

Operatività con i Confidi - riepilogo condizioni

Spread applicabili ad operazioni a tasso variabile con "floor", secondo quanto previsto nei rispettivi Fogli Informativi:
condizioni valide fino al 31/12/2025

Apc e anticipazioni

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

Finanziamenti chirografari TV

Rating	19-36m	37-60 mesi	61-84 mesi
I01	2,10%	2,35%	2,70%
I02	2,40%	2,60%	3,00%
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%	2,55%
I02	2,65%	2,65%	2,75%
I03	2,80%	2,90%	2,95%
I04	3,25%	3,40%	3,45%

Rating	Apc	Sbf	Ant fatture
A+	2,75%	1,10%	1,70%
A	2,75%	1,10%	1,70%
B+	2,75%	1,15%	1,75%
B	2,75%	1,30%	1,85%
C+	2,75%	1,40%	2,00%
C	3,50%	1,60%	2,20%
C-	3,50%	2,00%	2,50%
D+	3,75%	2,20%	2,80%
D	4,50%	2,90%	3,30%

Rating	19-36m	37-60 mesi	61-84 mesi
A+	1,90%	2,05%	2,35%
A	1,90%	2,10%	2,45%
B+	1,90%	2,15%	2,55%
B	2,05%	2,30%	2,75%
C+	2,25%	2,45%	3,05%
C	2,50%	2,75%	3,40%
C-	2,85%	3,15%	3,85%
D+	3,05%	3,30%	4,05%
D	3,45%	3,75%	4,45%

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

Rating	
I04	1,00%