FROM:	ALBA LEASING S.P.A.
TO:	ACCOUNT BANK
	COMPUTATION AGENT
	CORPORATE SERVICER
	ISSUER
	PRINCIPAL PAYING AGENT
	MOODYS
	DBRS
	REPRESENTATIVE OF NOTEHOLDERS
	BACK-UP SERVICER

QUARTERLY SETTLEMENT REPORT - ALBA 14

QUARTERLY SETTLEMENT REPORT DATE	05/07/2024	
	Included	Included
QUARTERLY SETTLEMENT PERIOD	10/04/2024	30/06/2024
QUARTERLY INTEREST PERIOD	30/05/2024	29/07/2024
QUARTERLY PAYMENT DATE	29/07/2024	

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Prepared by Alba Leasing - Ufficio Tesoreria

Rossella Bergonzi

1) COLLECTIONS

	Principal	Interest	Total
1) Amount Collected			
1.1 Instalments	13.408.873,99	4.607.610,63	18.016.484,62
1.2 Recoveries	13.926,97	4.474,08	18.401,05
1.3 Prepayments	230.626,43	10.223,04	240.849,47
1.4 Late charges	-	112,74	112,74
1.5 Others	0,00	0,00	0,00
Total	13.653.427,39	4.622.420,49	18.275.847,88
2) Receivables Purchased by the Seller	66.072,03		66.072,03
3) Amounts accrued and paid to the SPV as Indemnity Amount under Transfer Agreement (art. 21)			0,00
4) Total Available Cash	13.719.499,42	4.622.420,49	18.341.919,91
5) Interest accrued on Eligible Investments			
6) Collected Residual Value to be repaid to the Originator			0,00
7) 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

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	9.204,76	216.481.977,11	7.378.514,83	209.103.462,28	209.112.667,04	216.491.181,87
	Pool 2	7.522,76	480.702.008,59	7.349.626,20	473.352.382,39	473.359.905,15	480.709.531,35
	Pool 3	5.250,65	154.892.415,04	23.866.346,23	131.026.068,81	131.031.319,46	154.897.665,69
	Pool 4	-	9.506.349,06	167.675,60	9.338.673,46	9.338.673,46	9.506.349,06
	Total	**21.978,17**	**861.582.749,80**	**38.762.162,86**	**822.820.586,94**	**822.842.565,11**	**861.604.727,97**
Delinquent Receivables	Pool 1	-	-	-	-	-	-
	Pool 2	45.653,22	-	-	-	45.653,22	45.653,22
	Pool 3	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-
	Total	**45.653,22**	**-**	**-**	**-**	**45.653,22**	**45.653,22**
Total Collateral Portfolio	Pool 1	9.204,76	216.481.977,11	7.378.514,83	209.103.462,28	209.112.667,04	216.491.181,87
	Pool 2	53.175,98	480.702.008,59	7.349.626,20	473.352.382,39	473.405.558,37	480.755.184,57
	Pool 3	5.250,65	154.892.415,04	23.866.346,23	131.026.068,81	131.031.319,46	154.897.665,69
	Pool 4	-	9.506.349,06	167.675,60	9.338.673,46	9.338.673,46	9.506.349,06
	Total	**67.631,39**	**861.582.749,80**	**38.762.162,86**	**822.820.586,94**	**822.888.218,33**	**861.650.381,19**
Defaulted Receivables	Pool 1	2.675,39	347.655,91	4.879,00	342.776,91	345.452,30	350.331,30
	Pool 2	15.820,78	1.457.146,53	21.766,74	1.435.379,79	1.451.200,57	1.472.967,31
	Pool 3	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-
	Total	**18.496,17**	**1.804.802,44**	**26.645,74**	**1.778.156,70**	**1.796.652,87**	**1.823.298,61**
Total Accounting Portfolio	Pool 1	11.880,15	216.829.633,02	7.383.393,83	209.446.239,19	209.458.119,34	216.841.513,17
	Pool 2	68.996,76	482.159.155,12	7.371.392,94	474.787.762,18	474.856.758,94	482.228.151,88
	Pool 3	5.250,65	154.892.415,04	23.866.346,23	131.026.068,81	131.031.319,46	154.897.665,69
	Pool 4	-	9.506.349,06	167.675,60	9.338.673,46	9.338.673,46	9.506.349,06
	Total	**86.127,56**	**863.387.552,24**	**38.788.808,60**	**824.598.743,64**	**824.684.871,20**	**863.473.679,80**

		Unpaid Principal Instalments (A)							
		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	Total
Delinquent Receivables	Pool 1								-
	Pool 2	-	45.653,22	-	-	-	-	-	45.653,22
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4								-
	Total	**-**	**45.653,22**	**-**	**-**	**-**	**-**	**-**	**45.653,22**

		Total principal instalments (B)							
		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	Total
Delinquent Receivables	Pool 1	-	-	-	-	-	-	-	-
	Pool 2	-	-	-	-	-	-	-	-
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4								-
	Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

		Total Portfolio including Residual Optional Instalment (A+B)							
		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	Total
Delinquent Receivables	Pool 1	-	-	-	-	-	-	-	-
	Pool 2	-	45.653,22	-	-	-	-	-	45.653,22
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-	-	-
	Total	**-**	**45.653,22**	**-**	**-**	**-**	**-**	**-**	**45.653,22**

		Residual Optional Instalment (C)							
		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	Total
Delinquent Receivables	Pool 1	-	-	-	-	-	-	-	-
	Pool 2	-	-	-	-	-	-	-	-
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4								-
	Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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2) PORTFOLIO SITUATION AS AT THE END OF THE RELEVANT QUARTERLY SETTLEMENT PERIOD

1) Accounting Portfolio Outstanding Principal by Residual Life

	RESIDUAL LIFE								
by status of contracts	**(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**	**Total**
Performing	-	112.305,20	428.465,11	1.582.888,60	52.623.023,16	616.140.393,17	92.185.541,85	59.747.969,85	**822.820.586,94**
Delinquent	-	-	-	-	-	-	-	-	**-**
Defaulted	-	-	-	-	103.831,74	1.674.324,96	-	-	**1.778.156,70**
Total	**-**	**112.305,20**	**428.465,11**	**1.582.888,60**	**52.726.854,90**	**617.814.718,13**	**92.185.541,85**	**59.747.969,85**	**824.598.743,64**

2) Outstanding Principal Instalments by type of Interest Rate

Index	**Performing Receivables**	**%**	**Delinquent Receivables**	**%**	**Defaulted Receivables**	**%**	**Total**	**%**
Fixed	86.690.796,07	10,54%	-	0,00%	30.027,02	1,69%	86.720.823,09	10,52%
Floating	736.129.790,87	89,46%	-	0,00%	1.748.129,68	98,31%	737.877.920,55	89,48%
Euribor 365 1m puntuale	5.394.831,75	0,66%	-	0,00%	-	0,00%	5.394.831,75	0,65%
Euribor 365 3m puntuale	730.734.959,12	88,81%	-	0,00%	1.748.129,68	98,31%	732.483.088,80	88,83%
Euribor 360 3m lettera	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Euribor 365 3m media	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Total	**822.820.586,94**		**-**		**1.778.156,70**		**824.598.743,64**	

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(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

1) Concentration Risk for the Collateral Portfolio

	Top Lessees	% on the Collateral Portfolio Outstanding Principal
Top 1	6.345.346,80	0,77%
Top 5	25.808.984,23	3,14%
Top 10	41.206.367,37	5,01%
Top 50	94.134.663,86	11,44%
Collateral Portfolio Outstanding Principal	**822.820.586,94**	

2) Collateral Portfolio Outstanding Principal by Geographical Area

Area	Outstanding Principal	%
Central Italy	115.571.753,50	14,05%
Southern Italy	217.510.643,55	26,43%
Others	489.738.189,89	59,52%
Collateral Portfolio Outstanding Principal	**822.820.586,94**	

Central Italy: Toscana, Marche, Umbria, Lazio

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

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

3) Weighted Average Residual Life for the Collateral Portfolio (in months): 57

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

Pool 1	**2,59%**
Pool 2	**2,54%**
Pool 3	**2,67%**
Pool 4	**2,31%**
TOTAL	**2,57%**

5) Collateral Portfolio Outstanding Principal and Weighted Average TAN of fix rate contracts

	Outstanding Principal	%	Weighted Average TAN
Collateral Portfolio Outstanding Principal	86.690.796,07	**10,54%**	**5,78%**

6) Collateral Portfolio Outstanding Principal and Weighted Average TAN of the Portfolio

	Outstanding Principal	Weighted Average TAN
Collateral Portfolio Outstanding Principal	822.820.586,94	**6,36%**

7) Collateral Portfolio Outstanding Principal by Origination Channel

Total Portfolio after Purchase	Outstanding Principal	%
Shareholder Banks	555.241.844,56	67,48%
Other	267.578.742,38	32,52%
Collateral Portfolio Outstanding Principal	**822.820.586,94**	

8) Collateral Portfolio Outstanding Principal by Leasing Product

	Outstanding Principal	%
Prestoleasing - Fidejussione DK	283.706.006,33	34,48%
Other	539.114.580,61	65,52%
Collateral Portfolio Outstanding Principal	**822.820.586,94**	

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4) RATIOS

1) Gross Cumulative Default Ratio

"Gross Cumulative Default Ratio" means on each Quarterly Settlement Date the ratio between: (a) 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 Portfolio arising from Lease Contracts which have become Defaulted Lease Contracts in the period starting from the Valuation Date (excluded) and ending on such Quarterly Settlement Date (included) and (b) the aggregate of the Outstanding Principal of the Receivables comprised in the Portfolio as at the Valuation Date.

Gross Cumulative Default Ratio	Limit	Cash Trapping Condition	Limit	Class B notes interest subordination event
1.810.089,64				
833.728.756,53				
0,22%	3,25%	NO	35,00%	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 rinegociated contratcs	
Initial Purchase Price of the Portfolio	833.728.756,53
N. of Contracts of the Portfolio	12.899

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		Limit	Trigger
Outstanding Principal of rinegociated contratcs		5,00%	
Initial Purchase Price of the Portfolio	833.728.756,53		
N. of Contracts of the Portfolio	12.899		

2 bis) Global Renegotiations - remodulations still active at the end of the quarterly settlement period
(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 rinegociated contratcs	
Initial Purchase Price of the Portfolios	833.728.756,53
N. of Contracts of the Portfolio	12.899

3) Repurchases of the relevant Quarterly Settlement Period
(no Moratoria ex-lege)

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount	66.072,03	-	-	-
Contracts - number	1	-	-	-

3a) % Amount Repurchased	0,01%	Limit	Trigger
Outstanding Amount of repurchased contratcs	66.072,03	2,00%	
Initial Purchase Price of the Portfolio	833.728.756,53		

4) Global Repurchases *
(no Moratoria ex-lege)

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount	66.072,03	-	-	-
Contracts - number	1	-	-	-

4a) % Amount Repurchased	0,01%	Limit	Trigger
Outstanding Amount of repurchased contratcs	66.072,03	8,00%	
Initial Purchase Price of the Portfolio	833.728.756,53		

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	0,00%
Outstanding Amount of repurchased contratcs	
Initial Purchase Price of the Portfolio	833.728.756,53

6) Global Repurchases
Moratoria ex-lege

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

6a) % Amount Repurchased	0,00%	Limit	Trigger
Outstanding Amount of repurchased contratcs			
Initial Purchase Price of the Portfolio	833.728.756,53		

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

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

7a) % Moratoria Amount	
Outstanding Principal of Moratoria contratcs	-
Initial Purchase Price of the Portfolio	833.728.756,53

8) Global Moratoria ex-lege

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

8a) % Moratoria Amount	
Outstanding Principal of Moratoria contratcs	-
Initial Purchase Price of the Portfolio	833.728.756,53

8 bis) Global Moratoria ex-lege - moratoria still active at the end of the quarterly settlement period

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

8a) % Moratoria Amount	
Outstanding Principal of Moratoria contratcs	-
Initial Purchase Price of the Portfolios	833.728.756,53

* These are contracts that were also repurchased in the warehouse phase

** These are all contracts that have been affected by Renegotiation (extra decreto),
even if they have no longer signed up to the extensions or have renounced

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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
1193295	P2	31/05/24	-	106.621,15	106.621,15
1194095	P1	31/05/24	-	129.399,86	129.399,86
1196458	P2	31/05/24	-	17.524,05	17.524,05
1200591	P2	31/05/24	-	97.542,84	97.542,84
1206582	P2	31/05/24	-	140.800,34	140.800,34
1197181	P2	31/05/24	-	25.594,63	25.594,63
1199613	P2	31/05/24	-	140.651,84	140.651,84
1200189	P2	31/05/24	-	62.991,60	62.991,60
1200192	P1	31/05/24	-	77.078,76	77.078,76
1200193	P1	31/05/24	-	81.439,81	81.439,81
1200194	P1	31/05/24	-	34.177,46	34.177,46
1200195	P1	31/05/24	-	27.302,02	27.302,02
1200705	P2	31/05/24	-	531.344,44	531.344,44
1202074	P2	31/05/24	-	41.545,12	41.545,12
1203748	P2	31/05/24	-	266.048,70	266.048,70
1208658	P2	30/06/24	-	30.027,02	30.027,02
			-	**1.810.089,64**	**1.810.089,64**

2) Contracts which became Defaulted Receivables since the Cut-off Date (Cumulative)

Contract	Pool	Default Date	Unpaid Principal	Outstanding Principal	Outstanding Amount
1193295	P2	31/05/24	-	106.621,15	106.621,15
1194095	P1	31/05/24	-	129.399,86	129.399,86
1196458	P2	31/05/24	-	17.524,05	17.524,05
1200591	P2	31/05/24	-	97.542,84	97.542,84
1206582	P2	31/05/24	-	140.800,34	140.800,34
1197181	P2	31/05/24	-	25.594,63	25.594,63
1199613	P2	31/05/24	-	140.651,84	140.651,84
1200189	P2	31/05/24	-	62.991,60	62.991,60
1200192	P1	31/05/24	-	77.078,76	77.078,76
1200193	P1	31/05/24	-	81.439,81	81.439,81
1200194	P1	31/05/24	-	34.177,46	34.177,46
1200195	P1	31/05/24	-	27.302,02	27.302,02
1200705	P2	31/05/24	-	531.344,44	531.344,44
1202074	P2	31/05/24	-	41.545,12	41.545,12
1203748	P2	31/05/24	-	266.048,70	266.048,70
1208658	P2	30/06/24	-	30.027,02	30.027,02
			-	**1.810.089,64**	**1.810.089,64**

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5) OTHER INFO 2 (ENERGY AND EVIRONMENTAL PERFORMANCE - RATING PORTFOLIO SEGMENTATION)

1) Leasing Auto - Pool 1

Engine Type	Original Outstanding Principal	%	Current Outstanding Principal	%
Electric	1.206.508,74	**0,57%**	1.191.587,89	**0,57%**
Hybrid	15.191.007,58	**7,15%**	14.928.278,75	**7,13%**
Gasoline	7.815.175,74	**3,68%**	7.606.789,21	**3,63%**
Diesel	144.002.273,43	**67,81%**	142.066.090,72	**67,83%**
Other	44.161.078,15	**20,79%**	43.653.492,62	**20,84%**
Total	**212.376.043,64**		**209.446.239,19**	

2) Rating Model - Portfolio Segmentation

	Outstanding Principal	Customer Segmentation							
Class	Description	Corporates	PAs and Financial intermediaries	Retail (required to prepare financial statements)	Retail (not required to prepare financial statements)	Not available	Not Assigned	Total	%
-	Not Assigned	-	-	-	-	-	316.083,71	**316.083,71**	**0,04%**
1	Extremely low risk	66.096.951,94	-	138.193.230,67	13.769.927,15	-	-	**218.060.109,76**	**26,44%**
2	Very low risk	170.612.418,92	-	114.609.950,09	16.140.634,08	-	-	**301.363.003,09**	**36,55%**
3	Moderately low risk	55.414.571,01	-	30.484.345,89	6.896.959,47	-	-	**92.795.876,37**	**11,25%**
4	Low risk	21.331.099,15	-	10.588.037,73	818.994,27	-	-	**32.738.131,15**	**3,97%**
5	Solvency	39.530.453,94	-	37.013.549,81	7.056.807,94	-	-	**83.600.811,69**	**10,14%**
6	Low solvency	27.234.059,07	-	17.134.960,03	3.865.571,03	-	-	**48.234.590,13**	**5,85%**
7	Risk	10.824.264,81	-	8.935.387,30	1.666.337,12	-	-	**21.425.989,23**	**2,60%**
8	High risk	7.906.039,59	-	6.691.508,02	822.045,71	-	-	**15.419.593,32**	**1,87%**
9	Very high risk	1.717.282,39	-	3.787.378,43	666.192,28	-	-	**6.170.853,10**	**0,75%**
99	Default	1.029.336,39	-	718.793,29	-	-	-	**1.748.129,68**	**0,21%**
ND	Unrated	-	-	6.966,48	208.547,52	2.510.058,41	-	**2.725.572,41**	**0,33%**
	Total	**401.696.477,21**	**-**	**368.164.107,74**	**51.912.016,57**	**2.510.058,41**	**316.083,71**	**824.598.743,64**	**100,00%**

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6) SERVICING FEES

	Amount *(Euro)*	IVA *(Euro)*	Total *(Euro)*
Articolo 9.1.1 Servicing Agreement	49.370,55	-	49.370,55
Articolo 9.1.2 Servicing Agreement	500,00	110,00	610,00
Articolo 9.1.3 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 securatization as disclosed in the Prospectus, in accordance with option 3(a) of Art. 6 of Regulation (EU) 2402/2017

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