70%	3,05%	3,40%	1,65%	2,20%	2,55%	2,85%	3,15%
		Lungo ⁽²⁾		2,70%	3,00%	3,30%	3,45%		2,50%	2,80%	3,10%	3,20%
condizioni valide dal 05/06/2013 al 19/06/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,35%	1,75%	2,00%	2,25%	2,50%	1,20%	1,60%	1,85%	2,05%	2,25%
		Lungo ⁽²⁾		2,00%	2,20%	2,45%	2,55%		1,80%	2,00%	2,20%	2,30%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,40%	1,85%	2,15%	2,40%	2,65%	1,25%	1,70%	1,95%	2,20%	2,45%
		Lungo ⁽²⁾		2,10%	2,35%	2,60%	2,70%		1,95%	2,15%	2,35%	2,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,80%	2,35%	2,70%	3,05%	3,40%	1,65%	2,20%	2,55%	2,85%	3,15%
		Lungo ⁽²⁾		2,70%	3,00%	3,30%	3,45%		2,50%	2,80%	3,10%	3,20%

condizioni valide dal 20/05/2013 al 04/06/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,60%	1,95%	2,15%	2,35%	2,55%	1,35%	1,75%	1,95%	2,15%	2,35%
		Lungo ⁽²⁾		2,10%	2,30%	2,50%	2,60%		1,90%	2,10%	2,30%	2,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,65%	2,05%	2,30%	2,55%	2,75%	1,45%	1,85%	2,10%	2,35%	2,55%
		Lungo ⁽²⁾		2,30%	2,50%	2,70%	2,80%		2,10%	2,30%	2,45%	2,60%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,10%	2,65%	3,00%	3,30%	3,55%	1,90%	2,40%	2,65%	2,95%	3,15%
		Lungo ⁽²⁾		2,95%	3,25%	3,45%	3,60%		2,65%	2,90%	3,10%	3,20%
condizioni valide dal 06/05/2013 al 19/05/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,80%	2,15%	2,40%	2,60%	2,75%	1,60%	2,00%	2,20%	2,40%	2,60%
		Lungo ⁽²⁾		2,40%	2,55%	2,70%	2,80%		2,20%	2,35%	2,55%	2,65%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,85%	2,25%	2,50%	2,80%	2,95%	1,70%	2,10%	2,35%	2,60%	2,75%
		Lungo ⁽²⁾		2,50%	2,75%	2,90%	3,00%		2,35%	2,55%	2,70%	2,80%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,40%	2,95%	3,25%	3,55%	3,75%	2,15%	2,65%	2,90%	3,20%	3,35%
		Lungo ⁽²⁾		3,25%	3,50%	3,70%	3,80%		2,90%	3,15%	3,30%	3,40%
condizioni valide dal 22/04/2013 al 05/05/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,90%	2,25%	2,50%	2,70%	2,85%	1,70%	2,10%	2,30%	2,50%	2,70%
		Lungo ⁽²⁾		2,50%	2,65%	2,80%	2,90%		2,30%	2,45%	2,65%	2,75%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,95%	2,35%	2,60%	2,90%	3,05%	1,80%	2,20%	2,45%	2,70%	2,85%
		Lungo ⁽²⁾		2,60%	2,85%	3,00%	3,10%		2,45%	2,65%	2,80%	2,90%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,50%	3,05%	3,35%	3,65%	3,85%	2,25%	2,75%	3,00%	3,30%	3,45%
		Lungo ⁽²⁾		3,35%	3,60%	3,80%	3,90%		3,00%	3,25%	3,40%	3,50%
condizioni valide dal 05/04/2013 al 21/04/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,85%	2,20%	2,40%	2,60%	2,75%	1,65%	2,00%	2,20%	2,40%	2,60%
		Lungo ⁽²⁾		2,40%	2,55%	2,70%	2,80%		2,20%	2,35%	2,55%	2,65%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,90%	2,25%	2,50%	2,75%	2,90%	1,70%	2,10%	2,35%	2,55%	2,75%
		Lungo ⁽²⁾		2,50%	2,70%	2,85%	2,95%		2,35%	2,50%	2,65%	2,80%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,30%	2,80%	3,10%	3,40%	3,60%	2,10%	2,55%	2,80%	3,00%	3,20%
		Lungo ⁽²⁾		3,10%	3,35%	3,55%	3,65%		2,80%	3,00%	3,15%	3,25%
condizioni valide dal 20/03/2013 al 04/04/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,70%	2,05%	2,25%	2,45%	2,65%	1,50%	1,80%	2,05%	2,25%	2,45%
		Lungo ⁽²⁾		2,25%	2,40%	2,60%	2,70%		2,05%	2,20%	2,40%	2,50%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,75%	2,15%	2,40%	2,60%	2,80%	1,55%	1,95%	2,20%	2,40%	2,60%
		Lungo ⁽²⁾		2,40%	2,55%	2,75%	2,85%		2,15%	2,35%	2,50%	2,65%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,20%	2,70%	3,00%	3,25%	3,45%	1,95%	2,40%	2,65%	2,85%	3,05%
		Lungo ⁽²⁾		2,95%	3,20%	3,40%	3,50%		2,60%	2,80%	3,00%	3,10%
condizioni valide dal 05/03/2013 al 19/03/2013	TIER 1 > 9,00%	Breve ⁽²⁾	1,40%	1,75%	2,00%	2,20%	2,40%	1,15%	1,45%	1,75%	1,95%	2,20%
		Lungo ⁽²⁾		2,00%	2,10%	2,35%	2,45%		1,70%	1,90%	2,10%	2,20%
	TIER 1 > 7,00% e ≤ 9,00%	Breve ⁽²⁾	1,50%	1,90%	2,10%	2,35%	2,50%	1,25%	1,60%	1,85%	2,10%	2,30%
		Lungo ⁽²⁾		2,10%	2,20%	2,45%	2,55%		1,80%	2,00%	2,20%	2,30%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,95%	2,40%	2,70%	2,95%	3,10%	1,65%	2,05%	2,30%	2,50%	2,70%
		Lungo ⁽²⁾		2,65%	2,90%	3,05%	3,15%		2,25%	2,45%	2,60%	2,70%
condizioni valide dal 20/02/2013 al 04/03/2013	TIER 1 > 7,00%	Breve ⁽²⁾	1,50%	1,90%	2,10%	2,35%	2,50%	1,25%	1,60%	1,85%	2,10%	2,30%
		Lungo ⁽²⁾		2,10%	2,20%	2,45%	2,55%		1,80%	2,00%	2,20%	2,30%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,80%	2,30%	2,60%	2,85%	3,30%	1,55%	1,95%	2,20%	2,50%	2,75%
		Lungo ⁽²⁾		2,60%	2,80%	3,20%	3,30%		2,20%	2,40%	2,70%	2,80%
condizioni	TIER 1	Breve ⁽²⁾	1,50%	1,90%	2,10%	2,35%	2,50%	1,25%	1,60%	1,85%	2,10%	2,30%

valide dal 05/02/2013 al 19/02/2013	> 7,00%	Lungo ⁽²⁾		2,10%	2,20%	2,45%	2,55%		1,80%	2,00%	2,20%	2,30%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	1,80%	2,30%	2,60%	2,85%	3,30%	1,55%	1,95%	2,20%	2,50%	2,75%
		Lungo ⁽²⁾		2,60%	2,80%	3,20%	3,30%		2,20%	2,40%	2,70%	2,80%
condizioni valide dal 21/01/2013 al 04/02/2013	TIER 1 > 7,00%	Breve ⁽²⁾	2,00%	2,30%	2,50%	2,65%	2,80%	1,75%	2,10%	2,25%	2,40%	2,60%
		Lungo ⁽²⁾		2,50%	2,60%	2,75%	2,85%		2,30%	2,40%	2,50%	2,60%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,20%	2,70%	3,00%	3,25%	3,60%	1,95%	2,35%	2,60%	2,80%	3,05%
		Lungo ⁽²⁾		3,00%	3,20%	3,50%	3,60%		2,60%	2,80%	3,00%	3,10%
condizioni valide dal 07/01/2013 al 20/01/2013	TIER 1 > 7,00%	Breve ⁽²⁾	2,00%	2,30%	2,50%	2,65%	2,80%	1,75%	2,10%	2,25%	2,40%	2,60%
		Lungo ⁽²⁾		2,50%	2,60%	2,75%	2,85%		2,30%	2,40%	2,50%	2,60%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,20%	2,70%	3,00%	3,25%	3,60%	1,95%	2,35%	2,60%	2,80%	3,05%
		Lungo ⁽²⁾		3,00%	3,20%	3,50%	3,60%		2,60%	2,80%	3,00%	3,10%
condizioni valide dal 20/12/2012 al 06/01/2013	TIER 1 > 7,00%	Breve ⁽²⁾	2,00%	2,30%	2,50%	2,65%	2,80%	1,75%	2,10%	2,25%	2,40%	2,60%
		Lungo ⁽²⁾		2,50%	2,60%	2,75%	2,85%		2,30%	2,40%	2,50%	2,60%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,20%	2,65%	2,95%	3,20%	3,45%	1,85%	2,25%	2,50%	2,70%	2,95%
		Lungo ⁽²⁾		2,95%	3,20%	3,40%	3,50%		2,50%	2,70%	2,85%	2,95%
condizioni valide dal 05/12/2012 al 19/12/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,15%	2,50%	2,65%	2,80%	3,00%	1,95%	2,25%	2,45%	2,60%	2,70%
		Lungo ⁽²⁾		2,70%	2,80%	3,00%	3,05%		2,45%	2,60%	2,65%	2,80%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,55%	3,05%	3,35%	3,60%	3,80%	2,20%	2,60%	2,85%	3,05%	3,25%
		Lungo ⁽²⁾		3,35%	3,60%	3,75%	3,85%		2,90%	3,05%	3,20%	3,30%
condizioni valide dal 20/11/2012 al 04/12/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,15%	2,50%	2,65%	2,80%	3,00%	1,95%	2,25%	2,45%	2,60%	2,70%
		Lungo ⁽²⁾		2,70%	2,80%	3,00%	3,05%		2,45%	2,60%	2,65%	2,80%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,55%	3,05%	3,35%	3,60%	3,80%	2,20%	2,60%	2,85%	3,05%	3,25%
		Lungo ⁽²⁾		3,35%	3,60%	3,75%	3,85%		2,90%	3,05%	3,20%	3,30%
condizioni valide dal 05/11/2012 al 19/11/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,15%	2,50%	2,65%	2,80%	3,00%	1,95%	2,25%	2,45%	2,60%	2,70%
		Lungo ⁽²⁾		2,70%	2,80%	3,00%	3,05%		2,45%	2,60%	2,65%	2,80%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,55%	3,05%	3,35%	3,60%	3,80%	2,20%	2,60%	2,85%	3,05%	3,25%
		Lungo ⁽²⁾		3,35%	3,60%	3,75%	3,85%		2,90%	3,05%	3,20%	3,30%
condizioni valide dal 22/10/2012 al 04/11/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,20%	2,60%	2,80%	3,00%	3,25%	2,00%	2,35%	2,55%	2,70%	2,90%
		Lungo ⁽²⁾		2,85%	3,00%	3,25%	3,30%		2,55%	2,70%	2,90%	2,95%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,65%	3,20%	3,55%	3,80%	4,10%	2,25%	2,75%	3,00%	3,20%	3,45%
		Lungo ⁽²⁾		3,55%	3,80%	4,10%	4,15%		3,00%	3,20%	3,40%	3,45%
condizioni valide dal 05/10/2012 al 21/10/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,30%	2,70%	2,95%	3,10%	3,35%	2,10%	2,45%	2,70%	2,80%	3,00%
		Lungo ⁽²⁾		2,95%	3,10%	3,35%	3,40%		2,65%	2,80%	3,00%	3,05%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,75%	3,35%	3,70%	3,90%	4,35%	2,35%	2,85%	3,15%	3,30%	3,60%
		Lungo ⁽²⁾		3,65%	3,90%	4,35%	4,40%		3,15%	3,30%	3,60%	3,65%
condizioni valide dal 20/09/2012 al 04/10/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,65%	3,10%	3,35%	3,55%	3,65%	2,40%	2,90%	3,15%	3,30%	3,35%
		Lungo ⁽²⁾		3,35%	3,55%	3,65%	3,70%		3,15%	3,30%	3,35%	3,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,05%	3,75%	4,15%	4,45%	4,75%	2,50%	3,10%	3,45%	3,70%	3,95%
		Lungo ⁽²⁾		4,15%	4,40%	4,75%	4,80%		3,45%	3,70%	3,90%	4,00%
condizioni valide dal	TIER 1 > 7,00%	Breve ⁽²⁾	2,90%	3,35%	3,55%	3,70%	3,70%	2,70%	3,15%	3,30%	3,45%	3,45%
		Lungo ⁽²⁾		3,60%	3,70%	3,70%	3,70%		3,35%	3,45%	3,45%	3,45%

05/09/2012 al 19/09/2012	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,60%	4,15%	4,45%	4,70%	4,90%	3,00%	3,55%	3,75%	3,95%	4,10%
		Lungo ⁽²⁾		4,50%	4,75%	4,95%	4,95%		3,80%	4,00%	4,10%	4,10%
condizioni valide dal 20/08/2012 al 04/09/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,90%	3,35%	3,55%	3,70%	3,70%	2,70%	3,15%	3,30%	3,45%	3,45%
		Lungo ⁽²⁾		3,60%	3,70%	3,70%	3,70%		3,35%	3,45%	3,45%	3,45%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,60%	4,15%	4,45%	4,70%	4,90%	3,00%	3,55%	3,75%	3,95%	4,10%
		Lungo ⁽²⁾		4,50%	4,75%	4,95%	4,95%		3,80%	4,00%	4,10%	4,10%
condizioni valide dal 06/08/2012 al 19/08/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,80%	3,30%	3,45%	3,55%	3,55%	2,60%	3,10%	3,20%	3,35%	3,35%
		Lungo ⁽²⁾		3,55%	3,55%	3,55%	3,55%		3,35%	3,35%	3,35%	3,35%
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,55%	4,15%	4,35%	4,50%	4,65%	2,75%	3,25%	3,45%	3,55%	3,70%
		Lungo ⁽²⁾		4,50%	4,55%	4,65%	4,70%		3,55%	3,60%	3,65%	3,75%
condizioni valide dal 20/07/2012 al 05/08/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,95%	3,30%	3,40%	3,45%	n.q.	2,75%	3,10%	3,15%	3,20%	n.q.
		Lungo ⁽²⁾		3,50%	3,50%	3,20%	n.q.		3,30%	3,30%	3,10%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,60%	4,10%	4,30%	4,40%	n.q.	2,85%	3,30%	3,40%	3,45%	n.q.
		Lungo ⁽²⁾		4,40%	4,50%	4,20%	n.q.		3,55%	3,55%	3,25%	n.q.
condizioni valide dal 05/07/2012 al 19/07/2012	TIER 1 > 7,00%	Breve ⁽²⁾	3,05%	3,40%	3,50%	3,50%	n.q.	2,75%	3,10%	3,15%	3,20%	n.q.
		Lungo ⁽²⁾		3,60%	3,60%	3,60%	n.q.		3,30%	3,30%	3,30%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,75%	4,30%	4,45%	4,60%	n.q.	2,85%	3,30%	3,40%	3,45%	n.q.
		Lungo ⁽²⁾		4,60%	4,65%	4,65%	n.q.		3,55%	3,55%	3,50%	n.q.
condizioni valide dal 20/06/2012 al 04/07/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,80%	3,20%	3,30%	3,35%	n.q.	2,55%	2,95%	3,00%	3,10%	n.q.
		Lungo ⁽²⁾		3,40%	3,45%	3,45%	n.q.		3,15%	3,15%	3,20%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,55%	4,10%	4,30%	4,50%	n.q.	2,70%	3,15%	3,25%	3,35%	n.q.
		Lungo ⁽²⁾		4,40%	4,50%	4,55%	n.q.		3,40%	3,45%	3,45%	n.q.
condizioni valide dal 05/06/2012 al 19/06/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,55%	2,95%	3,10%	3,20%	n.q.	2,40%	2,80%	2,90%	3,05%	n.q.
		Lungo ⁽²⁾		3,15%	3,25%	3,30%	n.q.		3,00%	3,05%	3,10%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	3,25%	3,80%	4,05%	4,25%	n.q.	2,55%	3,00%	3,15%	3,30%	n.q.
		Lungo ⁽²⁾		4,10%	4,25%	4,35%	n.q.		3,25%	3,35%	3,40%	n.q.
condizioni valide dal 21/05/2012 al 04/06/2012	TIER 1 > 7,00%	Breve ⁽²⁾	2,15%	2,50%	2,65%	2,80%	n.q.	2,00%	2,35%	2,50%	2,60%	n.q.
		Lungo ⁽²⁾		2,70%	2,80%	2,90%	n.q.		2,55%	2,60%	2,65%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,75%	3,25%	3,50%	3,70%	n.q.	2,20%	2,55%	2,75%	2,90%	n.q.
		Lungo ⁽²⁾		3,55%	3,70%	3,80%	n.q.		2,80%	2,90%	2,95%	n.q.
condizioni valide dal 07/05/2012 al 20/05/2012	TIER 1 > 7,00%	Breve ⁽²⁾	1,95%	2,30%	2,50%	2,70%	n.q.	1,85%	2,15%	2,35%	2,40%	n.q.
		Lungo ⁽²⁾		2,50%	2,65%	2,75%	n.q.		2,35%	2,40%	2,45%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,80%	3,20%	3,45%	3,65%	n.q.	2,25%	2,60%	2,75%	2,90%	n.q.
		Lungo ⁽²⁾		3,55%	3,65%	3,75%	n.q.		2,80%	2,90%	2,95%	n.q.
condizioni valide dal 20/04/2012 al 06/05/2012	TIER 1 > 7,00%	Breve ⁽²⁾	1,45%	1,80%	2,00%	2,20%	n.q.	1,35%	1,65%	1,85%	1,90%	n.q.
		Lungo ⁽²⁾		2,00%	2,15%	2,25%	n.q.		1,85%	1,90%	1,95%	n.q.
	TIER 1 ≤ 7,00%	Breve ⁽²⁾	2,30%	2,70%	2,95%	3,15%	n.q.	1,75%	2,10%	2,25%	2,40%	n.q.
		Lungo ⁽²⁾		3,05%	3,15%	3,25%	n.q.		2,30%	2,40%	2,45%	n.q.
condizioni valide dal 05/04/2012 al	TIER 1 > 7,00%	Breve ⁽²⁾	0,90%	1,55%	2,00%	2,20%	n.q.	0,70%	1,30%	1,75%	1,90%	n.q.
		Lungo ⁽²⁾		1,85%	2,15%	2,25%	n.q.		1,60%	1,85%	1,95%	n.q.
	TIER 1	Breve ⁽²⁾	1,45%	2,20%	2,75%	2,95%	n.q.	0,95%	1,60%	2,10%	2,30%	n.q.



19/04/2012	≤ 7,00%	Lungo ⁽²⁾		2,60%	2,95%	3,05%	n.q.		1,95%	2,25%	2,35%	n.q.
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Note:

⁽¹⁾ indica il margine da applicarsi al tasso percentuale annuo che, utilizzato per il computo della quota interessi, garantisce l'equivalenza tra il valore attuale delle rate per capitale e interessi ed il valore attuale dell'importo erogato, rilevato utilizzando la curva Depositi-IRS delle pagine "EURIBOR=" ed "EURSFIXA=" del circuito Reuters due giorni lavorativi antecedenti alla data di erogazione.

⁽²⁾ cfr. definizioni di cui all'articolo 1.1 della Convenzione CDP-ABI sottoscritta il 01 marzo 2012.

Resta inteso che CDP potrà variare il Margine, in aumento o in diminuzione, fino alla data di scadenza del Periodo di Disponibilità applicabile, in funzione del mutare delle condizioni generali di mercato e tenendo conto dei valori dei relativi Tier 1 Ratio e della ponderazione dei crediti ceduti in garanzia.