

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

07/10/2020

QUARTERLY SETTLEMENT PERIOD

Included		Included	
01/07/2020		30/09/2020	
27/07/2020		26/10/2020	
26/10/2020			

QUARTERLY INTEREST PERIOD

QUARTERLY PAYMENT DATE

Russella 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
14.927.428,60	1.842.192,17	16.769.620,77
0,00	0,00	0,00
1.776.943,33	57.736,98	1.834.680,31
-	179,22	179,22
0,00	0,00	0,00
16.704.371,93	1.900.108,37	18.604.480,30

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

16.704.371,93	1.900.108,37	18.604.480,30
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5) Collections used to buy a Subsequent Portfolio

16.704.371,93

6) Collections not used to buy new portfolios

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7) Total Available Cash

18.604.480,30

8) Interest accrued on Eligible Investments

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9) Collected Residual Value to be repaid to the Originator

132.351,55

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	11.478.166,35	595.096,36	10.883.069,99	10.876.740,57	11.471.836,93
	Pool 2	3.898,59	83.410.171,72	1.683.917,42	81.726.254,30	81.722.355,71	83.406.273,13
	Pool 3	44.041,80	511.546.172,51	121.634.583,68	389.911.588,83	389.867.547,03	511.502.130,71
	Pool 4	7.948,66	16.980.922,73	491.541,74	16.489.380,99	16.497.329,65	16.988.871,39
	Total	46.321,15	623.415.433,31	124.405.139,20	499.010.294,11	498.963.972,96	623.369.112,16
Delinquent Receivables	Pool 1	-	-	-	-	-	-
	Pool 2	5.970,67	46.269,52	2.041,00	44.228,52	50.199,19	52.240,19
	Pool 3	106.067,48	13.262.027,45	2.924.256,75	10.337.770,70	10.443.838,18	13.368.094,93
	Pool 4	-	-	-	-	-	-
	Total	112.038,15	13.308.296,97	2.926.297,75	10.381.999,22	10.494.037,37	13.420.335,12
Total Collateral Portfolio	Pool 1	6.329,42	11.478.166,35	595.096,36	10.883.069,99	10.876.740,57	11.471.836,93
	Pool 2	2.072,08	83.456.441,24	1.685.958,42	81.770.482,82	81.772.554,90	83.458.513,32
	Pool 3	62.025,68	524.808.199,96	124.558.840,43	400.249.359,53	400.311.385,21	524.870.225,64
	Pool 4	7.948,66	16.980.922,73	491.541,74	16.489.380,99	16.497.329,65	16.988.871,39
	Total	65.717,00	636.723.730,28	127.331.436,95	509.392.293,33	509.458.010,33	636.789.447,28
Defaulted Receivables	Pool 1	-	-	-	-	-	-
	Pool 2	91.121,59	129.915,56	9.021,30	120.894,26	212.015,85	221.037,15
	Pool 3	4.223,44	354.079,51	55.635,00	298.444,51	302.667,95	358.302,95
	Pool 4	-	-	-	-	-	-
	Total	95.345,03	483.995,07	64.656,30	419.338,77	514.683,80	579.340,10
Total Accounting Portfolio	Pool 1	6.329,42	11.478.166,35	595.096,36	10.883.069,99	10.876.740,57	11.471.836,93
	Pool 2	93.193,67	83.586.356,80	1.694.979,72	81.891.377,08	81.984.570,75	83.679.550,47
	Pool 3	66.249,12	525.162.279,47	124.614.475,43	400.547.804,04	400.614.053,16	525.228.528,59
	Pool 4	7.948,66	16.980.922,73	491.541,74	16.489.380,99	16.497.329,65	16.988.871,39
	Total	161.062,03	637.207.725,35	127.396.093,25	509.811.632,10	509.972.694,13	637.368.787,38

		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	-	-	-	-	2.816,36	3.154,31	-	5.970,67
	Pool 3	4.012,79	736,15	731,76	727,39	2.940,72	67.464,75	29.453,92	106.067,48
	Pool 4	-	-	-	-	-	-	-	-
	Total	4.012,79	736,15	731,76	727,39	5.757,08	70.619,06	29.453,92	112.038,15

		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	-	-	-	-	-	-	-	-
	Pool 2	-	-	-	-	-	46.269,52	-	46.269,52
	Pool 3	-	-	-	-	-	9.042.129,82	4.219.897,63	13.262.027,45
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	9.088.399,34	4.219.897,63	13.308.296,97

		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	-	-	-	-	2.816,36	49.423,83	-	52.240,19
	Pool 3	4.012,79	736,15	731,76	727,39	2.940,72	9.109.594,57	4.249.351,55	13.368.094,93
	Pool 4	-	-	-	-	-	-	-	-
	Total	4.012,79	736,15	731,76	727,39	5.757,08	9.159.018,40	4.249.351,55	13.420.335,12

		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	-	-	-	-	-	2.041,00	-	2.041,00
	Pool 3	-	-	-	-	-	1.770.045,00	1.154.211,75	2.924.256,75
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	1.772.086,00	1.154.211,75	2.926.297,75

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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	238,11	84.789,00	248.199,55	3.832.466,67	38.893.731,63	85.812.330,61	285.431.082,68	84.707.932,08	499.010.294,11
Delinquent	-	-	-	59.990,41	44.804,38	21.218,44	10.255.985,99	-	10.381.999,22
Defaulted	-	-	-	85.338,79	-	35.555,47	298.444,51	-	419.338,77
Total	238,11	84.789,00	248.199,55	3.977.795,87	38.938.536,01	85.869.104,52	295.985.513,18	84.707.932,08	509.811.632,10

2) Outstanding Principal Instalments by type of Interest Rate

Index	Performing Receivables	%	Delinquent Receivables	%	Defaulted Receivables	%	Total	%
Fixed	48.516.538,90	9,72%	103.787,97	1,00%	35.555,47	8,48%	48.655.882,34	9,54%
Floating	450.493.755,21	90,28%	10.278.211,25	99,00%	383.783,30	91,52%	461.155.749,76	90,46%
Euribor 365 1m puntuale	11.773.327,15	2,36%	-	0,00%	-	0,00%	11.773.327,15	2,31%
Euribor 365 3m puntuale	329.988.307,40	66,13%	4.919.113,82	47,38%	253.091,27	60,35%	335.160.512,49	65,74%
Euribor 360 3m lettera	6.821.729,97	1,37%	-	0,00%	-	0,00%	6.821.729,97	1,34%
Euribor 365 3m media	101.910.390,69	20,42%	5.359.097,43	51,62%	130.692,03	31,17%	107.400.180,15	21,07%
Total	499.010.294,11		10.381.999,22		419.338,77		509.811.632,10	

(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	509.392.293,33
Subsequent Portfolio to be purchased	16.819.333,92
Total Portfolio after Purchase	526.211.627,25

1) Collateral Portfolio by Pool

	Outstanding Principal	%	Unpaid Principal	Outstanding Amount	%	Concentration Limit	Trigger
Pool 1	10.883.069,99	2,07%	6.329,42	10.876.740,57	2,07%		
Pool 2	88.360.562,31	16,79%	2.072,08	88.362.634,39	16,79%		
Pool 3	407.431.700,95	77,43%	62.025,68	407.493.726,63	77,43%	< 80%	NO
Pool 4	19.536.294,00	3,71%	7.948,66	19.544.242,66	3,71%		
Collateral Portfolio Outstanding Principal	526.211.627,25	100,00%	65.717,00	526.277.344,25	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	15.271.026,15	2,90%	2,90%		
Top 5	56.152.330,02	10,67%	10,67%		
Top 10	92.318.677,17	17,54%	17,54%	< 24%	NO
Top 20	144.418.294,84	27,44%	27,44%		
Collateral Portfolio Outstanding Principal	526.211.627,25				

3) Collateral Portfolio Outstanding Principal by Geographical Area

Area	Outstanding Principal	%
Central Italy	106.880.102,14	20,31%
Southern Italy	63.665.310,77	12,10%
Others	355.666.214,34	67,59%
Collateral Portfolio Outstanding Principal	526.211.627,25	

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	147.483.654,41	28,03%
Other	378.727.972,84	71,97%
Collateral Portfolio Outstanding Principal	526.211.627,25	

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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

2,92%

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

Pool 1	2,92%
Pool 2	2,29%
Pool 3	2,14%
Pool 4	2,57%
TOTAL	2,18%

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

Index	Outstanding Principal	%
Fixed	48.620.326,87	9,24%
Floating	477.591.300,38	90,76%
Euribor 365 1m puntuale	11.773.327,15	2,24%
Euribor 365 3m puntuale	351.726.755,14	66,84%
Euribor 360 3m lettera	6.821.729,97	1,30%
Euribor 365 3m media	107.269.488,12	20,39%
Total	526.211.627,25	

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4) RATIOS

Outstanding Amount of Collateral Portfolio	526.277.344,25
Outstanding Amount of Collateral Portfolio for the preceding Quarterly Collection Period	526.277.488,24

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
548.629,18	413.713,71		
664.307.955,11	664.307.955,11		
0,0826%	0,0623%	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
11.685.152,22	520.903.984,32	2,24%	0,69%		
11.187.636,08	514.800.531,69	2,17%	2,45%		
10.494.037,37	509.458.010,33	2,06%	2,25%		
33.366.825,67	1.545.162.526,34	2,16%	1,79%	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				
Contracts - number				

1a) % Amount Renegotiated

Outstanding Principal of renegotiated contracts

Initial Purchase Price of the Portfolios

N. of Contracts of the Portfolio

	0,00%
Outstanding Principal of renegotiated contracts	-
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	123.774,83	1.439.569,29	9.191.923,12	42.364,09
Contracts - number	-	25	53	1

7a) % Moratoria Amount

Outstanding Principal of Moratoria contracts

Initial Purchase Price of the Portfolios

	1,61%
Outstanding Principal of Moratoria contracts	10.712.903,15
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				
Contracts - number				

2a) % Amount Renegotiated

Outstanding Principal of renegotiated contracts

Initial Purchase Price of the Portfolios

N. of Contracts of the Portfolio

	0,00%	Limit	Trigger
Outstanding Principal of renegotiated contracts	-	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	4.927.974,02	29.531.006,00	130.774.583,38	2.031.142,49
Contracts - number	98	300	282	2

8a) % Moratoria Amount

Outstanding Principal of Moratoria contracts

Initial Purchase Price of the Portfolios

	25,18%
Outstanding Principal of Moratoria contracts	167.264.705,89
Initial Purchase Price of the Portfolios	664.307.955,11

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6) SERVICING FEES

	Amount (Euro)	IVA (Euro)	Total (Euro)
Articolo 9.1.1 a) Servicing Agreement	9.302,24	-	9.302,24
Articolo 9.1.1 b) Servicing Agreement	550,44	121,10	671,53
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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