

FROM: ALBA LEASING S.P.A.
TO: ACCOUNT BANK
COMPUTATION AGENT
CORPORATE SERVICER
ISSUER
REPRESENTATIVE OF NOTEHOLDERS
INITIAL SENIOR NOTES SUBSCRIBER



QUARTERLY SETTLEMENT REPORT - ALBA 6 SPV

QUARTERLY SETTLEMENT REPORT DATE

11/01/2021

QUARTERLY SETTLEMENT PERIOD

Included	Included
01/10/2020	31/12/2020
26/10/2020	25/01/2021
25/01/2021	

QUARTERLY INTEREST PERIOD

QUARTERLY PAYMENT DATE

Rossella Berguzzi

1) COLLECTIONS

1) Amount Collected

- 1.1 Instalments
- 1.2 Recoveries
- 1.3 Prepayments
- 1.4 Late charges
- 1.5 Others

Total

Principal	Interest	Total
16.276.251,50	2.230.459,06	18.506.710,56
22.540,32	49.168,85	71.709,17
1.346.860,77	68.355,23	1.415.216,00
-	213,85	213,85
0,00	0,00	0,00
17.645.652,59	2.348.196,99	19.993.849,58

2) Receivables Purchased by the Seller

		0,00
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3) Amounts accrued and paid to the SPV as Indemnity Amount under Transfer Agreement (art. 21)

		0,00
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4) Total Available Cash

17.645.652,59	2.348.196,99	19.993.849,58
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5) Collections used to buy a Subsequent Portfolio

17.645.652,59

6) Collections not used to buy new portfolios

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7) Total Available Cash

		19.993.849,58
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8) Interest accrued on Eligible Investments

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9) Collected Residual Value to be repaid to the Originator

		249.190,71
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10) Collected Excess Indemnity Amount to be repaid to the Originator

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**2) PORTFOLIO SITUATION AS AT THE END OF THE RELEVANT QUARTERLY SETTLEMENT PERIOD
(before the purchase of the Subsequent Portfolio)**

1) Portfolio situation as at the end of the relevant Quarterly Settlement Period

		Unpaid Principal Instalments (A)	Total principal instalments (B)	Residual Optional Instalment (C)	Outstanding Principal (D) = (B) - (C)	Outstanding Amount (A) + (D)	Total Portfolio including Residual Optional Instalment (A+B)
Performing Receivables	Pool 1	6.329,42	10.695.123,73	525.791,35	10.169.332,38	10.163.002,96	10.688.794,31
	Pool 2	3.927,04	86.105.161,74	1.631.166,68	84.473.995,06	84.470.068,02	86.101.234,70
	Pool 3	1.467.740,13	520.640.323,85	123.752.073,26	396.888.250,59	398.355.990,72	522.108.063,98
	Pool 4	7.948,66	18.196.403,17	492.833,54	17.703.569,63	17.711.518,29	18.204.351,83
	Total	1.465.432,33	635.637.012,49	126.401.864,83	509.235.147,66	510.700.579,99	637.102.444,82
Delinquent Receivables	Pool 1	-	-	-	-	-	-
	Pool 2	8,76	6.934,48	1.217,50	5.716,98	5.708,22	6.925,72
	Pool 3	8.940,75	418.053,81	81.405,00	336.648,81	345.589,56	426.994,56
	Pool 4	-	-	-	-	-	-
	Total	8.931,99	424.988,29	82.622,50	342.365,79	351.297,78	433.920,28
Total Collateral Portfolio	Pool 1	6.329,42	10.695.123,73	525.791,35	10.169.332,38	10.163.002,96	10.688.794,31
	Pool 2	3.935,80	86.112.096,22	1.632.384,18	84.479.712,04	84.475.776,24	86.108.160,42
	Pool 3	1.476.680,88	521.058.377,66	123.833.478,26	397.224.899,40	398.701.580,28	522.535.058,54
	Pool 4	7.948,66	18.196.403,17	492.833,54	17.703.569,63	17.711.518,29	18.204.351,83
	Total	1.474.364,32	636.062.000,78	126.484.487,33	509.577.513,45	511.051.877,77	637.536.365,10
Defaulted Receivables	Pool 1	7.448,73	58.140,06	2.175,00	55.965,06	63.413,79	65.588,79
	Pool 2	56.882,37	99.044,09	7.071,30	91.972,79	148.855,16	155.926,46
	Pool 3	15.839,99	659.315,62	107.810,00	551.505,62	567.345,61	675.155,61
	Pool 4	-	-	-	-	-	-
	Total	80.171,09	816.499,77	117.056,30	699.443,47	779.614,56	896.670,86
Total Accounting Portfolio	Pool 1	1.119,31	10.753.263,79	527.966,35	10.225.297,44	10.226.416,75	10.754.383,10
	Pool 2	52.946,57	86.211.140,31	1.639.455,48	84.571.684,83	84.624.631,40	86.264.086,88
	Pool 3	1.492.520,87	521.171.693,28	123.941.288,26	397.776.405,02	399.268.925,89	523.210.214,15
	Pool 4	7.948,66	18.196.403,17	492.833,54	17.703.569,63	17.711.518,29	18.204.351,83
	Total	1.554.535,41	636.878.500,55	126.601.543,63	510.276.956,92	511.831.492,33	638.433.035,96

		Unpaid Principal Instalments (A)							Total
		qc cred. scad_30g	qc cred. scad_31g/60g	qc cred. scad. 61g/90g	qc cred. scad. 91g/120g	qc cred. scad. 121g/150g	qc cred. scad. 151g/180g	qc cred. scad. oltre 180g	
Delinquent Receivables	Pool 1	-	-	-	-	-	-	-	-
	Pool 2	18.420,94	18.397,81	14,37	-	-	-	-	8,76
	Pool 3	2.258,02	2.252,83	-	-	-	-	4.429,90	8.940,75
	Pool 4	-	-	-	-	-	-	-	-
	Total	16.162,92	20.650,64	14,37	-	-	-	4.429,90	8.931,99

		Total principal instalments (B)							Total
		qc cred. scad_30g	qc cred. scad_31g/60g	qc cred. scad. 61g/90g	qc cred. scad. 91g/120g	qc cred. scad. 121g/150g	qc cred. scad. 151g/180g	qc cred. scad. oltre 180g	
Delinquent Receivables	Pool 1	-	-	6.934,48	-	-	-	-	6.934,48
	Pool 2	-	-	-	-	-	-	-	-
	Pool 3	-	106.335,77	-	-	-	-	311.718,04	418.053,81
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	106.335,77	6.934,48	-	-	-	311.718,04	424.988,29

		Total Portfolio including Residual Optional Instalment (A+B)							Total
		qc cred. scad_30g	qc cred. scad_31g/60g	qc cred. scad. 61g/90g	qc cred. scad. 91g/120g	qc cred. scad. 121g/150g	qc cred. scad. 151g/180g	qc cred. scad. oltre 180g	
Delinquent Receivables	Pool 1	-	-	-	-	-	-	-	-
	Pool 2	18.420,94	18.397,81	6.948,85	-	-	-	-	6.925,72
	Pool 3	2.258,02	108.588,60	-	-	-	-	316.147,94	426.994,56
	Pool 4	-	-	-	-	-	-	-	-
	Total	16.162,92	126.986,41	6.948,85	-	-	-	316.147,94	433.920,28

		Residual Optional Instalment (C)							Total
		qc cred. scad_30g	qc cred. scad_31g/60g	qc cred. scad. 61g/90g	qc cred. scad. 91g/120g	qc cred. scad. 121g/150g	qc cred. scad. 151g/180g	qc cred. scad. oltre 180g	
Delinquent Receivables	Pool 1	-	-	-	-	-	-	-	-
	Pool 2	-	-	1.217,50	-	-	-	-	1.217,50
	Pool 3	-	2.655,00	-	-	-	-	78.750,00	81.405,00
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	2.655,00	1.217,50	-	-	-	78.750,00	82.622,50

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**2) PORTFOLIO SITUATION AS AT THE END OF THE RELEVANT QUARTERLY SETTLEMENT PERIOD
(before the purchase of the Subsequent Portfolio)**

1) Accounting Portfolio Outstanding Principal by Residual Life

by status of contracts	RESIDUAL LIFE								Total
	(0-1) month	(2-3) months	(4-6) months	(7-11) months	(1-3) years	(3-5) years	(5-10) years	more than 10 years	
Performing	87,78	27.776,47	1.327.688,41	1.577.911,52	34.730.214,95	88.702.718,61	295.259.147,29	87.609.778,19	509.235.147,66
Delinquent	-	-	5.716,98	-	-	103.680,77	232.968,04	-	342.365,79
Defaulted	-	-	54.418,47	-	55.965,06	37.554,32	551.505,62	-	699.443,47
Total	87,78	27.776,47	1.387.823,86	1.577.911,52	34.786.180,01	88.843.953,70	296.043.620,95	87.609.778,19	510.276.956,92

2) Outstanding Principal Instalments by type of Interest Rate

Index	Performing Receivables	%	Delinquent Receivables	%	Defaulted Receivables	%	Total	%
Fixed	46.667.348,09	9,16%	-	0,00%	37.554,32	5,37%	46.704.902,41	9,15%
Floating	462.567.799,57	90,84%	342.365,79	100,00%	661.889,15	94,63%	463.572.054,51	90,85%
Euribor 365 1m puntuale	11.511.093,43	2,26%	-	0,00%	-	0,00%	11.511.093,43	2,26%
Euribor 365 3m puntuale	342.152.015,81	67,19%	342.365,79	100,00%	342.971,18	49,03%	342.837.352,78	67,19%
Euribor 360 3m lettera	5.514.147,03	1,08%	-	0,00%	188.225,94	26,91%	5.702.372,97	1,12%
Euribor 365 3m media	103.390.543,30	20,30%	-	0,00%	130.692,03	18,69%	103.521.235,33	20,29%
Total	509.235.147,66		342.365,79		699.443,47		510.276.956,92	

(1-3) years: from 12 months to 3 years (included)
(3-5) years: from 37 months to 5 years (included)
(5-10) years: from 61 months to 10 years (included)

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3) PORTFOLIO BREAKDOWN AS AT THE END OF THE RELEVANT QUARTERLY SETTLEMENT PERIOD (after the purchase of the Subsequent Portfolio)

Collateral Portfolio at present Settlement Date	509.577.513,45
Subsequent Portfolio to be purchased	15.223.799,92
Total Portfolio after Purchase	524.801.313,37

1) Collateral Portfolio by Pool

	Outstanding Principal	%	Unpaid Principal	Outstanding Amount	%	Concentration Limit	Trigger
Pool 1	10.169.332,38	1,94%	6.329,42	10.163.002,96	1,93%		
Pool 2	84.847.320,55	16,17%	3.935,80	84.843.384,75	16,12%		
Pool 3	412.081.090,81	78,52%	1.476.680,88	413.557.771,69	78,58%	< 80%	NO
Pool 4	17.703.569,63	3,37%	7.948,66	17.711.518,29	3,37%		
Collateral Portfolio Outstanding Principal	524.801.313,37	100,00%	1.474.364,32	526.275.677,69	100,00%		

2) Concentration Risk for the Collateral Portfolio

	Top Lessees	% on the Collateral Portfolio Outstanding Principal	% on the Total Principal	Concentration Limit	Trigger
Top 1	14.691.372,63	2,80%	2,79%		
Top 5	58.943.577,18	11,23%	11,20%		
Top 10	95.352.299,63	18,17%	18,12%	< 24%	NO
Top 20	148.799.103,95	28,35%	28,27%		
Collateral Portfolio Outstanding Principal	524.801.313,37				

3) Collateral Portfolio Outstanding Principal by Geographical Area

Area	Outstanding Principal	%
Central Italy	103.834.002,03	19,79%
Southern Italy	61.734.495,60	11,76%
Others	359.232.815,74	68,45%
Collateral Portfolio Outstanding Principal	524.801.313,37	

Central Italy: Toscana, Marche, Umbria, Lazio, Abruzzo, Molise

Southern Italy: Calabria, Campania, Puglia, Basilicata, Sicilia, Sardegna

Others: Valle d'Aosta, Trentino AA, Piemonte, Liguria, Lombardia, Veneto, Friuli VG, Emilia Romagna

4) Collateral Portfolio Outstanding Principal by RAE

	Outstanding Principal	%
Buildings and Constructions	153.840.144,86	29,31%
Other	370.961.168,51	70,69%
Collateral Portfolio Outstanding Principal	524.801.313,37	

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3) BREAKDOWN OF THE PORTFOLIO AS AT THE END OF THE RELEVANT QUARTERLY SETTLEMENT PERIOD (after the purchase of the Subsequent Portfolio)

1) Weighted Average Annual Rate for the Collateral Portfolio of the Fixed Rate contracts

2,93%

2) Average Spread for the Collateral Portfolio of the Floating Rate contracts

Pool 1	2,91%
Pool 2	2,29%
Pool 3	2,12%
Pool 4	2,57%
TOTAL	2,16%

3) Outstanding Principal of the Collateral Portfolio by type of Interest Rate

Index	Outstanding Principal	%
Fixed	46.667.348,09	8,89%
Floating	478.133.965,28	91,11%
Euribor 365 1m puntuale	11.511.093,43	2,19%
Euribor 365 3m puntuale	357.718.181,52	68,16%
Euribor 360 3m lettera	5.514.147,03	1,05%
Euribor 365 3m media	103.390.543,30	19,70%
Total	524.801.313,37	

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4) RATIOS

Outstanding Amount of Collateral Portfolio
 Outstanding Amount of Collateral Portfolio for the preceding Quarterly Collection Period

526.275.677,69
526.277.344,25

1) Gross Cumulative Default Ratio

The aggregate of the Outstanding Amount (as of the date on which the relevant Lease Contract have become Defaulted Lease Contract) related to all the Receivables comprised in the Portfolios arising from Lease Contract which have become Defaulted Lease Contract in the period starting from the Valuation Date of the Initial Portfolio and ending on the last day of such Settlement Date

The aggregate of the Outstanding Principal of the Receivables comprised in the Initial Portfolio and the Additional Portfolios at the relevant Valuation Date

Gross Cumulative Default Ratio	Gross Cumulative Default Ratio of the preceding quarter	Limit	Purchase Termination Event
870.444,17	548.629,18		
664.307.955,11	664.307.955,11		
0,1310%	0,0826%	15,00%	NO

2) Delinquency Ratio

Month 1
 Month 2
 Month 3

Delinquency Ratio

Outstanding Amount of Delinquent Receivables	Outstanding Amount of the Collateral Portfolio	Delinquency Ratio	Delinquency Ratio of the preceding quarter	Limit	Purchase Termination Event
7.274.081,67	520.214.270,48	1,40%	2,24%		
7.056.655,17	514.332.086,32	1,37%	2,17%		
351.297,78	511.051.877,77	0,07%	2,06%		
14.682.034,62	1.545.598.234,57	0,95%	2,16%	15,00%	NO

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5) OTHER INFO (renegotiations, Moratoria ex-lege and repurchased contracts)

1) Renegotiations of the relevant Quarterly Settlement Period

(Includes remodulations Extra decreto_no Moratoria ex-lege)

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount	-	2.681.787,00	18.893.865,88	1.105.753,77
Contracts - number	-	8	8	2

1a) % Amount Renegotiated

Outstanding Principal of renegotiated contracts
Initial Purchase Price of the Portfolios
N. of Contracts of the Portfolio

	3,41%
Outstanding Principal of renegotiated contracts	22.681.407
Initial Purchase Price of the Portfolios	664.307.955,11
N. of Contracts of the Portfolio	2.648

3) Repurchases of the relevant Quarterly Settlement Period

(no Moratoria ex-lege)

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount				
Contracts - number				

3a) % Amount Repurchased

Outstanding Amount of repurchased contracts
Initial Purchase Price of the Portfolios

	0,00%	Limit	Trigger
Outstanding Amount of repurchased contracts	-		
Initial Purchase Price of the Portfolios	664.307.955,11		

5) Repurchases of the relevant Quarterly Settlement Period

Moratoria ex-lege

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount				
Contracts - number				

5a) % Amount Repurchased

Outstanding Amount of repurchased contracts
Initial Purchase Price of the Portfolios

	0,00%
Outstanding Amount of repurchased contracts	-
Initial Purchase Price of the Portfolios	664.307.955,11

7) Moratoria ex-lege of the relevant Quarterly Settlement Period

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount	- 80.829,65	109.890,32	2.747.480,42	- 15.082,32
Contracts - number	1	1	8	-

7a) % Moratoria Amount

Outstanding Principal of Moratoria contracts
Initial Purchase Price of the Portfolios

	0,42%
Outstanding Principal of Moratoria contracts	2.761.458,77
Initial Purchase Price of the Portfolios	664.307.955,11

2) Global Renegotiations

(Includes remodulations Extra decreto_no Moratoria ex-lege)

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount	-	2.681.787,00	18.893.865,88	1.105.753,77
Contracts - number	-	8	8	2

2a) % Amount Renegotiated

Outstanding Principal of renegotiated contracts
Initial Purchase Price of the Portfolios
N. of Contracts of the Portfolio

	3,41%	Limit	Trigger
Outstanding Principal of renegotiated contracts	22.681.407	25,00%	NO
Initial Purchase Price of the Portfolios	664.307.955,11		
N. of Contracts of the Portfolio	2.648		

4) Global Repurchases

(no Moratoria ex-lege)

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount				
Contracts - number				

4a) % Amount Repurchased

Outstanding Amount of repurchased contracts
Initial Purchase Price of the Portfolios

	0,00%	Limit	Trigger
Outstanding Amount of repurchased contracts	-		
Initial Purchase Price of the Portfolios	664.307.955,11		

6) Global Repurchases

Moratoria ex-lege

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount				
Contracts - number				

6a) % Amount Repurchased

Outstanding Amount of repurchased contracts
Initial Purchase Price of the Portfolios

	0,00%	Limit	Trigger
Outstanding Amount of repurchased contracts	-		
Initial Purchase Price of the Portfolios	664.307.955,11		

8) Global Moratoria ex-lege

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount	4.847.144,37	29.640.896,32	133.522.063,80	2.016.060,17
Contracts - number	99	301	290	2

8a) % Moratoria Amount

Outstanding Principal of Moratoria contracts
Initial Purchase Price of the Portfolios

	25,59%
Outstanding Principal of Moratoria contracts	170.026.164,66
Initial Purchase Price of the Portfolios	664.307.955,11

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5) OTHER INFO1 (loan by loan defaulted contracts)

1) Contracts which became Defaulted Receivables during the Quarterly Settlement Period

Contract	Pool	Default Date	Unpaid Principal	Outstanding Principal	Outstanding Amount
1076478	P1	30/11/20	4.960,53	58.453,26	63.413,79
1083286	P3	31/12/20	-	70.175,26	70.175,26
795178	P3	31/12/20	-	188.225,94	188.225,94
			4.960,53	316.854,46	321.814,99

2) Contracts which became Defaulted Receivables since the Default Date (Cumulative)

Contract	Pool	Default Date	Unpaid Principal	Outstanding Principal	Outstanding Amount
1104905	P2	30/11/19	1.595,82	42.143,33	43.739,15
1087689	P2	31/1/20	6.554,75	99.629,14	106.183,89
1085687	P2	31/1/20	2.330,58	35.423,66	37.754,24
1084925	P2	29/2/20	6.087,55	43.440,66	49.528,21
1070978	P3	30/4/20	-	176.508,22	176.508,22
30027400	P3	30/9/20	4.223,44	130.692,03	134.915,47
1076478	P1	30/11/20	4.960,53	58.453,26	63.413,79
1083286	P3	31/12/20	-	70.175,26	70.175,26
795178	P3	31/12/20	-	188.225,94	188.225,94
			25.752,67	844.691,50	870.444,17

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6) SERVICING FEES

	Amount (Euro)	IVA (Euro)	Total (Euro)
Articolo 9.1.1 a) Servicing Agreement	9.961,07	-	9.961,07
Articolo 9.1.1 b) Servicing Agreement	500,00	110,00	610,00
Articolo 9.1.1 c) Servicing Agreement	500,00	110,00	610,00

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7) NET ECONOMIC INTEREST

NET ECONOMIC INTEREST

Confirmation of net economic interest held by originator

The Seller confirms that, as at date of this report, it continues to hold the net economic interest in the securitization as disclosed in the Prospectus, in accordance with option 3(d) of Art. 6 of Regulation (EU) 2402/2017

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