

FROM: ALBA LEASING S.P.A.
TO: ACCOUNT BANK
COMPUTATION AGENT
CORPORATE SERVICER
ISSUER
REPRESENTATIVE OF NOTEHOLDERS
INITIAL SENIOR NOTES SUBSCRIBER
SCOPE



QUARTERLY SETTLEMENT REPORT - ALBA 13

QUARTERLY SETTLEMENT REPORT DATE

07/03/2023

QUARTERLY SETTLEMENT PERIOD

QUARTERLY INTEREST PERIOD

QUARTERLY PAYMENT DATE

Included	Included
01/12/2022	28/02/2023
27/12/2022	27/03/2023
27/03/2023	

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
53.153.065,35	12.212.511,06	65.365.576,41
21.365,70	4.091,13	25.456,83
1.213.580,04	57.086,13	1.270.666,17
-	496,35	496,35
0,00	0,00	0,00
54.388.011,09	12.274.184,67	66.662.195,76

2) Receivables Purchased by the Seller

0,00	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

54.388.011,09	12.274.184,67	66.662.195,76
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5) Collections used to buy a Subsequent Portfolio

54.388.011,09	
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6) Collections not used to buy new portfolios

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7) Total Available Cash

	66.662.195,76
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8) Interest accrued on Eligible Investments

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9) Collected Residual Value to be repaid to the Originator

	58.948,16
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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	2.226,28	199.411.110,79	6.729.372,26	192.681.738,53	192.683.964,81	199.413.337,07
	Pool 2	154.724,77	684.280.670,19	10.246.854,80	674.033.815,39	674.188.540,16	684.435.394,96
	Pool 3	4.138,87	236.824.890,80	31.474.258,68	205.350.632,12	205.354.770,99	236.829.029,67
	Pool 4	-	20.357.321,57	298.719,59	20.058.601,98	20.058.601,98	20.357.321,57
	Total	161.089,92	1.140.873.993,35	48.749.205,33	1.092.124.788,02	1.092.285.877,94	1.141.035.083,27
Delinquent Receivables	Pool 1	6.826,71	124.208,52	2.491,13	121.717,39	128.544,10	131.035,23
	Pool 2	10.030,34	188.782,09	2.781,17	186.000,92	196.031,26	198.812,43
	Pool 3	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-
	Total	16.857,05	312.990,61	5.272,30	307.718,31	324.575,36	329.847,66
Total Collateral Portfolio	Pool 1	9.052,99	199.535.319,31	6.731.863,39	192.803.455,92	192.812.508,91	199.544.372,30
	Pool 2	164.755,11	684.469.452,28	10.249.635,97	674.219.816,31	674.384.571,42	684.634.207,39
	Pool 3	4.138,87	236.824.890,80	31.474.258,68	205.350.632,12	205.354.770,99	236.829.029,67
	Pool 4	-	20.357.321,57	298.719,59	20.058.601,98	20.058.601,98	20.357.321,57
	Total	177.946,97	1.141.186.983,96	48.754.477,63	1.092.432.506,33	1.092.610.453,30	1.141.364.930,93
Defaulted Receivables	Pool 1	5.629,26	-	-	-	5.629,26	5.629,26
	Pool 2	21.559,30	519.841,16	11.117,02	508.724,14	530.283,44	541.400,46
	Pool 3	12.310,93	387.014,16	94.000,00	293.014,16	305.325,09	399.325,09
	Pool 4	-	-	-	-	-	-
	Total	39.499,49	906.855,32	105.117,02	801.738,30	841.237,79	946.354,81
Total Accounting Portfolio	Pool 1	14.682,25	199.535.319,31	6.731.863,39	192.803.455,92	192.818.138,17	199.550.001,56
	Pool 2	186.314,41	684.989.293,44	10.260.752,99	674.728.540,45	674.914.854,86	685.175.607,85
	Pool 3	16.449,80	237.211.904,96	31.568.258,68	205.643.646,28	205.660.096,08	237.228.354,76
	Pool 4	-	20.357.321,57	298.719,59	20.058.601,98	20.058.601,98	20.357.321,57
	Total	217.446,46	1.142.093.839,28	48.859.594,65	1.093.234.244,63	1.093.451.691,09	1.142.311.285,74

		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	1.219,86	1.297,02	481,97	2.300,94	1.526,92	-	-	6.826,71
	Pool 2	3.675,20	3.579,56	2.775,58	-	-	-	-	10.030,34
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-	-	-
	Total	4.895,06	4.876,58	3.257,55	2.300,94	1.526,92	-	-	16.857,05

		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	-	78.660,93	-	8.248,25	37.299,34	-	-	124.208,52
	Pool 2	-	43.263,64	145.518,45	-	-	-	-	188.782,09
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	121.924,57	145.518,45	8.248,25	37.299,34	-	-	312.990,61

		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	1.219,86	79.957,95	481,97	10.549,19	38.826,26	-	-	131.035,23
	Pool 2	3.675,20	46.843,20	148.294,03	-	-	-	-	198.812,43
	Pool 3	-	-	-	-	-	-	-	-
	Pool 4	-	-	-	-	-	-	-	-
	Total	4.895,06	126.801,15	148.776,00	10.549,19	38.826,26	-	-	329.847,66

		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	-	1.036,00	-	255,13	1.200,00	-	-	2.491,13
	Pool 2	-	767,57	2.013,60	-	-	-	-	2.781,17
	Pool 3	-	-	-	-	3/11	-	-	-
	Pool 4	-	-	-	-	-	-	-	-
	Total	-	1.803,57	2.013,60	255,13	1.200,00	-	-	5.272,30

**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								
	(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	- 179.01000	22.188,19	278.015,96	1.178.041,27	72.789.199,61	738.266.848,43	140.400.973,92	139.189.699,65	1.092.124.788,02
Delinquent	-	-	-	-	44.092,46	263.625,85	-	-	307.718,31
Defaulted	4.737,30000	-	-	11.927,21	77.957,78	414.101,85	293.014,16	-	801.738,30
Total	4.558,29	22.188,19	278.015,96	1.189.968,48	72.911.249,85	738.944.576,13	140.693.988,08	139.189.699,65	1.093.234.244,63

2) Outstanding Principal Instalments by type of Interest Rate

Index	Performing Receivables	%	Delinquent Receivables	%	Defaulted Receivables	%	Total	%
Fixed	75.874.746,88	6,95%	-	0,00%	-	0,00%	75.874.746,88	6,94%
Floating	1.016.250.041,14	93,05%	307.718,31	100,00%	801.738,30	100,00%	1.017.359.497,75	93,06%
Euribor 365 1m puntuale	7.680.149,51	0,70%	-	0,00%	-	0,00%	7.680.149,51	0,70%
Euribor 365 3m puntuale	1.008.569.891,63	92,35%	307.718,31	100,00%	801.738,30	100,00%	1.009.679.348,24	92,36%
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	1.092.124.788,02		307.718,31		801.738,30		1.093.234.244,63	

(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	1.092.432.506,33
Subsequent Portfolio to be purchased	211.443.578,15
Total Portfolio after Purchase	1.303.876.084,48

1) Collateral Portfolio by Pool

	Outstanding Principal	%	Unpaid Principal	Outstanding Amount	%	Concentration Limit	Trigger
Pool 1	207.464.467,06	15,91%	9.052,99	207.473.520,05	15,91%	> 10%	NO
Pool 2	829.819.193,63	63,64%	164.755,11	829.983.948,74			
Pool 3	237.683.847,72	18,23%	4.138,87	237.687.986,59	18,23%	< 32%	NO
Pool 4	28.908.576,07	2,22%	-	28.908.576,07	2,22%	< 3%	NO
Collateral Portfolio Outstanding Principal	1.303.876.084,48	100,00%	177.946,97	1.304.054.031,45	36,35%		

2) Concentration Risk for the Collateral Portfolio

	Top Lessees	% on the Collateral Portfolio Outstanding Principal	% on the Total Principal	Concentration Limit	Trigger
Top 1	10.098.432,53	0,77%	0,77%	< 1%	NO
Top 5	38.972.468,62	2,99%			
Top 10	65.750.355,72	5,04%	5,04%	< 7%	NO
Top 50	166.515.592,76	12,77%	12,77%		
Collateral Portfolio Outstanding Principal	1.303.876.084,48				

3) Collateral Portfolio Outstanding Principal by Geographical Area

Area	Outstanding Principal	%	Concentration Limit	Trigger
Central Italy	182.236.940,53	13,98%		
Southern Italy	366.448.430,98	28,10%	< 30%	NO
Others	755.190.712,97	57,92%	> 55%	NO
Collateral Portfolio Outstanding Principal	1.303.876.084,48			

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

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

		Concentration Limit	Trigger
Pool 1	2,73%		
Pool 2	2,51%		
Pool 3	2,59%		
Pool 4	2,10%		
TOTAL	2,55%	> 2,45%	NO

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

Index	Outstanding Principal	%	Concentration Limit	Trigger
Fixed	85.452.172,62	6,55%	< 10%	NO
Floating	1.218.423.911,86	93,45%		
Euribor 365 1m puntuale	7.680.149,51	0,59%		
Euribor 365 3m puntuale	1.210.743.762,35	92,86%		
Euribor 360 3m lettera	-	0,00%		
Euribor 365 3m media	-	0,00%		
Total	1.303.876.084,48			

3) Collateral Portfolio Outstanding Principal by TOP INDUSTRY

	Outstanding Principal	%	Limit	Trigger
Top 1	199.379.046,18	15,29%		
Top 1 + Top 2	360.134.762,28	27,62%	< 32%	NO
Collateral Portfolio Outstanding Principal	1.303.876.084,48			

4) Collateral Portfolio Outstanding Principal by Limited Industries

	Outstanding Principal	%	Limit	Trigger
Limited Industries	174.697.265,60	13,40%	< 16%	NO

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4) RATIOS

Outstanding Amount of Collateral Portfolio
 Outstanding Amount of Collateral Portfolio for the preceding Quarterly Collection Period

1.304.054.031,45
1.147.464.679,62

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 Portfolios arising from Lease Contracts which have become Defaulted Lease Contracts in the period starting from the relevant 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 Aggregate Portfolios at the relevant Valuation Date.

Gross Cumulative Default Ratio	Limit	Cash Trapping Condition	Limit	Purchase Termination Event
871.478,06				
1.304.054.023,67				
0,07%	--	NO	2,95%	NO

2) Delinquency Ratio

"Delinquency Ratio" means, on each Quarterly Settlement Date, the average percentage of the three previous periods between: (i) the Outstanding Amount of all the Receivables arising from Delinquent Lease Contracts comprised in the Collateral Portfolio as of the last Business Day of each month of the relevant Quarterly Settlement Period; and (ii) the Outstanding Amount of all the Receivables comprised in the Collateral Portfolio as of the last day of each month of the relevant Quarterly Settlement Period.

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
3.570.430,17	1.131.788.451,84	0,32%	0,00%		
351.097,72	1.112.343.699,50	0,03%	0,00%		
324.575,36	1.092.610.453,30	0,03%	0,05%		
4.246.103,25	3.336.742.604,64	0,13%	0,01%	6,00%	NO

3) Asset Coverage Test

"Asset Coverage Tests" means the difference, calculated on each Payment Report Date immediately preceding a Payment Date during the Ramp Up Period (taking into account all payments expected to be made on such Payment Date), between (a) and (b), where:

(a) is equal to:

(i) the aggregate of the Outstanding Amount of all Receivables comprised in the Collateral Portfolio as at the immediately preceding Quarterly Settlement Date (and including the Initial Purchase Price of the Subsequent Portfolio which is due, subject to the terms of the Master Transfer Agreement and the Subscription Agreements, on such Payment Date); plus

(ii) the balance of the Debt Service Reserve Account as of such Payment Date (taking into account any Debt Service Reserve Further Amount due on such Payment Date); plus

(iii) the Collateral Integration Amount in relation to such Payment Date;

(b) is equal to:

(i) the Principal Amount Outstanding of the Notes on such Payment Date taking into account the Notes Further Instalment Payments to be made on such Payment Date; multiplied by

(ii) 0.98 (zero point ninety eight).

Asset Coverage Test	Asset Coverage Test of the preceding Quarter	Limit	Purchase Termination Event
1.315.528.678,17	1.158.939.326,42		
1.286.708.170,24	1.135.760.539,80		
28.820.507,93	23.178.786,62	>=0	NO

5) OTHER INFO (renegotiations, Moratoria ex-lege and repurchased contracts)

1) Renegotiations of the relevant Quarterly Settlement Period

(Includes remodelations 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	1.147.464.671,75
N. of Contracts of the Portfolio	11.838

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	1.147.464.671,75		

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	0,00%
Initial Purchase Price of the Portfolio	1.147.464.671,75

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

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount		322.088,86		
Contracts - number		3		

7a) % Moratoria Amount

Outstanding Principal of Moratoria contracts	
Initial Purchase Price of the Portfolio	1.147.464.671,75

2) Global Renegotiations **

(Includes remodelations 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	1.147.464.671,75		
N. of Contracts of the Portfolio	11.838		

4) Global Repurchases

(no Moratoria ex-lege)

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

4a) % Amount Repurchased

	0,00%	Limit	Trigger
Outstanding Amount of repurchased contracts	-	8,00%	
Initial Purchase Price of the Portfolio	1.147.464.671,75		

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	1.147.464.671,75		

8) Global Moratoria ex-lege *

	Pool 1	Pool 2	Pool 3	Pool 4
Outstanding Principal - amount		322.088,86		
Contracts - number		3		

8a) % Moratoria Amount

Outstanding Principal of Moratoria contracts	
Initial Purchase Price of the Portfolio	1.147.464.671,75

* These are all contracts that have been affected by the moratorium since the entry into force of the "Cura Italia" Decree 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 - remodelations still active at the end of the quarterly settlement period

(Includes remodelations 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	1.147.464.671,75
N. of Contracts of the Portfolio	11.838

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		322.088,86		
Contracts - number		3		

8a) % Moratoria Amount

Outstanding Principal of Moratoria contracts	
Initial Purchase Price of the Portfolios	1.147.464.671,75

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6) SERVICING FEES

	Amount (Euro)	IVA (Euro)	Total (Euro)
Articolo 9.1.1 Servicing Agreement	65.537,15	-	65.537,15
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 securitization as disclosed in the Prospectus, in accordance with option 3(d) of Art. 6 of Regulation (EU) 2402/2017

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