

# Alba 15 SPV S.r.l.

## Investors Report

Euro 598,100,000 Class A Asset-Backed Floating Rate Notes due March 2045  
Euro 190,300,000 Class B Asset-Backed Floating Rate Notes due March 2045  
Euro 125,631,000 Class J Asset-Backed Floating Rate Notes due March 2045



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### Contacts

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### Reporting Dates

Collection Period

01/09/2025	30/11/2025
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Interest Period

29/09/2025	29/12/2025
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Payment Date

29/12/2025
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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.

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## 1. Transaction overview

**Issuer:**  
**Originator/Servicer:**  
**Issue Date:**

Alba 15 SPV S.r.l.  
 Alba Leasing S.p.A.

**The Notes :**

Classes	A	B	J
Original Balance	598.100.000,00	190.300.000,00	125.631.000,00
Currency	EUR	EUR	EUR
Final Maturity Date	mar - 2045	mar - 2045	mar - 2045
Listing	Euronext Access Milan	Euronext Access Milan	Not Listed
ISIN code	IT0005647810	IT0005647828	IT0005647836
Payment frequency	Quarterly	Quarterly	Quarterly
Indexation	Eribor 3M	Eribor 3M	Eribor 3M
Spread	0,820%	1,300%	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:****Transfer Date:**

The Originator confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation in accordance with option (3)(a) of Article 6 of the EU Securitisation Regulation and Article 6(1)(3)(a) of the UK Securitisation Regulation

**Payment Date:**

means the First Payment Date and thereafter the [27th (twenty seventh)] day of each of March, June, September and December 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:**

<b>Originator</b>	Alba Leasing S.p.A.
<b>Servicer</b>	Alba Leasing S.p.A.
<b>Cash Manager</b>	Alba Leasing S.p.A.
<b>Sottoscrittore dei Titoli</b>	Alba Leasing S.p.A.
<b>Reporting Entity</b>	Alba Leasing S.p.A.
<b>Issuer</b>	Alba 15 SPV S.r.l.
<b>Calculation Agent</b>	Banca Finanziaria Internazionale S.p.A.
<b>Corporate Services Provider</b>	Banca Finanziaria Internazionale S.p.A.
<b>Representative of Noteholders</b>	Banca Finanziaria Internazionale S.p.A.
<b>Back-up Servicer</b>	Banca Finanziaria Internazionale S.p.A.
<b>Account Bank</b>	BNP Paribas
<b>Paying Agent</b>	BNP Paribas
<b>Joint Arranger</b>	Banca Akros S.p.A.
<b>Joint Lead Manager</b>	Banca Akros S.p.A.
<b>Investment Account Bank</b>	Crédit Agricole Corporate And Investment Bank, Milan Branch
<b>Paying Agent</b>	BNP Paribas
<b>Joint Arranger</b>	Intesa SanPaolo S.p.A.
<b>Joint Lead Manager</b>	Intesa SanPaolo S.p.A.
<b>Stichting Corporate Services Provider</b>	Wilmington Trust SP Services (London) Limited

## 2.1. The Notes - Class A Notes

## 2.2. The Notes - Class B Notes

### 2.3. The Notes - Class J Notes

### 3. Collections

#### 4. Issuer Available Funds

## 5. Pre-Enforcement Priority of Payments

\* 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

## 7. Debt Service Reserve Amount

\* 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

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

## 10. Collateral Portfolio

## 11. Collateralisation

## 12.1 Portfolio Breakdown

## 12.2 Portfolio Breakdown