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

QUARTERLY SETTLEMENT REPORT - ALBA 16

QUARTERLY SETTLEMENT REPORT DATE	07/10/2026	
	Included	Included
QUARTERLY SETTLEMENT PERIOD	07/05/2026	30/09/2026
QUARTERLY INTEREST PERIOD	18/06/2026	27/10/2026
QUARTERLY PAYMENT DATE	27/10/2026	

Rossella Bergonzi
Firmato digitalmente da:
Rossella Bergonzi
Data: 07/10/2026 12:31:45

1) COLLECTIONS

	Principal	Interest	Total
1) Amount Collected			
1.1 Instalments	**68.925.204,35**	**16.314.284,97**	**85.239.489,32**
1.2 Recoveries	**18.049,35**	**3.196,18**	**21.245,53**
1.3 Prepayments	**984.943,24**	**58.091,77**	**1.043.035,01**
1.4 Late charges	**-**	**787,46**	**787,46**
1.5 Others	**0,00**	**0,00**	**0,00**
Total	**69.928.196,94**	**16.376.360,38**	**86.304.557,32**
2) Receivables Purchased by the Seller	**0,00**		**0,00**
3) Amounts accrued and paid to the SPV as Indemnity Amount under Transfer Agreement (art. 21)			**0,00**
4) Total Available Cash	**69.928.196,94**	**16.376.360,38**	**86.304.557,32**
5) Interest accrued on Eligible Investments			
6) Collected Residual Value to be repaid to the Originator			**334.620,49**
7) Collected Excess Indemnity Amount to be repaid to the Originator			

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	25.929,58	228.419.492,76	8.456.108,90	219.963.383,86	219.989.313,44	228.445.422,34
	Pool 2	29.491,02	444.054.306,33	7.272.926,14	436.781.380,19	436.810.871,21	444.083.797,35
	Pool 3	310,07	311.049.747,48	46.724.828,14	264.324.919,34	264.325.229,41	311.050.057,55
	Pool 4	-	22.332.654,38	678.363,74	21.654.290,64	21.654.290,64	22.332.654,38
	Total	**55.730,67**	**1.005.856.200,95**	**63.132.226,92**	**942.723.974,03**	**942.779.704,70**	**1.005.911.931,62**
Delinquent Receivables	Pool 1	1.678,22	985,56	990,00	- 4,44	1.673,78	2.663,78
	Pool 2	90.227,60	4.656.946,69	79.390,29	4.577.556,40	4.667.784,00	4.747.174,29
	Pool 3	7.470,70	675.041,57	90.700,00	584.341,57	591.812,27	682.512,27
	Pool 4	-	-	-	-	-	-
	Total	**99.376,52**	**5.332.973,82**	**171.080,29**	**5.161.893,53**	**5.261.270,05**	**5.432.350,34**
Total Collateral Portfolio	Pool 1	27.607,80	228.420.478,32	8.457.098,90	219.963.379,42	219.990.987,22	228.448.086,12
	Pool 2	119.718,62	448.711.253,02	7.352.316,43	441.358.936,59	441.478.655,21	448.830.971,64
	Pool 3	7.780,77	311.724.789,05	46.815.528,14	264.909.260,91	264.917.041,68	311.732.569,82
	Pool 4	-	22.332.654,38	678.363,74	21.654.290,64	21.654.290,64	22.332.654,38
	Total	**155.107,19**	**1.011.189.174,77**	**63.303.307,21**	**947.885.867,56**	**948.040.974,75**	**1.011.344.281,96**
Defaulted Receivables	Pool 1	7.459,08	31.186,44	1.210,00	29.976,44	37.435,52	38.645,52
	Pool 2	48.259,28	1.316.721,54	20.471,31	1.296.250,23	1.344.509,51	1.364.980,82
	Pool 3	-	85.105,21	2.300,00	82.805,21	82.805,21	85.105,21
	Pool 4	-	-	-	-	-	-
	Total	**55.718,36**	**1.433.013,19**	**23.981,31**	**1.409.031,88**	**1.464.750,24**	**1.488.731,55**
Total Accounting Portfolio	Pool 1	35.066,88	228.451.664,76	8.458.308,90	219.993.355,86	220.028.422,74	228.486.731,64
	Pool 2	167.977,90	450.027.974,56	7.372.787,74	442.655.186,82	442.823.164,72	450.195.952,46
	Pool 3	7.780,77	311.809.894,26	46.817.828,14	264.992.066,12	264.999.846,89	311.817.675,03
	Pool 4	-	22.332.654,38	678.363,74	21.654.290,64	21.654.290,64	22.332.654,38
	Total	**210.825,55**	**1.012.622.187,96**	**63.327.288,52**	**949.294.899,44**	**949.505.724,99**	**1.012.833.013,51**

		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	-	1.678,22	-	-	-	-	-	1.678,22
	Pool 2	38.401,79	49.706,26	2.258,30	- 138,75	-	-	-	90.227,60
	Pool 3	2.438,91	2.457,34	1.719,95	854,50	-	-	-	7.470,70
	Pool 4								-
	Total	**40.840,70**	**53.841,82**	**3.978,25**	**715,75**	**-**	**-**	**-**	**99.376,52**

		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	-	985,56	-	-	-	-	-	985,56
	Pool 2	-	4.493.269,61	163.677,08	-	-	-	-	4.656.946,69
	Pool 3	-	483.482,05	-	191.559,52	-	-	-	675.041,57
	Pool 4								-
	Total	**-**	**4.977.737,22**	**163.677,08**	**191.559,52**	**-**	**-**	**-**	**5.332.973,82**

		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	-	2.663,78	-	-	-	-	-	2.663,78
	Pool 2	38.401,79	4.542.975,87	165.935,38	- 138,75	-	-	-	4.747.174,29
	Pool 3	2.438,91	485.939,39	1.719,95	192.414,02	-	-	-	682.512,27
	Pool 4	-	-	-	-	-	-	-	-
	Total	**40.840,70**	**5.031.579,04**	**167.655,33**	**192.275,27**	**-**	**-**	**-**	**5.432.350,34**

		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	-	990,00	-	-	-	-	-	990,00
	Pool 2	-	76.986,89	2.403,40	-	-	-	-	79.390,29
	Pool 3	-	68.700,00	-	22.000,00	-	-	-	90.700,00
	Pool 4								-
	Total	**-**	**146.676,89**	**2.403,40**	**22.000,00**	**-**	**-**	**-**	**171.080,29**

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	- 604,99	539.531,86	862.747,63	2.032.677,39	60.891.383,87	612.698.514,67	134.687.216,02	131.012.507,58	**942.723.974,03**
Delinquent	- 4,44	-	-	-	-	4.298.614,30	278.942,10	584.341,57	**5.161.893,53**
Defaulted	-	1.522,86	8.188,28	-	43.891,39	1.272.624,14	82.805,21	-	**1.409.031,88**
Total	**- 609,43**	**541.054,72**	**870.935,91**	**2.032.677,39**	**60.935.275,26**	**618.269.753,11**	**135.048.963,33**	**131.596.849,15**	**949.294.899,44**

2) Outstanding Principal Instalments by type of Interest Rate

Index	**Performing Receivables**	**%**	**Delinquent Receivables**	**%**	**Defaulted Receivables**	**%**	**Total**	**%**
Fixed	127.963.275,33	13,57%	315.503,61	6,11%	72.344,97	5,13%	128.351.123,91	13,52%
Floating	814.760.698,70	86,43%	4.846.389,92	93,89%	1.336.686,91	94,87%	820.943.775,53	86,48%
Euribor 365 1m puntuale	1.557.551,69	0,17%	-	0,00%	-	0,00%	1.557.551,69	0,16%
Euribor 365 3m puntuale	813.203.147,01	86,26%	4.846.389,92	93,89%	1.336.686,91	94,87%	819.386.223,84	86,32%
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	**942.723.974,03**		**5.161.893,53**		**1.409.031,88**		**949.294.899,44**	

(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)

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	8.191.076,80	0,86%
Top 5	33.511.376,85	3,54%
Top 10	56.601.557,95	5,97%
Top 50	158.393.894,23	16,71%
Collateral Portfolio Outstanding Principal	**947.885.867,56**	

2) Collateral Portfolio Outstanding Principal by Geographical Area

Area	Outstanding Principal	%
Central Italy	129.499.937,27	13,66%
Southern Italy	252.133.727,69	26,60%
Others	566.252.202,60	59,74%
Collateral Portfolio Outstanding Principal	**947.885.867,56**	

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)

63

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

Pool 1	**2,34%**
Pool 2	**2,20%**
Pool 3	**2,43%**
Pool 4	**2,34%**
TOTAL	**2,30%**

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

	Outstanding Principal	%	Weighted Average TAN
Collateral Portfolio Outstanding Principal	128.278.778,94	**13,53%**	**5,21%**

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

	Outstanding Principal	Weighted Average TAN
Collateral Portfolio Outstanding Principal	947.885.867,56	**4,95%**

7) Collateral Portfolio Outstanding Principal by Origination Channel

Total Portfolio after Purchase	Outstanding Principal	%
Shareholder Banks	692.260.297,06	73,03%
Other	255.625.570,50	26,97%
Collateral Portfolio Outstanding Principal	**947.885.867,56**	

8) Collateral Portfolio Outstanding Principal by Leasing Product

	Outstanding Principal	%
Prestoleasing - Fidejussione DK	234.530.323,80	24,74%
Other	713.355.543,76	75,26%
Collateral Portfolio Outstanding Principal	**947.885.867,56**	

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
1.477.258,37				
1.018.195.642				
0,15%	2,50%	NO	15,00%	NO

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				

		Limit	Trigger
1a) % Amount Renegotiated			
Outstanding Principal of rinegociated contratcs			
Initial Purchase Price of the Portfolio	1.018.195.642,00		
N. of Contracts of the Portfolio	9.624		

2) Global Renegotiations **
(Includes remodulations Extra decreto_no Moratoria ex-lege)

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

		Limit	Trigger
2a) % Amount Renegotiated			
Outstanding Principal of rinegociated contratcs		4,00%	
Initial Purchase Price of the Portfolio	1.018.195.642,00		
N. of Contracts of the Portfolio	9.624		

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	1.018.195.642,00
N. of Contracts of the Portfolio	9.624

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	-	-	-	-

		Limit	Trigger
3a) % Amount Repurchased	**0,00%**		
Outstanding Amount of repurchased contratcs	-	2,00%	
Initial Purchase Price of the Portfolio	1.018.195.642,00		

4) Global Repurchases
(no Moratoria ex-lege)

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

		Limit	Trigger
4a) % Amount Repurchased	**0,00%**		
Outstanding Amount of repurchased contratcs	-	6,00%	
Initial Purchase Price of the Portfolio	1.018.195.642,00		

5) Repurchases of the relevant Quarterly Settlement Period
Moratoria ex-lege

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

		Limit	Trigger
5a) % Amount Repurchased	**0,00%**		
Outstanding Amount of repurchased contratcs			
Initial Purchase Price of the Portfolio	1.018.195.642,00		

6) Global Repurchases
Moratoria ex-lege

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

		Limit	Trigger
6a) % Amount Repurchased	**0,00%**		
Outstanding Amount of repurchased contratcs		9,00%	
Initial Purchase Price of the Portfolio	1.018.195.642,00		

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	1.018.195.642,00

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	1.018.195.642,00

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	1.018.195.642,00

* 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 renouncec

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
1149873	P1	30/06/26	-	7.551,75	7.551,75
1238206	P2	30/06/26	-	98.949,31	98.949,31
1244390	P2	30/06/26	-	14.374,47	14.374,47
1116575	P3	30/06/26	-	82.805,21	82.805,21
1143194	P2	30/06/26	1.205,32	29.444,63	30.649,95
1143220	P2	30/06/26	843,73	20.611,35	21.455,08
1237517	P2	31/07/26	12.338,66	704.213,22	716.551,88
1250099	P2	31/07/26	-	104.952,32	104.952,32
1250115	P2	31/07/26	-	114.078,54	114.078,54
1135253	P2	31/08/26	-	10.214,66	10.214,66
1249728	P2	31/08/26	963,56	19.257,27	20.220,83
1222345	P2	30/09/26	-	33.192,40	33.192,40
1246534	P1	30/09/26	1.430,19	28.453,58	29.883,77
1248460	P2	30/09/26	-	105.228,10	105.228,10
1250972	P2	30/09/26	2.839,04	56.288,94	59.127,98
1250978	P2	30/09/26	1.684,80	26.337,32	28.022,12
			21.305,30	**1.455.953,07**	**1.477.258,37**

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

Contract	Pool	Default Date	Unpaid Principal	Outstanding Principal	Outstanding Amount
1149873	P1	30/06/26	-	7.551,75	7.551,75
1238206	P2	30/06/26	-	98.949,31	98.949,31
1244390	P2	30/06/26	-	14.374,47	14.374,47
1116575	P3	30/06/26	-	82.805,21	82.805,21
1143194	P2	30/06/26	1.205,32	29.444,63	30.649,95
1143220	P2	30/06/26	843,73	20.611,35	21.455,08
1237517	P2	31/07/26	12.338,66	704.213,22	716.551,88
1250099	P2	31/07/26	-	104.952,32	104.952,32
1250115	P2	31/07/26	-	114.078,54	114.078,54
1135253	P2	31/08/26	-	10.214,66	10.214,66
1249728	P2	31/08/26	963,56	19.257,27	20.220,83
1222345	P2	30/09/26	-	33.192,40	33.192,40
1246534	P1	30/09/26	1.430,19	28.453,58	29.883,77
1248460	P2	30/09/26	-	105.228,10	105.228,10
1250972	P2	30/09/26	2.839,04	56.288,94	59.127,98
1250978	P2	30/09/26	1.684,80	26.337,32	28.022,12
			21.305,30	**1.455.953,07**	**1.477.258,37**

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	2.909.775,10	**1,22%**	2.631.044,68	**1,20%**
Hybrid	20.803.517,91	**8,70%**	18.899.160,92	**8,59%**
Gasoline	10.750.725,30	**4,50%**	9.711.425,91	**4,41%**
Diesel	162.418.355,82	**67,91%**	151.214.834,61	**68,74%**
Other	42.271.632,71	**17,68%**	37.536.889,74	**17,06%**
Total	**239.154.006,84**		**219.993.355,86**	

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	-	-	-	-	-	327.392,89	**327.392,89**	**0,03%**
1	Extremely low risk	114.564.876,40	-	115.771.153,64	13.988.085,11	-	-	**244.324.115,15**	**25,74%**
2	Very low risk	226.836.579,24	-	98.718.564,42	19.395.095,84	-	-	**344.950.239,50**	**36,34%**
3	Moderately low risk	64.133.571,48	-	30.384.501,68	6.626.160,66	-	-	**101.144.233,82**	**10,65%**
4	Low risk	35.351.626,21	-	7.772.070,64	456.231,06	-	-	**43.579.927,91**	**4,59%**
5	Solvency	54.124.984,22	-	32.561.263,67	5.586.388,35	-	-	**92.272.636,24**	**9,72%**
6	Low solvency	47.866.242,75	-	10.967.062,94	2.957.655,47	-	-	**61.790.961,16**	**6,51%**
7	Risk	23.403.142,39	-	8.370.835,17	652.891,14	-	-	**32.426.868,70**	**3,42%**
8	High risk	10.510.984,08	-	1.870.041,99	600.343,05	-	-	**12.981.369,12**	**1,37%**
9	Very high risk	4.002.924,62	-	2.081.395,76	307.853,46	-	-	**6.392.173,84**	**0,67%**
99	Default	2.134.395,43	-	536.147,81	-	-	-	**2.670.543,24**	**0,28%**
ND	Unrated	-	-	-	130.448,78	6.303.989,09	-	**6.434.437,87**	**0,68%**
	Total	**582.929.326,82**	**-**	**309.033.037,72**	**50.701.152,92**	**6.303.989,09**	**327.392,89**	**949.294.899,44**	**100,00%**

6) SERVICING FEES

	Amount *(Euro)*	IVA *(Euro)*	Total *(Euro)*
Articolo 9.1.1 Servicing Agreement	56.566,78	-	56.566,78
Articolo 9.1.2 Servicing Agreement	500,00	110,00	610,00
Articolo 9.1.3 Servicing Agreement	500,00	110,00	610,00

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