Alba 16 SPV S.r.l.

Investors Report

Euro 682,000,000 Class A Asset-Backed Floating Rate Notes due April 2046
Euro 213,900,000 Class B Asset-Backed Floating Rate Notes due April 2046
Euro 131,255,000 Class J Asset-Backed Floating Rate Notes due April 2046

BANCA FININT

www.securitisation-services.com

Contacts

Alba 16 SPV
Via V. Alfieri, 1 - 31015 Conegliano (TV)
Rossi Jessica / Trevisiol Federico
E-mail: alba16@bancafinint.com

Reporting Dates

Collection Period	07/05/2026	30/09/2026
Interest Period	18/06/2026	27/10/2026
Payment Date	27/10/2026	

This Investors Report is prepared by Banca Finint S.p.A in accordance with the criteria described in the Transaction Documents. Certain information included in this report is provided by the Parties. Please be advised that Banca Finint S.p.A. will have no liability for the completeness or accuracy of such information.

1. Transaction overview

Issuer: Alba 16 SPV
Originator/Servicer: Alba Leasing S.p.A.
Issue Date: 46191

The Notes :

Classes	A	B	J
Original Balance	682.000.000,00	213.900.000,00	131.255.000,00
Currency	EUR	EUR	EUR
Final Maturity Date	apr - 2046	apr - 2046	apr - 2046
Listing	Euronext Access Milan	Euronext Access Milan	Not Listed
ISIN code	IT0005710758	IT0005710766	IT0005710774
Payment frequency	Quarterly	Quarterly	Quarterly
Indexation	Euribor 3M	Euribor 3M	Euribor 3M
Spread	0,700%	1,200%	2,000%

The Portfolio: The Portfolio comprises Receivables deriving from Lease Contracts of the following assets:

Pool 1 Vehicles, motor-vehicles, cars, light lorries, commercial vehicles, industrial vehicles or other motorised
Pool 2 Instrumental assets (e.g. machineries, equipment and/or plants)
Pool 3 Real estate assets
Pool 4 Ships, vessels, airplanes or trains

Portfolio: 1018195641,72 Eur
Transfer Date: 07/05/2026

The Originatorin will (i) retain with effect from the Issue Date and maintain on an ongoing basis a material net economic interest in the Securitisation in accordance with option (3)(a) of article 6 of the EU Securitisation Regulation, and such interest will comprise an interest in the Senior Notes, the Mezzanine Notes and the Junior Notes which is not less than 5% (five per cent.) of the nominal value of each Class of Notes, or any permitted alternative method thereafter, (ii) be responsible to comply with the requirements from time to time applicable to originators set forth in articles 7 and 9 of the EU Securitisation Regulation; and (iii) provide (or cause to be provided) all information to the Noteholders that is required to enable the Noteholders to comply with article 5 of the EU Securitisation Regulation.

Main definitions :

Payment Date: means the First Payment Date and thereafter the 27th (twenty seventh) day of each of January, April, July and October of each year or, if such day is not a Business Day, the immediately following Business Day

Interest Period: means (a) the Initial Interest Period, and, subsequently, (b) each period from (and including) a Payment Date to (but excluding) the next following Payment Date

Business Day: means:
(a) with reference to and for the purposes of any payment obligation, indexation and fixing provided for under the Transaction Documents, a T2 Day; and
(b) with reference to any other provision specified under the Transaction Documents, any T2 Day on which banks are generally open for business in Milan, Luxembourg and London (excluding, for the sake of clarity, Saturdays and Sundays).

Principal Parties:

Issuer	**Alba 16 SPV S.r.l.**
Originator	Alba Leasing S.p.A.
Servicer	Alba Leasing S.p.A.
Cash Manager	Alba Leasing S.p.A.
Reporting Entity	Alba Leasing S.p.A.
Calculation Agent	Banca Finanziaria Internazionale S.p.A.
Corporate Services Provider	Banca Finanziaria Internazionale S.p.A.
Representative of Noteholders	Banca Finanziaria Internazionale S.p.A.
Back-up Servicer	Banca Finanziaria Internazionale S.p.A.
Account Bank	Crédit Agricole Corporate and Investment Bank
Paying Agent	Crédit Agricole Corporate and Investment Bank
Stichting Corporate Services Provider	Wilmington Trust SP Services (London) Limited
Joint Arranger	Banca Akros S.p.A. Crédit Agricole Corporate and Investment Bank Intesa SanPaolo S.p.A.

2.1. The Notes - Class A Notes

Interest Period		Payment Date	Before payments		Amounts accrued				Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Margin	Euribor 3M	Days	Interest	Class A Principal Payment	Interest	Principal Amount Outstanding	Unpaid interest	Pool Factor
18/06/2026	27/10/2026	27/10/2026	682.000.000,00	-	0,700%	2,487%	131	7.909.248,72	70.155.021,20	7.909.248,72	611.844.978,80	-	0,89713340

2.2. The Notes - Class B Notes

Interest Period		Payment Date	Before payments		Amounts accrued				Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Margin	Euribor 3M	Days	Interest	Class B Principal Payment	Interest	Principal Amount Outstanding	Unpaid interest	Pool Factor
18/06/2026	27/10/2026	27/10/2026	213.900.000,00	-	1,200%	2,487%	131	2.869.807,18	-	2.869.807,18	213.900.000,00	-	1,00000000

2.3. The Notes - Class J Notes

Interest Period		Payment Date	Before payments		Amounts accrued				Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Margin	Euribor 3M	Days	Interest	Class J Principal Payment	Interest	Principal Amount Outstanding	Unpaid interest	Pool Factor
18/06/2026	27/10/2026	27/10/2026	131.255.000,00	-	2,000%	2,487%	131	2.143.091,53	-	2.143.091,53	131.255.000,00	-	1,00000000

3. Collections

Collection Period		Instalments		Recoveries		Prepayments		Late charges	Other	Receivables Purchase by the Seller	Indemnity Amount	**Total Collections**
		Principal	Interest	Principal	Interest	Principal	Interest					
07/05/2026	30/09/2026	68.925.204,35	16.314.284,97	18.049,35	3.196,18	984.943,24	58.091,77	-	787,46	-	-	**86.304.557,32**

4. Issuer Available Funds

Payment Date	Collections	Recoveries	All amounts received by the Issuer pursuant to the Transfer Agreement or Servicing Agreement	Any positive interest accrued and credited on the Eligible Accounts	Any amounts to be transferred from the Debt Service Reserve Account	Any amounts to be transferred from the Investment Accounts including all amounts received from the Eligible Investments	Any amount provisioned into the Payments Account under items (xi) and (xiv) of the Pre-Enforcement Priority of Payments	All proceeds from the sale of the Receivables	Any other amount received in respect of the Securitisation	**Issuer Available Funds**
27/10/2026	86.283.311,79	21.245,53	-	306.014,87	8.959.000,00	-	-	-	358,28	**95.569.930,47**

5. Pre-Enforcement Priority of Payments

Payment Date	**Issuer Available Funds**	Any costs and taxes and replenishment of the Expenses Account	Any amounts due to the Representative of the Noteholders and the Agents	Interest Amount on Class A Notes	Interest Amount on Class B Notes*	Debt Service Reserve Amount	Principal on Class A Notes	Interest Amount on Class B Notes**	Principal on Classs B Notes	upon occurrence of the Cash Trapping Condition, to provisioning any residual amount in the Payments Account	Any amounts to the underwriters and Other Issuer Creditors	Interest Amount on Junior Notes	Principal on Junior Notes	Deferred Purchase Price	**Final Balance of the Payments Account**
27/10/2026	**95.569.930,47**	15.878,88	91.398,70	7.909.248,72	-	8.959.000,00	70.155.021,20	2.869.807,18	-	-	-	2.143.091,53	-	3.426.480,21	**4,05**

* *prior to the occurrence of the Class B Notes Interest Subordination Event*
** *on or after the occurrence of the Class B Notes Interest Subordination Event*

6. Target Amortisation Amount

Payment Date	Principal Amount Outstanding of the Notes at the immediately preceding Payments Report Date (A)	the Outstanding Amount of the Collateral Portfolio as at the immediately preceding Quarterly Settlement Date (CP)	the Debt Service Reserve Amount calculated with reference to the relevant Payment Date (R)	**Target Amortisation Amount (A – CP – R)**
27/10/2026	1.027.155.000,00	948.040.974,75	8.959.000,00	70.155.025,25

7. Debt Service Reserve Amount

Payment Date	Initial Principal Amount Outstanding as of the Issue Date of the Rated Notes, multiplied by 0.5% (a)	Principal Amount Outstanding as of the immediately preceding Calculation Date of the Rated Notes, multiplied by 1,00% (*) (b)	**Debt Service Reserve Amount max [(a);(b)]**	Amount paid through the PoP	**Shortfall (if any)**
27/10/2026	4.479.500,00	8.959.000,00	**8.959.000,00**	8.959.000,00	**-**

** with respect to any Payment Date until, but excluding, the Release Date*

*** Release Date means the earlier of: (i) the Cancellation Date; (ii) the Payment Date on which the Issuer Available Funds to be applied on such date, minus all payments or provisions which have a priority or pari passu ranking with the payment of principal on the Rated Notes in accordance with the Pre-Enforcement Priority of Payments, are sufficient to redeem the Rated Notes in full; and (iii) the Payment Date immediately succeeding the service of a Trigger Notice.*

8. Portfolio performance

Settlement Period		Delinquent Receivables					Default Receivables				
From	*To*	***Pool 1***	***Pool 2***	***Pool 3***	***Pool 4***	***Total Portfolio***	***Pool 1***	***Pool 2***	***Pool 3***	***Pool 4***	***Total Portfolio***
07/05/2026	30/09/2026	2.663,78	4.747.174,29	682.512,27	-	5.432.350,34	38.645,52	1.364.980,82	85.105,21	-	1.488.731,55

9. Cash Trapping Condition and Class B Notes Interest Subordination Event

Collection Period		Payment Date	Aggregate Outstanding Amount related to all Receivables arising from Defaulted Lease Contracts (starting from Valuation Date and ending on the last day of such Quarterly Settlement Date)	Aggregate of the Outstanding Principal of the Receivables comprised in the Portfolio at the Valuation Date	Gross Cumulative Default Ratio	Relevant Trigger	**Cash Trapping Condition**	**Class B Notes Interest Subordination Event**
			(a)	(b)	(i) = (a) / (b)	(ii)	(i) > (ii)	(i) > 15%
07/05/2026	30/09/2026	27/10/2026	1.477.258,37	1.018.195.642,00	0,1451%	2,5000%	***Satisfied***	***Satisfied***

10. Collateral Portfolio

Quarterly Settlement Period		Outstanding Principal of the Collateral Portfolio (Performing Receivables)	Outstanding Principal of the Collateral Portfolio (Delinquent Receivables)	Unpaid Principal Instalments of the Collateral Porfolio	Residual Optional Instalment	**Total Collateral Portfolio including Residual Optional instalment**	Defaulted Receivables - Outstanding Amount	Defaulted Receivables - Residual Optional Instalment	**Total Portfolio - Accounting Portfolio**
From	To	(a1)	(a2)	(b1)	(c1)	**(d1) = (a1+a2+b1+c1)**	(e1)	(e2)	**(f1) = (d1+e2)**
07/05/2026	30/09/2026	942.723.974,03	5.161.893,53	155.107,19	63.303.307,21	**1.011.344.281,96**	1.464.750,24	23.981,31	**1.012.833.013,51**

11. Collateralisation

Collection Period		Interest Period		Principal Amount Outstanding				Collateralisation			
From	To	From	To	Class A Notes	Class B Notes	Class J Notes	**Total**	Collateral Portfolio	Debt Service Reserve Amount	Residual amount on Payments Account	**Total**
07/05/2026	30/09/2026	18/06/2026	27/10/2026	682.000.000,00	213.900.000,00	131.255.000,00	**1.027.155.000,00**	1.018.195.641,72	8.959.000,00	358,28	**1.027.155.000,00**

12.1 Portfolio Breakdown

Settlement Period		Total Collateral Portfolio Outstanding Principal	Concentration Risk for the Collateral Portfolio								Collateral Portfolio Outstanding Principal by Geographical Area					
From	To		Top 1		Top 5		Top 10		Top 50		Central Italy		Southern Italy		Other	
			€	%	€	%	€	%	€	%	€	%	€	%	€	%
07/05/2026	30/09/2026	**947.885.867,56**	8.191.076,80	0,86%	33.511.376,85	3,54%	56.601.557,95	5,97%	158.393.894,23	16,71%	129.499.937,27	13,66%	252.133.727,69	26,60%	566.252.202,60	59,74%

12.2 Portfolio Breakdown

Settlement Period		Total Collateral Portfolio Outstanding Principal	Accounting Portfolio Outstanding Principal by Residual Life								Weighted Average Residual Life for the Collateral Portfolio (in months)	Weighted Average TAN of fix rate contracts %	Weighted Average TAN of the Portfolio %
From	To		(0-1) month	(2-3) month	(4-6) month	(7-11) month	(1-3) years	(3-5) years	(5-10) years	More than 10 years			
07/05/2026	30/09/2026	**947.885.867,56**	- 609,43	539.531,86	862.747,63	2.032.677,39	60.891.383,87	616.997.128,97	134.966.158,12	131.596.849,15	63,17	5,21	4,95