

Fondo di Garanzia - Quadro sinottico dell'efficacia contributiva

finalità > commissione > durata (in anni)	liquidità					investimento				
	0%	0,125%	0,25%	0,50%	1,00%	0%	0,125%	0,25%	0,50%	1,00%
fino a 1	1,5700%	1,4450%	1,3200%	1,0700%	0,5700%	1,4900%	1,3650%	1,2400%	0,9900%	0,4900%
tra 1 e 2	2,3431%	2,2181%	2,0931%	1,8431%	1,3431%	2,2237%	2,0987%	1,9737%	1,7237%	1,2237%
tra 2 e 3	3,1084%	2,9834%	2,8584%	2,6084%	2,1084%	2,9500%	2,8250%	2,7000%	2,4500%	1,9500%
tra 3 e 4	3,8657%	3,7407%	3,6157%	3,3657%	2,8657%	3,6687%	3,5437%	3,4187%	3,1687%	2,6687%
tra 4 e 5	4,6151%	4,4901%	4,3651%	4,1151%	3,6151%	4,3799%	4,2549%	4,1299%	3,8799%	3,3799%
tra 5 e 6	5,3566%	5,2316%	5,1066%	4,8566%	4,3566%	5,0837%	4,9587%	4,8337%	4,5837%	4,0837%
tra 6 e 7	6,0902%	5,9652%	5,8402%	5,5902%	5,0902%	5,7799%	5,6549%	5,5299%	5,2799%	4,7799%
tra 7 e 8	6,8160%	6,6910%	6,5660%	6,3160%	5,8160%	6,4687%	6,3437%	6,2187%	5,9687%	5,4687%
tra 8 e 9	7,5339%	7,4089%	7,2839%	7,0339%	6,5339%	7,1500%	7,0250%	6,9000%	6,6500%	6,1500%
tra 9 e 10	8,2439%	8,1189%	7,9939%	7,7439%	7,2439%	7,8239%	7,6989%	7,5739%	7,3239%	6,8239%
tra 10 e 11	8,9461%	8,8211%	8,6961%	8,4461%	7,9461%	8,4903%	8,3653%	8,2403%	7,9903%	7,4903%
tra 11 e 12	9,6405%	9,5155%	9,3905%	9,1405%	8,6405%	9,1493%	9,0243%	8,8993%	8,6493%	8,1493%
tra 12 e 13	10,3271%	10,2021%	10,0771%	9,8271%	9,3271%	9,8009%	9,6759%	9,5509%	9,3009%	8,8009%
tra 13 e 14	11,0059%	10,8809%	10,7559%	10,5059%	10,0059%	10,4450%	10,3200%	10,1950%	9,9450%	9,4450%
tra 14 e 15	11,6769%	11,5519%	11,4269%	11,1769%	10,6769%	11,0819%	10,9569%	10,8319%	10,5819%	10,0819%
tra 15 e 16	12,3401%	12,2151%	12,0901%	11,8401%	11,3401%	11,7113%	11,5863%	11,4613%	11,2113%	10,7113%
tra 16 e 17	12,9956%	12,8706%	12,7456%	12,4956%	11,9956%	12,3334%	12,2084%	12,0834%	11,8334%	11,3334%
tra 17 e 18	13,6434%	13,5184%	13,3934%	13,1434%	12,6434%	12,9482%	12,8232%	12,6982%	12,4482%	11,9482%
tra 18 e 19	14,2836%	14,1586%	14,0336%	13,7836%	13,2836%	13,5558%	13,4308%	13,3058%	13,0558%	12,5558%
tra 19 e 20	14,9161%	14,7911%	14,6661%	14,4161%	13,9161%	14,1560%	14,0310%	13,9060%	13,6560%	13,1560%
tra 20 e 21	15,5409%	15,4159%	15,2909%	15,0409%	14,5409%	14,7490%	14,6240%	14,4990%	14,2490%	13,7490%
tra 21 e 22	16,1581%	16,0331%	15,9081%	15,6581%	15,1581%	15,3348%	15,2098%	15,0848%	14,8348%	14,3348%
tra 22 e 23	16,7678%	16,6428%	16,5178%	16,2678%	15,7678%	15,9134%	15,7884%	15,6634%	15,4134%	14,9134%
tra 23 e 24	17,3700%	17,2450%	17,1200%	16,8700%	16,3700%	16,4849%	16,3599%	16,2349%	15,9849%	15,4849%
tra 24 e 25	17,9646%	17,8396%	17,7146%	17,4646%	16,9646%	17,0492%	16,9242%	16,7992%	16,5492%	16,0492%
tra 25 e 26	18,5517%	18,4267%	18,3017%	18,0517%	17,5517%	17,6064%	17,4814%	17,3564%	17,1064%	16,6064%
tra 26 e 27	19,1315%	19,0065%	18,8815%	18,6315%	18,1315%	18,1566%	18,0316%	17,9066%	17,6566%	17,1566%
tra 27 e 28	19,7038%	19,5788%	19,4538%	19,2038%	18,7038%	18,6997%	18,5747%	18,4497%	18,1997%	17,6997%
tra 28 e 29	20,2687%	20,1437%	20,0187%	19,7687%	19,2687%	19,2359%	19,1109%	18,9859%	18,7359%	18,2359%
tra 29 e 30	20,8263%	20,7013%	20,5763%	20,3263%	19,8263%	19,7651%	19,6401%	19,5151%	19,2651%	18,7651%

tasso di riferimento 3,07%

fattore di rischio liquidità 0,65%

fattore di rischio investimento 0,57%

Questa tabella rappresenta la valenza contributiva (assorbimento de minimis) dell'intervento del Fondo, parametrata alla garanzia o alla controgaranzia prestata. Per ottenere la percentuale di ESL, per una operazione di durata fino a 10 anni in caso di investimento ancora da avviare alla data di presentazione della domanda, sarà necessario moltiplicare il rapporto tra l'importo garantito o controgarantito dal Fondo ed il costo dell'investimento per il valore tabellare individuato in base alla durata dell'operazione finanziaria ed alla commissione dovuta.