

**ACTUAL AVERAGE GLOBAL EFFECTIVE RATES PURSUANT TO LAW 108/96 AND THRESHOLD RATES FOR THE FOURTH QUARTER OF 2024 (sources: Banca d'Italia)**

<b>Categories</b>	<b>Amount classes (€)</b>	<b>Average global rates on annual basis (%)</b>	<b>Threshold rates on annual basis (%)</b>
Overdraft facilities	Up to 5,000	10.71	17.3875
	Over 5,000	9.88	16.3500
Unauthorized overdraft	Up to 1,500	15.82	23.7750
	Over 1,500	15.88	23.8500
Financing for advances on receivables, trade portfolios discount, import financing and supplier advances	Up to 50,000	7.82	13.7750
	From 50,000 to 200,000	7.71	13.6375
	Over 200,000	6.21	11.7625
Personal credit	Full amount	11.46	18.3250
Purpose-specific credit	Full amount	10.80	17.5000
Factoring	Up to 50,000	6.52	12.1500
	Over 50,000	5.87	11.3375
Fixed rate real estate leasing	Full amount	5.94	11.4250
Variable rate real estate leasing	Full amount	6.80	12.5000
Aviation and automotive leasing	Up to 25,000	9.36	15.7000
	Over 25,000	8.81	15.0125
Equipment leasing	Up to 25,000	10.52	17.1500
	Over 25,000	8.11	14.1375
Fixed rate mortgage loans	Full amount	4.02	9.0250
Variable rate mortgage loans	Full amount	5.86	11.3250
Salary-backed loans	Up to 15,000	13.41	20.7625
	Over 15,000	9.59	15.9875
Revolving credit	Full amount	15.62	23.5250
Credit card loan	Full amount	11.14	17.9250
Other financing	Full amount	14.91	22.6375