

ACTUAL AVERAGE GLOBAL EFFECTIVE RATES PURSUANT TO LAW 108/96 AND THRESHOLD RATES FOR THE FIRST QUARTER OF 2025 (sources: Banca d'Italia)

Categories	Amount classes (€)	Average global rates on annual basis (%)	Threshold rates on annual basis (%)
Overdraft facilities	Up to 5,000	10.54	17.1750
	Over 5,000	8.88	15.1000
Unauthorized overdraft	Up to 1,500	15.65	23.5625
	Over 1,500	15.74	23.6750
Financing for advances on receivables, trade portfolios discount, import financing and supplier advances	Up to 50,000	8.05	14.0625
	From 50,000 to 200,000	6.51	12.1375
	Over 200,000	4.99	10.2375
Personal credit	Full amount	11.46	18.3250
Purpose-specific credit	Full amount	11.03	17.7875
Factoring	Up to 50,000	6.39	11.9875
	Over 50,000	4.72	9.9000
Fixed rate real estate leasing	Full amount	5.77	11.2125
Variable rate real estate leasing	Full amount	5.28	10.6000
Aviation and automotive leasing	Up to 25,000	9.26	15.5750
	Over 25,000	8.20	14.2500
Equipment leasing	Up to 25,000	9.88	16.3500
	Over 25,000	7.17	12.9625
Fixed rate mortgage loans	Full amount	3.96	8.9500
Variable rate mortgage loans	Full amount	4.13	9.1625
Salary-backed loans	Up to 15,000	13.73	21.1625
	Over 15,000	9.46	15.8250
Revolving credit	Full amount	15.77	23.7125
Credit card loan	Full amount	11.76	18.7000
Other financing	Full amount	14.54	22.1750