

**Operatività con i Confidi - riepilogo condizioni**

Spread applicabili ad operazioni a tasso variabile con "floor", secondo quanto previsto nei rispettivi Fogli Informativi

**Apc e anticipazioni**

Rating	Apc	Staf	Ant fatture
I01	2,80%	1,50%	2,00%
I02	3,55%	1,95%	2,40%
I03	3,80%	2,50%	2,90%
I04	4,55%	3,00%	4,00%

**Finanziamenti chirografari TV**

Rating	19-36m	37-60 mesi	61-84 mesi
I01	2,10%	2,35%	2,90%
I02	2,50%	2,80%	3,15%
I03	2,65%	2,80%	3,15%
I04	3,10%	3,35%	3,65%

**Mutui ordinari ipotecari TV**

Rating	37-60 mesi	61-84 mesi	85-120 mesi
I01	2,30%	2,40%	2,60%
I02	2,65%	2,65%	2,80%
I03	2,80%	2,90%	3,00%
I04	3,25%	3,40%	3,50%

Rating	Apc	Staf	Ant fatture
A+	2,75%	1,00%	1,70%
A	2,75%	1,00%	1,70%
B+	2,75%	1,10%	1,80%
B	2,75%	1,20%	1,90%
C+	2,75%	1,40%	2,10%
C	3,50%	1,60%	2,30%
C-	3,50%	2,00%	2,70%
D+	3,75%	2,20%	2,90%
D	4,50%	2,50%	3,20%

Rating	19-36m	37-60 mesi	61-84 mesi
A+	1,95%	2,10%	2,40%
A	1,95%	2,15%	2,50%
B+	1,95%	2,20%	2,60%
B	2,10%	2,35%	2,80%
C+	2,30%	2,50%	3,10%
C	2,55%	2,80%	3,45%
C-	2,90%	3,20%	3,90%
D+	3,10%	3,30%	4,10%
D	3,50%	3,80%	4,50%

Rating	37-60 mesi	61-84 mesi	85-120 mesi
A+	2,48%	2,55%	2,60%
A	2,56%	2,60%	2,65%
B+	2,62%	2,70%	2,75%
B	2,79%	2,90%	2,95%
C+	3,05%	3,10%	3,15%
C	3,29%	3,40%	3,45%
C-	3,64%	3,70%	3,75%
D+	3,77%	3,90%	3,95%
D	4,12%	4,20%	4,25%

**SPESE DI ISTRUTTORIA**

Rating	
I01	A+
I02	A
I03	B+
	B
	C+
	C
	C-
	D+
	D
	0,75%

Rating	
I04	
	1,00%

condizioni aggiornate al 23/02/2024