

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

03/10/2024

QUARTERLY SETTLEMENT PERIOD

Included

Included

QUARTERLY INTEREST PERIOD

01/07/2024

30/09/2024

QUARTERLY PAYMENT DATE

29/07/2024

28/10/2024

28/10/2024

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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
44.822.916,17	13.274.135,07	58.097.051,24
58.233,82	21.075,41	79.309,23
345.519,79	17.538,92	363.058,71
-	602,38	602,38
0,00	0,00	0,00
45.226.669,78	13.313.351,78	58.540.021,56

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

45.226.669,78	13.313.351,78	58.540.021,56
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5) Interest accrued on Eligible Investments

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6) Collected Residual Value to be repaid to the Originator

94.382,42

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	660,68	203.312.484,81	7.357.514,61	195.954.970,20	195.955.630,88	203.313.145,49
	Pool 2	6.899,41	451.771.173,81	7.294.238,42	444.476.935,39	444.483.834,80	451.778.073,22
	Pool 3	-	149.524.673,29	23.577.002,10	125.947.671,19	125.947.671,19	149.524.673,29
	Pool 4	0,02	9.028.725,35	148.087,60	8.880.637,75	8.880.637,77	9.028.725,37
	Total	7.560,11	813.637.057,26	38.376.842,73	775.260.214,53	775.267.774,64	813.644.617,37
Delinquent Receivables	Pool 1	11.019,81	116.753,13	2.859,27	113.893,86	124.913,67	127.772,94
	Pool 2	8.399,11	279.658,00	4.191,26	275.466,74	283.865,85	288.057,11
	Pool 3	1.777,60	375.994,61	50.000,00	325.994,61	327.772,21	377.772,21
	Pool 4	-	-	-	-	-	-
	Total	21.196,52	772.405,74	57.050,53	715.355,21	736.551,73	793.602,26
Total Collateral Portfolio	Pool 1	11.680,49	203.429.237,94	7.360.373,88	196.068.864,06	196.080.544,55	203.440.918,43
	Pool 2	15.298,52	452.050.831,81	7.298.429,68	444.752.402,13	444.767.700,65	452.066.130,33
	Pool 3	1.777,60	149.900.667,90	23.627.002,10	126.273.665,80	126.275.443,40	149.902.445,50
	Pool 4	0,02	9.028.725,35	148.087,60	8.880.637,75	8.880.637,77	9.028.725,37
	Total	28.756,63	814.409.463,00	38.433.893,26	775.975.569,74	776.004.326,37	814.438.219,63
Defaulted Receivables	Pool 1	10.823,78	493.167,03	7.299,00	485.868,03	496.691,81	503.990,81
	Pool 2	125.537,71	2.014.352,54	32.067,24	1.982.285,30	2.107.823,01	2.139.890,25
	Pool 3	15.800,06	1.112.509,09	194.407,13	918.101,96	933.902,02	1.128.309,15
	Pool 4	-	-	-	-	-	-
	Total	152.161,55	3.620.028,66	233.773,37	3.386.255,29	3.538.416,84	3.772.190,21
Total Accounting Portfolio	Pool 1	22.504,27	203.922.404,97	7.367.672,88	196.554.732,09	196.577.236,36	203.944.909,24
	Pool 2	140.836,23	454.065.184,35	7.330.496,92	446.734.687,43	446.875.523,66	454.206.020,58
	Pool 3	17.577,66	151.013.176,99	23.821.409,23	127.191.767,76	127.209.345,42	151.030.754,65
	Pool 4	0,02	9.028.725,35	148.087,60	8.880.637,75	8.880.637,77	9.028.725,37
	Total	180.918,18	818.029.491,66	38.667.666,63	779.361.825,03	779.542.743,21	818.210.409,84

		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	3.893,16	4.094,20	3.032,45	-	-	-	-	11.019,81
	Pool 2	3.655,07	4.744,04	-	-	-	-	-	8.399,11
	Pool 3	-	1.777,60	-	-	-	-	-	1.777,60
	Pool 4	-	-	-	-	-	-	-	-
	Total	7.548,23	10.615,84	3.032,45	-	-	-	-	21.196,52

		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	-	36.388,70	80.364,43	-	-	-	-	116.753,13
	Pool 2	-	279.658,00	-	-	-	-	-	279.658,00
	Pool 3	-	375.994,61	-	-	-	-	-	375.994,61
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	692.041,31	80.364,43	-	-	-	-	772.405,74

		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	3.893,16	40.482,90	83.396,88	-	-	-	-	127.772,94
	Pool 2	3.655,07	284.402,04	-	-	-	-	-	288.057,11
	Pool 3	-	377.772,21	-	-	-	-	-	377.772,21
	Pool 4	-	-	-	-	-	-	-	-
	Total	7.548,23	702.657,15	83.396,88	-	-	-	-	793.602,26

		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	-	554,48	2.304,79	-	-	-	-	2.859,27
	Pool 2	-	4.191,26	-	-	-	-	-	4.191,26
	Pool 3	-	50.000,00	-	-	-	-	-	50.000,00
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	54.745,74	2.304,79	-	-	-	-	57.050,53

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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

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	- 175,680	103.026,73	369.511,35	979.964,93	59.367.403,39	577.140.643,66	79.495.688,75	57.804.151,40	775.260.214,53
Delinquent	-	-	10.316,82	-	15.262,05	363.781,73	-	325.994,61	715.355,21
Defaulted	-	-	-	-	113.914,32	2.354.239,01	229.685,90	688.416,06	3.386.255,29
Total	- 175,68	103.026,73	379.828,17	979.964,93	59.496.579,76	579.858.664,40	79.725.374,65	58.818.562,07	779.361.825,03

2) Outstanding Principal Instalments by type of Interest Rate

Index	Performing Receivables	%	Delinquent Receivables	%	Defaulted Receivables	%	Total	%
Fixed	81.716.532,04	10,54%	-	0,00%	28.540,91	0,84%	81.745.072,95	10,49%
Floating	693.543.682,49	89,46%	715.355,21	100,00%	3.357.714,38	99,16%	697.616.752,08	89,51%
Euribor 365 1m puntuale	5.170.635,61	0,67%	-	0,00%	-	0,00%	5.170.635,61	0,66%
Euribor 365 3m puntuale	688.373.046,88	88,79%	715.355,21	100,00%	3.357.714,38	99,16%	692.446.116,47	88,85%
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	775.260.214,53		715.355,21		3.386.255,29		779.361.825,03	

(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	6.002.808,00	0,77%
Top 5	24.436.303,94	3,15%
Top 10	38.812.262,77	5,00%
Top 50	88.899.248,46	11,46%
Collateral Portfolio Outstanding Principal	775.975.569,74	

2) Collateral Portfolio Outstanding Principal by Geographical Area

Area	Outstanding Principal	%
Central Italy	109.244.740,17	14,08%
Southern Italy	205.046.165,89	26,42%
Others	461.684.663,68	59,50%
Collateral Portfolio Outstanding Principal	775.975.569,74	

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)

55

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

Pool 1	2,59%
Pool 2	2,54%
Pool 3	2,66%
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	81.716.532,04	10,53%	5,78%

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

	Outstanding Principal	Weighted Average TAN
Collateral Portfolio Outstanding Principal	775.975.569,74	6,09%

7) Collateral Portfolio Outstanding Principal by Origination Channel

Total Portfolio after Purchase	Outstanding Principal	%
Shareholder Banks	524.987.410,45	67,66%
Other	250.988.159,29	32,34%
Collateral Portfolio Outstanding Principal	775.975.569,74	

8) Collateral Portfolio Outstanding Principal by Leasing Product

	Outstanding Principal	%
Prestoleasing - Fidejussione DK	267.921.861,47	34,53%
Other	508.053.708,27	65,47%
Collateral Portfolio Outstanding Principal	775.975.569,74	

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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
3.600.413,08				
833.728.756,53				
0,43%	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 renegotiated contracts	
Initial Purchase Price of the Portfolio	833.728.756,53
N. of Contracts of the Portfolio	9.918

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

	0,00%	Limit	Trigger
Outstanding Amount of repurchased contracts		2,00%	
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 contracts	
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 contracts	-
Initial Purchase Price of the Portfolio	833.728.756,53

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 renegotiated contracts		5,00%	
Initial Purchase Price of the Portfolio	833.728.756,53		
N. of Contracts of the Portfolio	9.918		

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 contracts	66.072,03	8,00%	
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 contracts			
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 contracts	-
Initial Purchase Price of the Portfolio	833.728.756,53

* These are all contracts that have been affected by the moratorium, even if they have no longer signed up to the extensions or have renounced

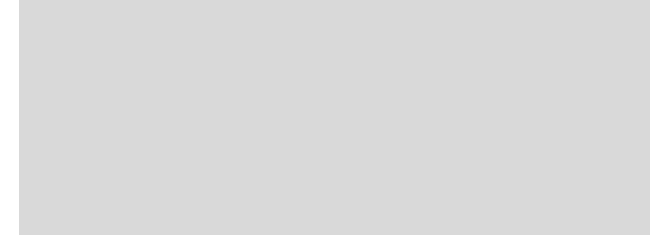
** These are all contracts that have been affected by Renegotiation (extra decreto), even if they have no longer signed up to the extensions or have renounced

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 renegotiated contracts	
Initial Purchase Price of the Portfolios	833.728.756,53
N. of Contracts of the Portfolio	9.918



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 contracts	-
Initial Purchase Price of the Portfolios	833.728.756,53

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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
1196758	P2	31/07/24	4.644,79	130.447,41	135.092,20
1200990	P2	31/07/24	1.197,65	66.263,85	67.461,50
1201018	P3	31/07/24	6.537,19	633.900,78	640.437,97
1170686	P2	31/08/24	1.367,34	19.242,21	20.609,55
1192933	P2	31/08/24	5.450,43	88.757,55	94.207,98
1199731	P2	31/08/24	-	16.471,57	16.471,57
1204106	P3	31/08/24	614,91	61.500,84	62.115,75
1094234	P3	30/09/24	4.921,63	229.685,90	234.607,53
1196628	P1	30/09/24	-	81.622,97	81.622,97
1196632	P1	30/09/24	-	81.622,97	81.622,97
1201883	P2	30/09/24	-	30.891,14	30.891,14
1202945	P2	30/09/24	-	109.708,12	109.708,12
1203165	P2	30/09/24	-	109.631,25	109.631,25
1203166	P2	30/09/24	-	26.716,82	26.716,82
1203167	P2	30/09/24	-	33.472,90	33.472,90
1209182	P2	30/09/24	45.653,22	-	45.653,22
			70.387,16	1.719.936,28	1.790.323,44

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
1196758	P2	31/07/24	4.644,79	130.447,41	135.092,20
1200990	P2	31/07/24	1.197,65	66.263,85	67.461,50
1201018	P3	31/07/24	6.537,19	633.900,78	640.437,97
1170686	P2	31/08/24	1.367,34	19.242,21	20.609,55
1192933	P2	31/08/24	5.450,43	88.757,55	94.207,98
1199731	P2	31/08/24	-	16.471,57	16.471,57
1204106	P3	31/08/24	614,91	61.500,84	62.115,75
1094234	P3	30/09/24	4.921,63	229.685,90	234.607,53
1196628	P1	30/09/24	-	81.622,97	81.622,97
1196632	P1	30/09/24	-	81.622,97	81.622,97
1201883	P2	30/09/24	-	30.891,14	30.891,14
1202945	P2	30/09/24	-	109.708,12	109.708,12
1203165	P2	30/09/24	-	109.631,25	109.631,25
1203166	P2	30/09/24	-	26.716,82	26.716,82
1203167	P2	30/09/24	-	33.472,90	33.472,90
1209182	P2	30/09/24	45.653,22	-	45.653,22
			70.387,16	3.530.025,92	3.600.413,08

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

1) Leasing Auto - Pool 1

Engine Type	Original Outstanding Principal	%	Current Outstanding Principal	%
Electric	1.206.508,74	0,57%	1.145.900,15	0,58%
Hybrid	15.191.007,58	7,15%	13.747.579,50	6,99%
Gasoline	7.815.175,74	3,68%	7.560.128,92	3,85%
Diesel	144.002.273,43	67,81%	134.868.749,52	68,62%
Other	44.161.078,15	20,79%	39.232.374,00	19,96%
Total	212.376.043,64		196.554.732,09	

2) Rating Model - Portfolio Segmentation

Outstanding Principal		Customer Segmentation					Total	%	
Class	Description	Corporates	PAs and Financial intermediaries	Retail (required to prepare financial statements)	Retail (not required to prepare financial statements)	Not available			Not Assigned
-	Not Assigned	-	-	-	-	-	-	0,00%	
1	Extremely low risk	62.972.835,24	-	126.311.480,45	13.148.589,01	-	-	202.432.904,70	25,97%
2	Very low risk	167.242.176,15	-	106.642.637,38	15.744.667,31	-	-	289.629.480,84	37,16%
3	Moderately low risk	50.981.906,01	-	29.041.735,98	7.052.341,64	-	-	87.075.983,63	11,17%
4	Low risk	19.968.411,91	-	9.391.785,30	695.352,45	-	-	30.055.549,66	3,86%
5	Solvency	35.865.897,46	-	34.410.924,46	6.784.210,93	-	-	77.061.032,85	9,89%
6	Low solvency	28.664.060,69	-	16.067.529,75	3.045.332,36	-	-	47.776.922,80	6,13%
7	Risk	9.851.906,12	-	9.991.154,43	1.132.726,98	-	-	20.975.787,53	2,69%
8	High risk	6.193.086,99	-	5.103.482,12	1.027.742,95	-	-	12.324.312,06	1,58%
9	Very high risk	1.775.773,62	-	4.076.149,25	850.569,41	-	-	6.702.492,28	0,86%
99	Default	1.597.357,35	-	1.085.545,87	61.661,98	-	-	2.744.565,20	0,35%
ND	Unrated	-	-	5.919,78	186.918,79	2.389.954,91	-	2.582.793,48	0,33%
	Total	385.113.411,54	-	342.128.344,77	49.730.113,81	2.389.954,91	-	779.361.825,03	100,00%

AB
RB

6) SERVICING FEES

	Amount (Euro)	IVA (Euro)	Total (Euro)
Articolo 9.1.1 Servicing Agreement	46.516,07	-	46.516,07
Articolo 9.1.2 Servicing Agreement	500,00	110,00	610,00
Articolo 9.1.3 Servicing Agreement	500,00	110,00	610,00

AB

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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(a) of Art. 6 of Regulation (EU) 2402/2017