



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

### CONDIZIONI STORICHE MARGINE SU EURIBOR

#### NUOVO PLAFOND PMI-INVESTIMENTI

##### Margine su Euribor<sup>(1)</sup>

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

	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,70%	0,90%	1,10%	1,35%	1,75%	0,60%	0,80%	1,00%	1,20%	1,60%
		Lungo <sup>(2)</sup>		1,05%	1,20%	1,45%	1,80%		0,90%	1,05%	1,30%	1,65%
condizioni valide dal 20/01/2015 al 04/02/2015	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,55%	0,75%	0,95%	1,15%	1,50%	0,45%	0,60%	0,75%	0,95%	1,25%
		Lungo <sup>(2)</sup>		0,85%	1,00%	1,20%	1,55%		0,70%	0,85%	1,00%	1,30%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,65%	0,85%	1,00%	1,25%	1,60%	0,50%	0,70%	0,85%	1,05%	1,35%
		Lungo <sup>(2)</sup>		0,95%	1,10%	1,30%	1,65%		0,75%	0,90%	1,10%	1,40%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,70%	0,90%	1,10%	1,35%	1,75%	0,60%	0,80%	1,00%	1,20%	1,60%
		Lungo <sup>(2)</sup>		1,05%	1,20%	1,45%	1,80%		0,90%	1,05%	1,30%	1,65%
condizioni valide dal 05/01/2015 al 19/01/2015	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,55%	0,75%	0,95%	1,15%	1,50%	0,45%	0,60%	0,75%	0,95%	1,25%
		Lungo <sup>(2)</sup>		0,85%	1,00%	1,20%	1,55%		0,70%	0,85%	1,00%	1,30%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,65%	0,85%	1,00%	1,25%	1,60%	0,50%	0,70%	0,85%	1,05%	1,35%
		Lungo <sup>(2)</sup>		0,95%	1,10%	1,30%	1,65%		0,75%	0,90%	1,10%	1,40%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,70%	0,90%	1,10%	1,35%	1,75%	0,60%	0,80%	1,00%	1,20%	1,60%
		Lungo <sup>(2)</sup>		1,05%	1,20%	1,45%	1,80%		0,90%	1,05%	1,30%	1,65%
condizioni valide dal 22/12/2014 al 04/01/2015	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,50%	0,70%	0,90%	1,15%	1,50%	0,40%	0,55%	0,70%	0,95%	1,25%
		Lungo <sup>(2)</sup>		0,80%	1,00%	1,20%	1,55%		0,65%	0,80%	1,00%	1,30%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,55%	0,75%	1,00%	1,25%	1,60%	0,45%	0,60%	0,80%	1,05%	1,35%
		Lungo <sup>(2)</sup>		0,90%	1,10%	1,30%	1,65%		0,70%	0,90%	1,10%	1,40%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,60%	0,85%	1,05%	1,35%	1,75%	0,55%	0,75%	0,95%	1,20%	1,60%
		Lungo <sup>(2)</sup>		0,95%	1,20%	1,45%	1,80%		0,85%	1,05%	1,30%	1,65%
condizioni valide dal 05/12/2014 al 21/12/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,55%	0,75%	1,00%	1,25%	1,60%	0,45%	0,65%	0,80%	1,05%	1,40%
		Lungo <sup>(2)</sup>		0,90%	1,10%	1,35%	1,65%		0,70%	0,90%	1,15%	1,45%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,60%	0,85%	1,10%	1,35%	1,75%	0,50%	0,70%	0,90%	1,15%	1,50%
		Lungo <sup>(2)</sup>		1,00%	1,20%	1,45%	1,80%		0,80%	1,00%	1,20%	1,55%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,70%	0,95%	1,15%	1,50%	1,85%	0,60%	0,85%	1,05%	1,35%	1,70%
		Lungo <sup>(2)</sup>		1,05%	1,30%	1,55%	1,90%		0,95%	1,15%	1,40%	1,75%
condizioni valide dal 20/11/2014 al 04/12/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,55%	0,80%	1,00%	1,35%	1,70%	0,45%	0,65%	0,85%	1,15%	1,45%
		Lungo <sup>(2)</sup>		0,95%	1,10%	1,45%	1,75%		0,75%	0,95%	1,20%	1,50%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,65%	0,90%	1,10%	1,45%	1,80%	0,50%	0,70%	0,95%	1,25%	1,55%
		Lungo <sup>(2)</sup>		1,00%	1,25%	1,55%	1,85%		0,85%	1,05%	1,30%	1,60%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,70%	0,95%	1,20%	1,55%	1,95%	0,60%	0,85%	1,10%	1,40%	1,75%
		Lungo <sup>(2)</sup>		1,10%	1,35%	1,65%	2,00%		1,00%	1,20%	1,50%	1,80%
condizioni valide dal 05/11/2014 al 19/11/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,55%	0,80%	1,00%	1,35%	1,70%	0,45%	0,65%	0,85%	1,15%	1,45%
		Lungo <sup>(2)</sup>		0,95%	1,10%	1,45%	1,75%		0,75%	0,95%	1,20%	1,50%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,65%	0,90%	1,10%	1,45%	1,80%	0,50%	0,70%	0,95%	1,25%	1,55%
		Lungo <sup>(2)</sup>		1,00%	1,25%	1,55%	1,85%		0,85%	1,05%	1,30%	1,60%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,70%	0,95%	1,20%	1,55%	1,95%	0,60%	0,85%	1,10%	1,40%	1,75%
		Lungo <sup>(2)</sup>		1,10%	1,35%	1,65%	2,00%		1,00%	1,20%	1,50%	1,80%
condizioni valide dal 20/10/2014 al 04/11/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,45%	0,70%	0,90%	1,20%	1,55%	0,35%	0,55%	0,75%	1,00%	1,30%
		Lungo <sup>(2)</sup>		0,85%	1,00%	1,30%	1,60%		0,65%	0,85%	1,10%	1,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,50%	0,75%	1,00%	1,30%	1,65%	0,40%	0,60%	0,85%	1,10%	1,40%
		Lungo <sup>(2)</sup>		0,90%	1,10%	1,40%	1,70%		0,75%	0,95%	1,20%	1,45%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,55%	0,85%	1,10%	1,40%	1,75%	0,50%	0,75%	0,95%	1,30%	1,60%
		Lungo <sup>(2)</sup>		1,00%	1,20%	1,50%	1,85%		0,90%	1,10%	1,35%	1,65%

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



20/06/2014 al 06/07/2014	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,70%	1,00%	1,30%	1,55%	1,90%	0,50%	0,80%	1,05%	1,35%	1,65%
		Lungo <sup>(2)</sup>		1,20%	1,40%	1,70%	1,95%		0,95%	1,15%	1,40%	1,70%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,85%	1,25%	1,55%	1,90%	2,20%	0,65%	0,95%	1,20%	1,55%	1,90%
		Lungo <sup>(2)</sup>		1,40%	1,70%	2,00%	2,30%		1,15%	1,35%	1,65%	1,95%
condizioni valide dal 05/06/2014 al 19/06/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,60%	0,90%	1,15%	1,45%	1,75%	0,45%	0,70%	0,95%	1,20%	1,50%
		Lungo <sup>(2)</sup>		1,10%	1,30%	1,55%	1,80%		0,85%	1,05%	1,30%	1,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,70%	1,00%	1,30%	1,55%	1,90%	0,50%	0,80%	1,05%	1,35%	1,65%
		Lungo <sup>(2)</sup>		1,20%	1,40%	1,70%	1,95%		0,95%	1,15%	1,40%	1,70%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,85%	1,25%	1,55%	1,90%	2,20%	0,65%	0,95%	1,20%	1,55%	1,90%
		Lungo <sup>(2)</sup>		1,40%	1,70%	2,00%	2,30%		1,15%	1,35%	1,65%	1,95%
condizioni valide dal 20/05/2014 al 04/06/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,60%	0,90%	1,15%	1,45%	1,75%	0,45%	0,70%	0,95%	1,20%	1,50%
		Lungo <sup>(2)</sup>		1,10%	1,30%	1,55%	1,80%		0,85%	1,05%	1,30%	1,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,70%	1,00%	1,30%	1,55%	1,90%	0,50%	0,80%	1,05%	1,35%	1,65%
		Lungo <sup>(2)</sup>		1,20%	1,40%	1,70%	1,95%		0,95%	1,15%	1,40%	1,70%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,85%	1,25%	1,55%	1,90%	2,20%	0,65%	0,95%	1,20%	1,55%	1,90%
		Lungo <sup>(2)</sup>		1,40%	1,70%	2,00%	2,30%		1,15%	1,35%	1,65%	1,95%
condizioni valide dal 05/05/2014 al 19/05/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,60%	0,90%	1,15%	1,45%	1,75%	0,45%	0,70%	0,95%	1,20%	1,50%
		Lungo <sup>(2)</sup>		1,10%	1,30%	1,55%	1,80%		0,85%	1,05%	1,30%	1,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,70%	1,00%	1,30%	1,55%	1,90%	0,50%	0,80%	1,05%	1,35%	1,65%
		Lungo <sup>(2)</sup>		1,20%	1,40%	1,70%	1,95%		0,95%	1,15%	1,40%	1,70%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,85%	1,25%	1,55%	1,90%	2,20%	0,65%	0,95%	1,20%	1,55%	1,90%
		Lungo <sup>(2)</sup>		1,40%	1,70%	2,00%	2,30%		1,15%	1,35%	1,65%	1,95%
condizioni valide dal 22/04/2014 al 04/05/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,70%	1,05%	1,30%	1,55%	1,80%	0,55%	0,80%	1,05%	1,30%	1,55%
		Lungo <sup>(2)</sup>		1,20%	1,40%	1,65%	1,90%		0,95%	1,15%	1,40%	1,60%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,80%	1,15%	1,40%	1,70%	2,00%	0,60%	0,90%	1,15%	1,45%	1,70%
		Lungo <sup>(2)</sup>		1,35%	1,55%	1,85%	2,05%		1,05%	1,25%	1,55%	1,75%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	0,95%	1,35%	1,65%	2,00%	2,30%	0,75%	1,10%	1,35%	1,70%	2,00%
		Lungo <sup>(2)</sup>		1,55%	1,80%	2,10%	2,40%		1,30%	1,50%	1,80%	2,10%
condizioni valide dal 07/04/2014 al 21/04/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,80%	1,15%	1,40%	1,65%	1,90%	0,60%	0,90%	1,15%	1,40%	1,60%
		Lungo <sup>(2)</sup>		1,35%	1,55%	1,75%	1,95%		1,10%	1,25%	1,50%	1,65%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	0,90%	1,25%	1,50%	1,80%	2,10%	0,70%	1,00%	1,25%	1,50%	1,75%
		Lungo <sup>(2)</sup>		1,45%	1,65%	1,95%	2,15%		1,20%	1,40%	1,60%	1,80%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,05%	1,50%	1,75%	2,10%	2,40%	0,85%	1,20%	1,45%	1,75%	2,05%
		Lungo <sup>(2)</sup>		1,70%	1,95%	2,20%	2,50%		1,40%	1,60%	1,85%	2,10%
condizioni valide dal 20/03/2014 al 06/04/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,90%	1,25%	1,50%	1,75%	2,00%	0,70%	1,00%	1,25%	1,50%	1,70%
		Lungo <sup>(2)</sup>		1,40%	1,65%	1,85%	2,05%		1,15%	1,35%	1,55%	1,75%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,00%	1,35%	1,60%	1,90%	2,20%	0,75%	1,10%	1,35%	1,60%	1,85%
		Lungo <sup>(2)</sup>		1,55%	1,75%	2,05%	2,25%		1,25%	1,45%	1,70%	1,90%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,15%	1,60%	1,90%	2,25%	2,55%	0,90%	1,30%	1,55%	1,85%	2,15%
		Lungo <sup>(2)</sup>		1,80%	2,05%	2,35%	2,65%		1,45%	1,70%	1,95%	2,20%
condizioni valide dal 05/03/2014 al 19/03/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,00%	1,35%	1,60%	1,85%	2,10%	0,85%	1,15%	1,35%	1,60%	1,80%
		Lungo <sup>(2)</sup>		1,50%	1,75%	1,95%	2,15%		1,30%	1,45%	1,65%	1,85%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,05%	1,40%	1,70%	2,00%	2,25%	0,95%	1,25%	1,50%	1,80%	2,00%
		Lungo <sup>(2)</sup>		1,65%	1,85%	2,15%	2,30%		1,45%	1,65%	1,85%	2,05%



	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,20%	1,65%	1,95%	2,30%	2,60%	1,10%	1,45%	1,70%	2,05%	2,30%
		Lungo <sup>(2)</sup>		1,85%	2,10%	2,40%	2,70%		1,65%	1,85%	2,15%	2,40%
condizioni valide dal 20/02/2014 al 04/03/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,00%	1,35%	1,60%	1,85%	2,10%	0,85%	1,15%	1,35%	1,60%	1,80%
		Lungo <sup>(2)</sup>		1,50%	1,75%	1,95%	2,15%		1,30%	1,45%	1,65%	1,85%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,05%	1,40%	1,70%	2,00%	2,25%	0,95%	1,25%	1,50%	1,80%	2,00%
		Lungo <sup>(2)</sup>		1,65%	1,85%	2,15%	2,30%		1,45%	1,65%	1,85%	2,05%
condizioni valide dal 05/02/2014 al 19/02/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,20%	1,65%	1,95%	2,30%	2,60%	1,10%	1,45%	1,70%	2,05%	2,30%
		Lungo <sup>(2)</sup>		1,85%	2,10%	2,40%	2,70%		1,65%	1,85%	2,15%	2,40%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,00%	1,35%	1,60%	1,85%	2,10%	0,85%	1,15%	1,35%	1,60%	1,80%
		Lungo <sup>(2)</sup>		1,50%	1,75%	1,95%	2,15%		1,30%	1,45%	1,65%	1,85%
condizioni valide dal 20/01/2014 al 04/02/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,05%	1,40%	1,70%	2,00%	2,25%	0,90%	1,20%	1,45%	1,75%	1,95%
		Lungo <sup>(2)</sup>		1,65%	1,85%	2,15%	2,30%		1,40%	1,60%	1,80%	2,00%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,20%	1,65%	1,95%	2,30%	2,60%	1,05%	1,40%	1,65%	2,00%	2,25%
		Lungo <sup>(2)</sup>		1,85%	2,10%	2,40%	2,70%		1,60%	1,80%	2,10%	2,35%
condizioni valide dal 07/01/2014 al 19/01/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,20%	1,55%	1,80%	2,05%	2,30%	1,00%	1,35%	1,60%	1,85%	2,05%
		Lungo <sup>(2)</sup>		1,75%	1,95%	2,20%	2,35%		1,55%	1,75%	1,95%	2,10%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,25%	1,60%	1,90%	2,20%	2,45%	1,05%	1,45%	1,70%	1,95%	2,20%
		Lungo <sup>(2)</sup>		1,85%	2,10%	2,35%	2,50%		1,65%	1,85%	2,10%	2,25%
condizioni valide dal 20/12/2013 al 06/01/2014	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,35%	1,85%	2,20%	2,55%	2,85%	1,20%	1,60%	1,90%	2,20%	2,50%
		Lungo <sup>(2)</sup>		2,15%	2,45%	2,80%	2,90%		1,90%	2,10%	2,40%	2,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,20%	1,55%	1,80%	2,05%	2,30%	1,00%	1,35%	1,60%	1,85%	2,05%
		Lungo <sup>(2)</sup>		1,75%	1,95%	2,20%	2,35%		1,55%	1,75%	1,95%	2,10%
condizioni valide dal 05/12/2013 al 19/12/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,25%	1,60%	1,90%	2,20%	2,45%	1,05%	1,45%	1,70%	1,95%	2,20%
		Lungo <sup>(2)</sup>		1,85%	2,10%	2,35%	2,50%		1,65%	1,85%	2,10%	2,25%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,35%	1,85%	2,20%	2,55%	2,85%	1,20%	1,60%	1,90%	2,20%	2,50%
		Lungo <sup>(2)</sup>		2,15%	2,45%	2,80%	2,90%		1,90%	2,10%	2,40%	2,55%
condizioni valide dal 20/11/2013 al 04/12/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,35%	1,65%	1,90%	2,10%	2,35%	1,15%	1,50%	1,75%	1,95%	2,15%
		Lungo <sup>(2)</sup>		1,85%	2,05%	2,25%	2,40%		1,70%	1,85%	2,05%	2,20%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,35%	1,65%	1,95%	2,20%	2,45%	1,15%	1,55%	1,80%	2,05%	2,25%
		Lungo <sup>(2)</sup>		1,90%	2,15%	2,40%	2,50%		1,75%	1,95%	2,20%	2,30%
condizioni valide dal 20/11/2013 al 04/12/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,45%	2,05%	2,40%	2,70%	3,05%	1,35%	1,90%	2,25%	2,55%	2,85%
		Lungo <sup>(2)</sup>		2,35%	2,65%	3,00%	3,10%		2,20%	2,50%	2,80%	2,90%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,55%	1,85%	2,00%	2,20%	2,40%	1,35%	1,65%	1,85%	2,00%	2,20%
		Lungo <sup>(2)</sup>		2,00%	2,20%	2,35%	2,45%		1,85%	2,00%	2,15%	2,20%
TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,55%	1,85%	2,15%	2,35%	2,55%	1,40%	1,75%	1,95%	2,15%	2,30%	
	Lungo <sup>(2)</sup>		2,10%	2,30%	2,50%	2,55%		1,95%	2,10%	2,25%	2,35%	
		Breve <sup>(2)</sup>	1,75%	2,30%	2,60%	2,90%	3,20%	1,65%	2,15%	2,45%	2,70%	3,00%
		Lungo <sup>(2)</sup>		2,60%	2,90%	3,15%	3,20%		2,45%	2,70%	2,90%	3,00%

condizioni valide dal 05/11/2013 al 19/11/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,55%	1,85%	2,00%	2,20%	2,40%	1,35%	1,65%	1,85%	2,00%	2,20%
		Lungo <sup>(2)</sup>		2,00%	2,20%	2,35%	2,45%		1,85%	2,00%	2,15%	2,20%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,55%	1,85%	2,15%	2,35%	2,55%	1,40%	1,75%	1,95%	2,15%	2,30%
		Lungo <sup>(2)</sup>		2,10%	2,30%	2,50%	2,55%		1,95%	2,10%	2,25%	2,35%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,75%	2,30%	2,60%	2,90%	3,20%	1,65%	2,15%	2,45%	2,70%	3,00%
		Lungo <sup>(2)</sup>		2,60%	2,90%	3,15%	3,20%		2,45%	2,70%	2,90%	3,00%
condizioni valide dal 21/10/2013 al 04/11/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,75%	2,00%	2,15%	2,35%	2,55%	1,55%	1,80%	2,00%	2,15%	2,30%
		Lungo <sup>(2)</sup>		2,15%	2,30%	2,50%	2,55%		2,00%	2,10%	2,25%	2,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,75%	2,05%	2,30%	2,50%	2,70%	1,60%	1,90%	2,10%	2,30%	2,45%
		Lungo <sup>(2)</sup>		2,25%	2,45%	2,65%	2,70%		2,10%	2,25%	2,40%	2,50%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,05%	2,50%	2,80%	3,10%	3,35%	1,95%	2,35%	2,60%	2,90%	3,15%
		Lungo <sup>(2)</sup>		2,80%	3,05%	3,30%	3,40%		2,60%	2,85%	3,10%	3,15%
condizioni valide dal 07/10/2013 al 20/10/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,75%	2,00%	2,15%	2,35%	2,55%	1,55%	1,80%	2,00%	2,15%	2,30%
		Lungo <sup>(2)</sup>		2,15%	2,30%	2,50%	2,55%		2,00%	2,10%	2,25%	2,35%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,75%	2,05%	2,30%	2,50%	2,70%	1,60%	1,90%	2,10%	2,30%	2,45%
		Lungo <sup>(2)</sup>		2,25%	2,45%	2,65%	2,70%		2,10%	2,25%	2,40%	2,50%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,05%	2,50%	2,80%	3,10%	3,35%	1,95%	2,35%	2,60%	2,90%	3,15%
		Lungo <sup>(2)</sup>		2,80%	3,05%	3,30%	3,40%		2,60%	2,85%	3,10%	3,15%
condizioni valide dal 20/09/2013 al 06/10/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,80%	2,05%	2,30%	2,50%	2,75%	1,60%	1,90%	2,10%	2,30%	2,50%
		Lungo <sup>(2)</sup>		2,30%	2,50%	2,70%	2,80%		2,10%	2,25%	2,40%	2,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,85%	2,20%	2,45%	2,65%	2,90%	1,70%	2,00%	2,25%	2,45%	2,65%
		Lungo <sup>(2)</sup>		2,45%	2,65%	2,85%	2,95%		2,25%	2,40%	2,60%	2,70%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,30%	2,80%	3,10%	3,40%	3,70%	2,15%	2,60%	2,90%	3,20%	3,45%
		Lungo <sup>(2)</sup>		3,10%	3,35%	3,65%	3,75%		2,90%	3,15%	3,40%	3,50%
condizioni valide dal 05/09/2013 al 19/09/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,90%	2,20%	2,45%	2,65%	2,90%	1,75%	2,00%	2,25%	2,40%	2,65%
		Lungo <sup>(2)</sup>		2,45%	2,65%	2,85%	3,00%		2,25%	2,40%	2,55%	2,70%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	2,00%	2,35%	2,65%	2,80%	3,10%	1,85%	2,15%	2,40%	2,55%	2,80%
		Lungo <sup>(2)</sup>		2,60%	2,80%	3,00%	3,15%		2,40%	2,55%	2,75%	2,90%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,55%	3,05%	3,35%	3,65%	3,95%	2,40%	2,80%	3,15%	3,40%	3,70%
		Lungo <sup>(2)</sup>		3,35%	3,60%	3,85%	4,00%		3,15%	3,35%	3,60%	3,75%
condizioni valide dal 20/08/2013 al 04/09/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,90%	2,20%	2,45%	2,65%	2,90%	1,75%	2,00%	2,25%	2,40%	2,65%
		Lungo <sup>(2)</sup>		2,45%	2,65%	2,85%	3,00%		2,25%	2,40%	2,55%	2,70%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	2,00%	2,35%	2,65%	2,80%	3,10%	1,85%	2,15%	2,40%	2,55%	2,80%
		Lungo <sup>(2)</sup>		2,60%	2,80%	3,00%	3,15%		2,40%	2,55%	2,75%	2,90%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,55%	3,05%	3,35%	3,65%	3,95%	2,40%	2,80%	3,15%	3,40%	3,70%
		Lungo <sup>(2)</sup>		3,35%	3,60%	3,85%	4,00%		3,15%	3,35%	3,60%	3,75%
condizioni valide dal 05/08/2013 al 19/08/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,95%	2,25%	2,50%	2,70%	2,95%	1,80%	2,05%	2,30%	2,45%	2,70%
		Lungo <sup>(2)</sup>		2,50%	2,70%	2,90%	3,05%		2,30%	2,45%	2,60%	2,75%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	2,05%	2,40%	2,70%	2,85%	3,15%	1,90%	2,20%	2,45%	2,60%	2,85%
		Lungo <sup>(2)</sup>		2,65%	2,85%	3,05%	3,20%		2,45%	2,60%	2,80%	2,95%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,60%	3,10%	3,40%	3,70%	4,00%	2,45%	2,85%	3,20%	3,45%	3,75%
		Lungo <sup>(2)</sup>		3,40%	3,65%	3,90%	4,05%		3,20%	3,40%	3,65%	3,80%
condizioni valide dal	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,90%	2,20%	2,45%	2,65%	2,90%	1,75%	2,00%	2,25%	2,40%	2,65%
		Lungo <sup>(2)</sup>		2,45%	2,65%	2,85%	3,00%		2,25%	2,40%	2,55%	2,70%



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



	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,35%	2,85%	3,15%	3,45%	3,65%	2,15%	2,60%	2,85%	3,05%	3,25%
		Lungo <sup>(2)</sup>		3,15%	3,40%	3,60%	3,70%		2,85%	3,05%	3,20%	3,30%
condizioni valide dal 20/03/2013 al 04/04/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,75%	2,10%	2,30%	2,50%	2,70%	1,55%	1,85%	2,10%	2,30%	2,50%
		Lungo <sup>(2)</sup>		2,30%	2,45%	2,65%	2,75%		2,10%	2,25%	2,45%	2,55%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,80%	2,20%	2,45%	2,65%	2,85%	1,60%	2,00%	2,25%	2,45%	2,65%
		Lungo <sup>(2)</sup>		2,45%	2,60%	2,80%	2,90%		2,20%	2,40%	2,55%	2,70%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,25%	2,75%	3,05%	3,30%	3,50%	2,00%	2,45%	2,70%	2,90%	3,10%
		Lungo <sup>(2)</sup>		3,00%	3,25%	3,45%	3,55%		2,65%	2,85%	3,05%	3,15%
condizioni valide dal 05/03/2013 al 19/03/2013	TIER 1 > 9,00%	Breve <sup>(2)</sup>	1,45%	1,80%	2,05%	2,25%	2,45%	1,20%	1,50%	1,80%	2,00%	2,25%
		Lungo <sup>(2)</sup>		2,05%	2,15%	2,40%	2,50%		1,75%	1,95%	2,15%	2,25%
	TIER 1 > 7,00% e ≤ 9,00%	Breve <sup>(2)</sup>	1,55%	1,95%	2,15%	2,40%	2,55%	1,30%	1,65%	1,90%	2,15%	2,35%
		Lungo <sup>(2)</sup>		2,15%	2,25%	2,50%	2,60%		1,85%	2,05%	2,25%	2,35%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,00%	2,45%	2,75%	3,00%	3,15%	1,70%	2,10%	2,35%	2,55%	2,75%
		Lungo <sup>(2)</sup>		2,70%	2,95%	3,10%	3,20%		2,30%	2,50%	2,65%	2,75%
condizioni valide dal 20/02/2013 al 04/03/2013	TIER 1 > 7,00%	Breve <sup>(2)</sup>	1,55%	1,95%	2,15%	2,40%	2,55%	1,30%	1,65%	1,90%	2,15%	2,35%
		Lungo <sup>(2)</sup>		2,15%	2,25%	2,50%	2,60%		1,85%	2,05%	2,25%	2,35%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,85%	2,35%	2,65%	2,90%	3,35%	1,60%	2,00%	2,25%	2,55%	2,80%
		Lungo <sup>(2)</sup>		2,65%	2,85%	3,25%	3,35%		2,25%	2,45%	2,75%	2,85%
condizioni valide dal 05/02/2013 al 19/02/2013	TIER 1 > 7,00%	Breve <sup>(2)</sup>	1,55%	1,95%	2,15%	2,40%	2,55%	1,30%	1,65%	1,90%	2,15%	2,35%
		Lungo <sup>(2)</sup>		2,15%	2,25%	2,50%	2,60%		1,85%	2,05%	2,25%	2,35%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,85%	2,35%	2,65%	2,90%	3,35%	1,60%	2,00%	2,25%	2,55%	2,80%
		Lungo <sup>(2)</sup>		2,65%	2,85%	3,25%	3,35%		2,25%	2,45%	2,75%	2,85%
condizioni valide dal 21/01/2013 al 04/02/2013	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,05%	2,35%	2,55%	2,70%	2,85%	1,80%	2,15%	2,30%	2,45%	2,65%
		Lungo <sup>(2)</sup>		2,55%	2,65%	2,80%	2,90%		2,35%	2,45%	2,55%	2,65%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,25%	2,75%	3,05%	3,30%	3,65%	2,00%	2,40%	2,65%	2,85%	3,10%
		Lungo <sup>(2)</sup>		3,05%	3,25%	3,55%	3,65%		2,65%	2,85%	3,05%	3,15%
condizioni valide dal 07/01/2013 al 20/01/2013	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,05%	2,35%	2,55%	2,70%	2,85%	1,80%	2,15%	2,30%	2,45%	2,65%
		Lungo <sup>(2)</sup>		2,55%	2,65%	2,80%	2,90%		2,35%	2,45%	2,55%	2,65%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,25%	2,75%	3,05%	3,30%	3,65%	2,00%	2,40%	2,65%	2,85%	3,10%
		Lungo <sup>(2)</sup>		3,05%	3,25%	3,55%	3,65%		2,65%	2,85%	3,05%	3,15%
condizioni valide dal 20/12/2012 al 06/01/2013	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,05%	2,35%	2,55%	2,70%	2,85%	1,80%	2,15%	2,30%	2,45%	2,65%
		Lungo <sup>(2)</sup>		2,55%	2,65%	2,80%	2,90%		2,35%	2,45%	2,55%	2,65%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,25%	2,70%	3,00%	3,25%	3,50%	1,90%	2,30%	2,55%	2,75%	3,00%
		Lungo <sup>(2)</sup>		3,00%	3,25%	3,45%	3,55%		2,55%	2,75%	2,90%	3,00%
condizioni valide dal 05/12/2012 al 19/12/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,20%	2,55%	2,70%	2,85%	3,05%	2,00%	2,30%	2,50%	2,65%	2,75%
		Lungo <sup>(2)</sup>		2,75%	2,85%	3,05%	3,10%		2,50%	2,65%	2,70%	2,85%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,60%	3,10%	3,40%	3,65%	3,85%	2,25%	2,65%	2,90%	3,10%	3,30%
		Lungo <sup>(2)</sup>		3,40%	3,65%	3,80%	3,90%		2,95%	3,10%	3,25%	3,35%
condizioni valide dal 20/11/2012 al 04/12/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,20%	2,55%	2,70%	2,85%	3,05%	2,00%	2,30%	2,50%	2,65%	2,75%
		Lungo <sup>(2)</sup>		2,75%	2,85%	3,05%	3,10%		2,50%	2,65%	2,70%	2,85%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,60%	3,10%	3,40%	3,65%	3,85%	2,25%	2,65%	2,90%	3,10%	3,30%
		Lungo <sup>(2)</sup>		3,40%	3,65%	3,80%	3,90%		2,95%	3,10%	3,25%	3,35%
condizioni valide dal	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,20%	2,55%	2,70%	2,85%	3,05%	2,00%	2,30%	2,50%	2,65%	2,75%
		Lungo <sup>(2)</sup>		2,75%	2,85%	3,05%	3,10%		2,50%	2,65%	2,70%	2,85%



05/11/2012 al 19/11/2012	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,60%	3,10%	3,40%	3,65%	3,85%	2,25%	2,65%	2,90%	3,10%	3,30%
		Lungo <sup>(2)</sup>		3,40%	3,65%	3,80%	3,90%		2,95%	3,10%	3,25%	3,35%
condizioni valide dal 22/10/2012 al 04/11/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,25%	2,65%	2,85%	3,05%	3,30%	2,05%	2,40%	2,60%	2,75%	2,95%
		Lungo <sup>(2)</sup>		2,90%	3,05%	3,30%	3,35%		2,60%	2,75%	2,95%	3,00%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,70%	3,25%	3,60%	3,85%	4,15%	2,30%	2,80%	3,05%	3,25%	3,50%
		Lungo <sup>(2)</sup>		3,60%	3,85%	4,15%	4,20%		3,05%	3,25%	3,45%	3,50%
condizioni valide dal 05/10/2012 al 21/10/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,35%	2,75%	3,00%	3,15%	3,40%	2,15%	2,50%	2,75%	2,85%	3,05%
		Lungo <sup>(2)</sup>		3,00%	3,15%	3,40%	3,45%		2,70%	2,85%	3,05%	3,10%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,80%	3,40%	3,75%	3,95%	4,40%	2,40%	2,90%	3,20%	3,35%	3,65%
		Lungo <sup>(2)</sup>		3,70%	3,95%	4,40%	4,45%		3,20%	3,35%	3,65%	3,70%
condizioni valide dal 20/09/2012 al 04/10/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,70%	3,15%	3,40%	3,60%	3,70%	2,45%	2,95%	3,20%	3,35%	3,40%
		Lungo <sup>(2)</sup>		3,40%	3,60%	3,70%	3,75%		3,20%	3,35%	3,40%	3,50%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,10%	3,80%	4,20%	4,50%	4,80%	2,55%	3,15%	3,50%	3,75%	4,00%
		Lungo <sup>(2)</sup>		4,20%	4,45%	4,80%	4,85%		3,50%	3,75%	3,95%	4,05%
condizioni valide dal 05/09/2012 al 19/09/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,95%	3,40%	3,60%	3,75%	3,75%	2,75%	3,20%	3,35%	3,50%	3,50%
		Lungo <sup>(2)</sup>		3,65%	3,75%	3,75%	3,75%		3,40%	3,50%	3,50%	3,50%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,65%	4,20%	4,50%	4,75%	4,95%	3,05%	3,60%	3,80%	4,00%	4,15%
		Lungo <sup>(2)</sup>		4,55%	4,80%	5,00%	5,00%		3,85%	4,05%	4,15%	4,15%
condizioni valide dal 20/08/2012 al 04/09/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,95%	3,40%	3,60%	3,75%	3,75%	2,75%	3,20%	3,35%	3,50%	3,50%
		Lungo <sup>(2)</sup>		3,65%	3,75%	3,75%	3,75%		3,40%	3,50%	3,50%	3,50%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,65%	4,20%	4,50%	4,75%	4,95%	3,05%	3,60%	3,80%	4,00%	4,15%
		Lungo <sup>(2)</sup>		4,55%	4,80%	5,00%	5,00%		3,85%	4,05%	4,15%	4,15%
condizioni valide dal 06/08/2012 al 19/08/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,85%	3,35%	3,50%	3,60%	3,60%	2,65%	3,15%	3,25%	3,40%	3,40%
		Lungo <sup>(2)</sup>		3,60%	3,60%	3,60%	3,60%		3,40%	3,40%	3,40%	3,40%
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,60%	4,20%	4,40%	4,55%	4,70%	2,80%	3,30%	3,50%	3,60%	3,75%
		Lungo <sup>(2)</sup>		4,55%	4,60%	4,70%	4,75%		3,60%	3,65%	3,70%	3,80%
condizioni valide dal 20/07/2012 al 05/08/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	3,00%	3,35%	3,45%	3,50%	n.q.	2,80%	3,15%	3,20%	3,25%	n.q.
		Lungo <sup>(2)</sup>		3,55%	3,55%	3,25%	n.q.		3,35%	3,35%	3,15%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,65%	4,15%	4,35%	4,45%	n.q.	2,90%	3,35%	3,45%	3,50%	n.q.
		Lungo <sup>(2)</sup>		4,45%	4,55%	4,25%	n.q.		3,60%	3,60%	3,30%	n.q.
condizioni valide dal 05/07/2012 al 19/07/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	3,10%	3,45%	3,55%	3,55%	n.q.	2,80%	3,15%	3,20%	3,25%	n.q.
		Lungo <sup>(2)</sup>		3,65%	3,65%	3,65%	n.q.		3,35%	3,35%	3,35%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,80%	4,35%	4,50%	4,65%	n.q.	2,90%	3,35%	3,45%	3,50%	n.q.
		Lungo <sup>(2)</sup>		4,65%	4,70%	4,70%	n.q.		3,60%	3,60%	3,55%	n.q.
condizioni valide dal 20/06/2012 al 04/07/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,85%	3,25%	3,35%	3,40%	n.q.	2,60%	3,00%	3,05%	3,15%	n.q.
		Lungo <sup>(2)</sup>		3,45%	3,50%	3,50%	n.q.		3,20%	3,20%	3,25%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,60%	4,15%	4,35%	4,55%	n.q.	2,75%	3,20%	3,30%	3,40%	n.q.
		Lungo <sup>(2)</sup>		4,45%	4,55%	4,60%	n.q.		3,45%	3,50%	3,50%	n.q.
condizioni valide dal 05/06/2012 al 19/06/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,60%	3,00%	3,15%	3,25%	n.q.	2,45%	2,85%	2,95%	3,10%	n.q.
		Lungo <sup>(2)</sup>		3,20%	3,30%	3,35%	n.q.		3,05%	3,10%	3,15%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	3,30%	3,85%	4,10%	4,30%	n.q.	2,60%	3,05%	3,20%	3,35%	n.q.
		Lungo <sup>(2)</sup>		4,15%	4,30%	4,40%	n.q.		3,30%	3,40%	3,45%	n.q.
condizioni valide dal	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,20%	2,55%	2,70%	2,85%	n.q.	2,05%	2,40%	2,55%	2,65%	n.q.
		Lungo <sup>(2)</sup>		2,75%	2,85%	2,95%	n.q.		2,60%	2,65%	2,70%	n.q.



21/05/2012 al 04/06/2012	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,80%	3,30%	3,55%	3,75%	n.q.	2,25%	2,60%	2,80%	2,95%	n.q.
		Lungo <sup>(2)</sup>		3,60%	3,75%	3,85%	n.q.		2,85%	2,95%	3,00%	n.q.
condizioni valide dal 07/05/2012 al 20/05/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	2,00%	2,35%	2,55%	2,75%	n.q.	1,90%	2,20%	2,40%	2,45%	n.q.
		Lungo <sup>(2)</sup>		2,55%	2,70%	2,80%	n.q.		2,40%	2,45%	2,50%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,85%	3,25%	3,50%	3,70%	n.q.	2,30%	2,65%	2,80%	2,95%	n.q.
		Lungo <sup>(2)</sup>		3,60%	3,70%	3,80%	n.q.		2,85%	2,95%	3,00%	n.q.
condizioni valide dal 20/04/2012 al 06/05/2012	TIER 1 > 7,00%	Breve <sup>(2)</sup>	1,50%	1,85%	2,05%	2,25%	n.q.	1,40%	1,70%	1,90%	1,95%	n.q.
		Lungo <sup>(2)</sup>		2,05%	2,20%	2,30%	n.q.		1,90%	1,95%	2,00%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	2,35%	2,75%	3,00%	3,20%	n.q.	1,80%	2,15%	2,30%	2,45%	n.q.
		Lungo <sup>(2)</sup>		3,10%	3,20%	3,30%	n.q.		2,35%	2,45%	2,50%	n.q.
condizioni valide dal 05/04/2012 al 19/04/2012	TIER 1 > 9,00%	Breve <sup>(2)</sup>	0,95%	1,60%	2,05%	2,25%	n.q.	0,75%	1,35%	1,80%	1,95%	n.q.
		Lungo <sup>(2)</sup>		1,90%	2,20%	2,30%	n.q.		1,65%	1,90%	2,00%	n.q.
	TIER 1 ≤ 7,00%	Breve <sup>(2)</sup>	1,50%	2,25%	2,80%	3,00%	n.q.	1,00%	1,65%	2,15%	2,35%	n.q.
		Lungo <sup>(2)</sup>		2,65%	3,00%	3,10%	n.q.		2,00%	2,30%	2,40%	n.q.

**Note:**

<sup>(1)</sup> indica il margine da applicarsi sull'Euribor di durata corrispondente al periodo di interessi, rilevato dalla pagina EURIBOR01 del circuito Reuters due giorni lavorativi antecedenti alla data di inizio del periodo di interessi.

<sup>(2)</sup> cfr. definizioni di cui all'articolo 1.1 della Convenzione CDP-ABI sottoscritta il 1 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.