

Tabella B

| Tassi nominali annui lordi praticati in caso di rimborso anticipato (art.7) e relativi tassi effettivi di rendimento | | | |
|--|----------------------------|--|-------|
| Anni | Tasso nominale annuo lordo | Tasso effettivo di rendimento alla fine di ciascun periodo di possesso (1) | |
| | | Lordo | Netto |
| 1 | 1,10% | 0,00% | 0,00% |
| 2 | 1,20% | 1,15% | 1,01% |
| 3 | 1,25% | 1,18% | 1,04% |
| 4 | 1,30% | 1,21% | 1,06% |
| 5 | 1,30% | 1,23% | 1,08% |
| 6 | 1,35% | 1,25% | 1,10% |
| 7 | 1,35% | 1,26% | 1,11% |
| 8 | 1,75% | 1,32% | 1,17% |
| 9 | 1,75% | 1,37% | 1,21% |
| 10 | 1,85% | 1,42% | 1,25% |
| 11 | 2,05% | 1,48% | 1,30% |
| 12 | 2,05% | 1,52% | 1,35% |
| 13 | 2,05% | 1,56% | 1,38% |
| 14 | 2,05% | 1,60% | 1,42% |
| 15 | 2,50% | 1,66% | 1,47% |
| 16 | 2,50% | 1,71% | 1,52% |
| 17 | 2,50% | 1,76% | 1,56% |
| 18 | 2,85% | N.A. | N.A. |

Tabella C

Coefficienti per la determinazione del montante lordo e netto dovuto in caso di rimborso anticipato (art.7) alla scadenza di ogni bimestre a decorrere dalla data di sottoscrizione

(il montante è determinabile moltiplicando il valore nominale del buono per il coefficiente corrispondente all'anzianità maturata)

| Anni | Mesi | Coeff. lordo | Coeff. netto | Anni | Mesi | Coeff. lordo | Coeff. netto | Anni | Mesi | Coeff. lordo | Coeff. netto | Anni | Mesi | Coeff. lordo | Coeff. netto |
|------|------|--------------|--------------|------|------|--------------|--------------|------|------|--------------|--------------|------|------|--------------|--------------|
| 0 | 0 | 1,00000000 | 1,00000000 | 4 | 6 | 1,05620915 | 1,04918300 | 9 | 0 | 1,13047752 | 1,11416783 | 13 | 6 | 1,23620601 | 1,20668026 |
| 0 | 2 | 1,00000000 | 1,00000000 | 4 | 8 | 1,05848282 | 1,05117247 | 9 | 2 | 1,13396316 | 1,11721777 | 13 | 8 | 1,24038686 | 1,21033851 |
| 0 | 4 | 1,00000000 | 1,00000000 | 4 | 10 | 1,06075650 | 1,05316193 | 9 | 4 | 1,13744880 | 1,12026770 | 13 | 10 | 1,24456771 | 1,21399675 |
| 0 | 6 | 1,00000000 | 1,00000000 | 5 | 0 | 1,06303017 | 1,05515140 | 9 | 6 | 1,14093444 | 1,12331764 | 14 | 0 | 1,24874856 | 1,21765499 |
| 0 | 8 | 1,00000000 | 1,00000000 | 5 | 2 | 1,06542199 | 1,05724424 | 9 | 8 | 1,14442008 | 1,12636757 | 14 | 2 | 1,25395168 | 1,22220772 |
| 0 | 10 | 1,00000000 | 1,00000000 | 5 | 4 | 1,06781381 | 1,05933708 | 9 | 10 | 1,14790572 | 1,12941751 | 14 | 4 | 1,25915480 | 1,22676045 |
| 1 | 0 | 1,00000000 | 1,00000000 | 5 | 6 | 1,07020562 | 1,06142992 | 10 | 0 | 1,15139136 | 1,13246744 | 14 | 6 | 1,26435792 | 1,23131318 |
| 1 | 2 | 1,00000000 | 1,00000000 | 5 | 8 | 1,07259744 | 1,06352276 | 10 | 2 | 1,15532528 | 1,13590962 | 14 | 8 | 1,26956104 | 1,23586591 |
| 1 | 4 | 1,00000000 | 1,00000000 | 5 | 10 | 1,07498926 | 1,06561560 | 10 | 4 | 1,15925920 | 1,13935180 | 14 | 10 | 1,27476416 | 1,24041864 |
| 1 | 6 | 1,01706600 | 1,01493275 | 6 | 0 | 1,07738108 | 1,06770844 | 10 | 6 | 1,16319312 | 1,14279398 | 15 | 0 | 1,27996728 | 1,24497137 |
| 1 | 8 | 1,01908800 | 1,01670200 | 6 | 2 | 1,07980519 | 1,06982954 | 10 | 8 | 1,16712704 | 1,14623616 | 15 | 2 | 1,28530048 | 1,24963792 |
| 1 | 10 | 1,02111000 | 1,01847125 | 6 | 4 | 1,08222929 | 1,07195063 | 10 | 10 | 1,17106096 | 1,14967834 | 15 | 4 | 1,29063367 | 1,25430446 |
| 2 | 0 | 1,02313200 | 1,02024050 | 6 | 6 | 1,08465340 | 1,07407173 | 11 | 0 | 1,17499488 | 1,15312052 | 15 | 6 | 1,29596687 | 1,25897101 |
| 2 | 2 | 1,02526353 | 1,02210558 | 6 | 8 | 1,08707751 | 1,07619282 | 11 | 2 | 1,17900945 | 1,15663327 | 15 | 8 | 1,30130007 | 1,26363756 |
| 2 | 4 | 1,02739505 | 1,02397067 | 6 | 10 | 1,08950162 | 1,07831391 | 11 | 4 | 1,18302401 | 1,16014601 | 15 | 10 | 1,30663326 | 1,26830411 |
| 2 | 6 | 1,02952658 | 1,02583575 | 7 | 0 | 1,09192572 | 1,08043501 | 11 | 6 | 1,18703858 | 1,16365876 | 16 | 0 | 1,31196646 | 1,27297065 |
| 2 | 8 | 1,03165810 | 1,02770084 | 7 | 2 | 1,09511051 | 1,08322169 | 11 | 8 | 1,19105315 | 1,16717150 | 16 | 2 | 1,31743299 | 1,2775386 |
| 2 | 10 | 1,03378963 | 1,02956592 | 7 | 4 | 1,09829529 | 1,08600838 | 11 | 10 | 1,19506771 | 1,17068425 | 16 | 4 | 1,32289951 | 1,28253708 |
| 3 | 0 | 1,03592115 | 1,03143101 | 7 | 6 | 1,10148007 | 1,08879506 | 12 | 0 | 1,19908228 | 1,17419699 | 16 | 6 | 1,32836604 | 1,28732029 |
| 3 | 2 | 1,03816565 | 1,03339494 | 7 | 8 | 1,10466486 | 1,09158175 | 12 | 2 | 1,20317914 | 1,17778175 | 16 | 8 | 1,33383257 | 1,29210350 |
| 3 | 4 | 1,04041014 | 1,03535887 | 7 | 10 | 1,10784964 | 1,09436843 | 12 | 4 | 1,20727601 | 1,18136651 | 16 | 10 | 1,33929910 | 1,29688671 |
| 3 | 6 | 1,04265464 | 1,03732281 | 8 | 0 | 1,11103442 | 1,09715512 | 12 | 6 | 1,21137287 | 1,18495126 | 17 | 0 | 1,34476562 | 1,30166992 |
| 3 | 8 | 1,04489913 | 1,03928674 | 8 | 2 | 1,11427494 | 1,09999057 | 12 | 8 | 1,21546973 | 1,18853602 | 17 | 2 | 1,35115326 | 1,30725910 |
| 3 | 10 | 1,04714363 | 1,04125068 | 8 | 4 | 1,11751546 | 1,10282602 | 12 | 10 | 1,21956660 | 1,19212077 | 17 | 4 | 1,35754090 | 1,31284828 |
| 4 | 0 | 1,04938812 | 1,04321461 | 8 | 6 | 1,12075597 | 1,10566148 | 13 | 0 | 1,22366346 | 1,19570553 | 17 | 6 | 1,36392853 | 1,31843747 |
| 4 | 2 | 1,05166180 | 1,04520407 | 8 | 8 | 1,12399649 | 1,10849693 | 13 | 2 | 1,22784431 | 1,19936377 | 17 | 8 | 1,37031617 | 1,32402665 |
| 4 | 4 | 1,05393547 | 1,04719354 | 8 | 10 | 1,12723701 | 1,11133238 | 13 | 4 | 1,23202516 | 1,20302202 | 17 | 10 | 1,37670381 | 1,32961583 |

Nota: i coefficienti sono arrotondati all'ottava cifra decimale