



STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

ASSET CLASS

Leasing ABS ∨

TRANSACTION NAME

Alba 13 SPV S.r.l. ... ∨

TRANSACTION PROFILE

Transaction name	Alba 13 SPV S.r.l.
Issuer LEI	815600B6E0BDBB99B088
Asset class	Leasing ABS
Closing date	27 June 2023
Country of assets	Italy
Pool type	Static

REPORT INFORMATION

Date of publication	4 October 2024
Last date of investor report	27 September 2024

Alba 13 SPV S.r.l.



Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Jun 2023	Sep 2024	Sep 2023	Sep 2024
Class A1	EUR	Floating	3M	0.75%	522,600,000	161,441,331	61.76%	81.83%
Class A2	EUR	Floating	3M	0.85%	263,100,000	263,100,000	39.42%	52.22%
Class B	EUR	Floating	3M	1.30%	267,600,000	267,600,000	16.68%	22.10%
Class J	EUR	Floating	3M	2.00%	196,407,000	196,407,000	0.00%	0.00%

	Rating	Validity date
Class A1	AAA (SF)	16 May 2024
Class A2	AAA (SF)	16 May 2024
Class B	A- (SF)	16 May 2024

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	BNP Paribas Securities Services		
Originator	Alba Leasing S.p.A.		
Paying agent	BNP Paribas Securities Services		
Servicer	Alba Leasing S.p.A.		

¹ Source: Transaction report

² Source: EDW

Alba 13 SPV S.r.l.



Portfolio profile

	Jun 2023	Aug 2023	May 2024	Aug 2024
Outstanding portfolio balance ¹	1,239,157,421 EUR	1,219,840,091 EUR	1,003,825,692 EUR	934,067,526 EUR
Weighted average asset yield ²		6.13%	6.24%	

Concentration

	Aug 2023		May 2024	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower) ²	13.42%	Milano	13.87%	Milano
Top 1 sector ²	7.20%	(49.41) Freight transport by road	8.14%	(68.20) Rental and operating of own or leased real estate

	Aug 2023	May 2024
	Share	Share
Top 1 obligor ²	0.68%	0.72%
Top 10 obligor ²	4.84%	5.28%
Top 100 obligor ²	17.90%	19.19%

¹ Source: Transaction report

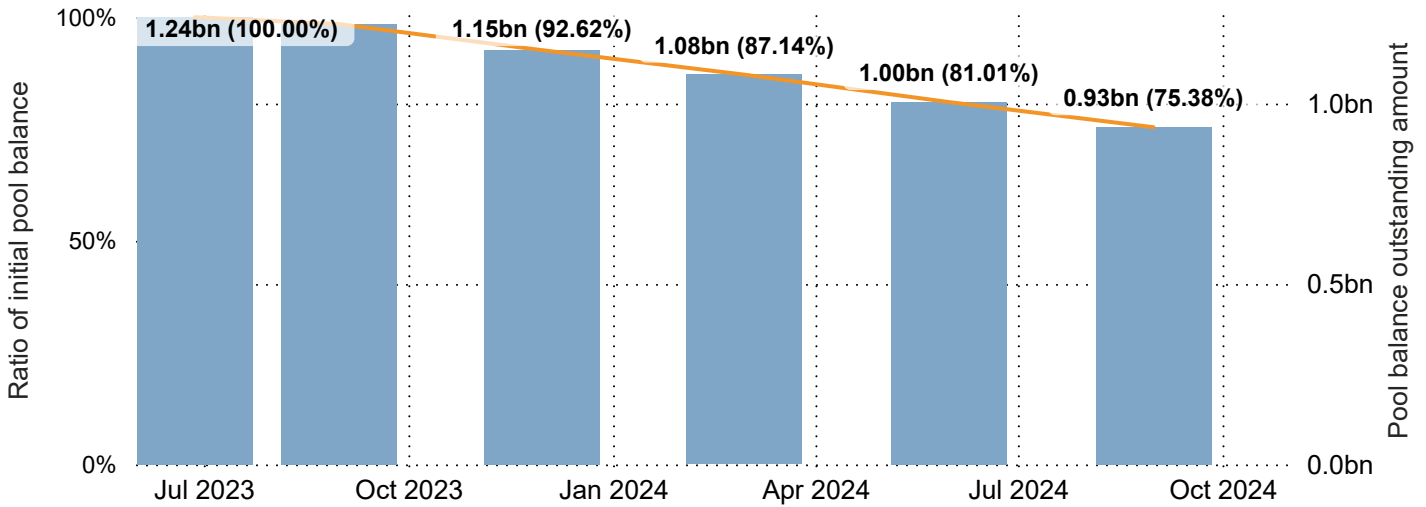
² Source: EDW

Alba 13 SPV S.r.l.



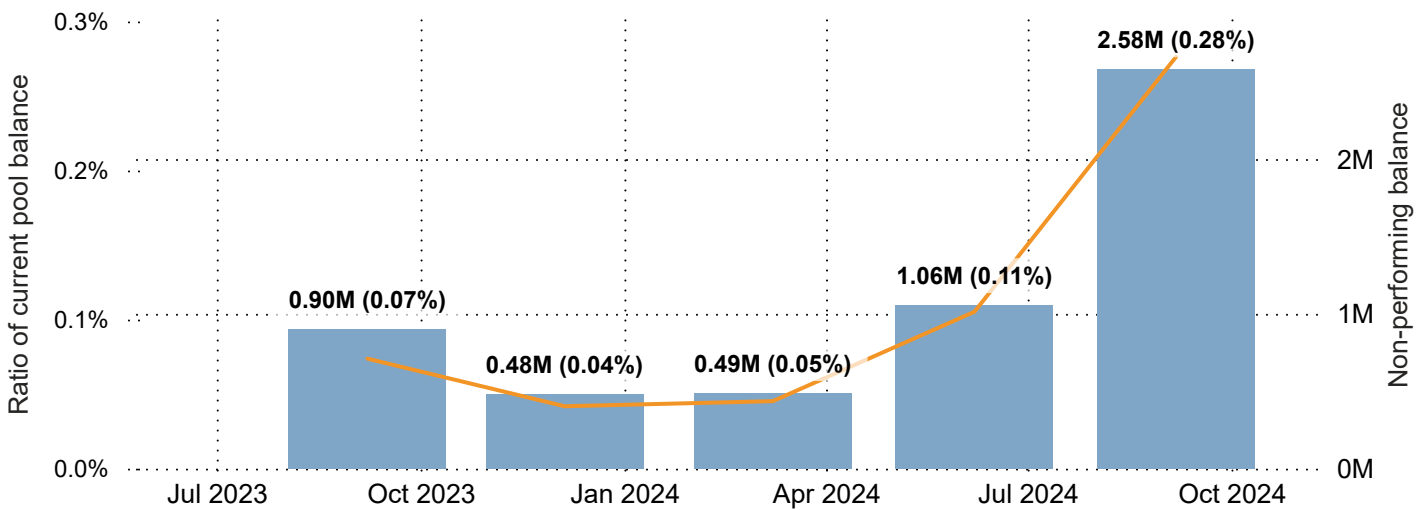
Asset pool balance (currency : EUR)

Source: Transaction report



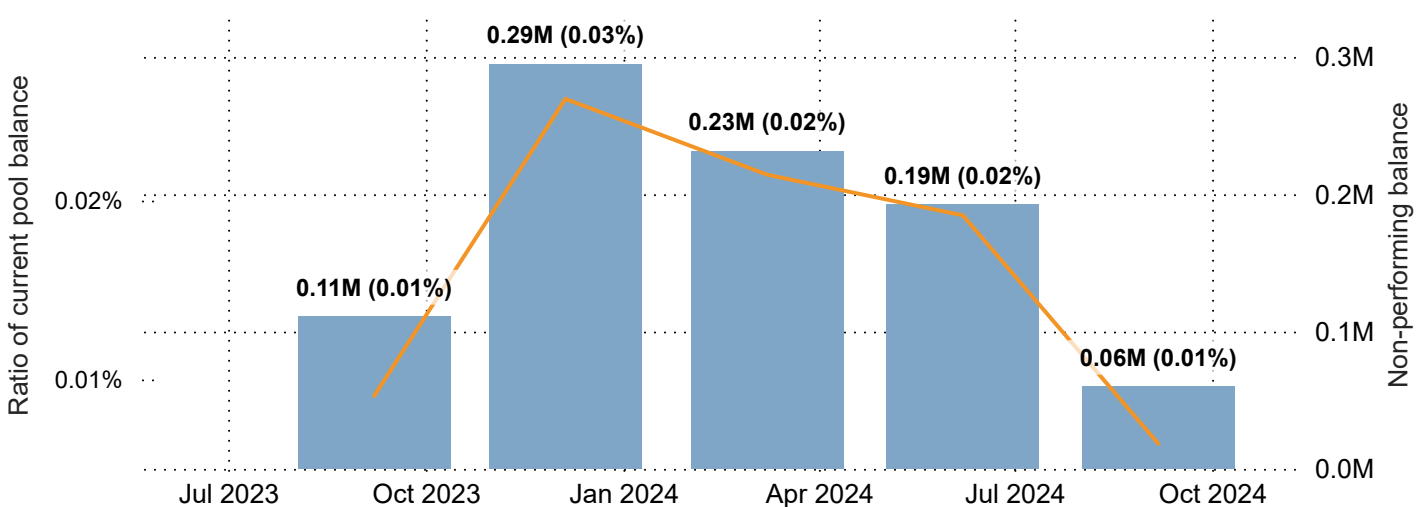
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



Non-performing balance due for more than 90 days in arrears (currency : EUR)

Source: Transaction report



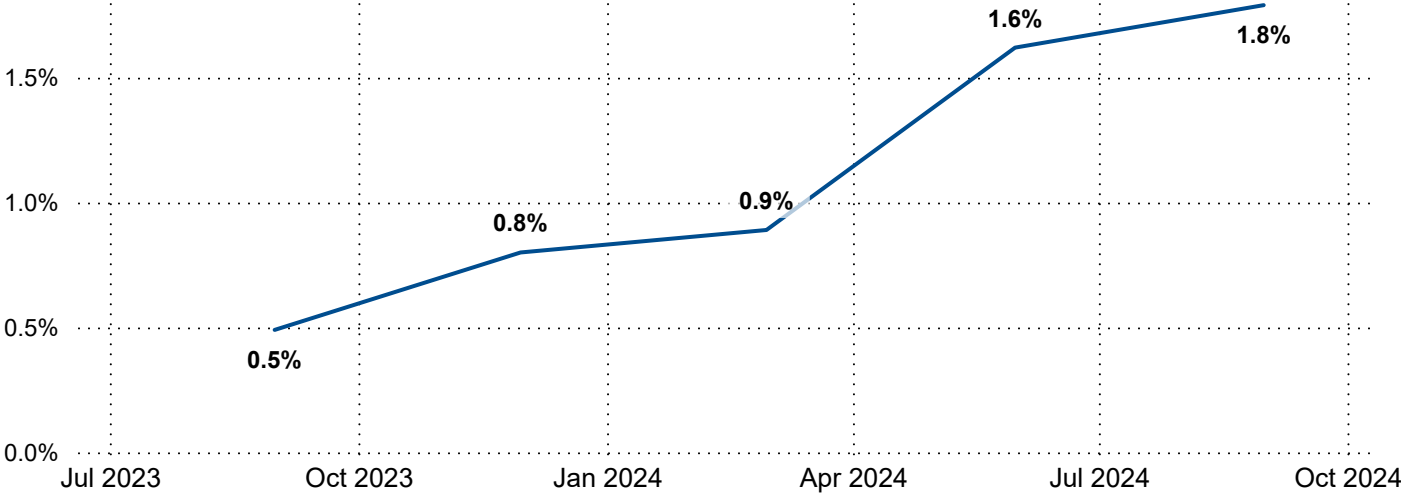
ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS



Alba 13 SPV S.r.l. ... ▾

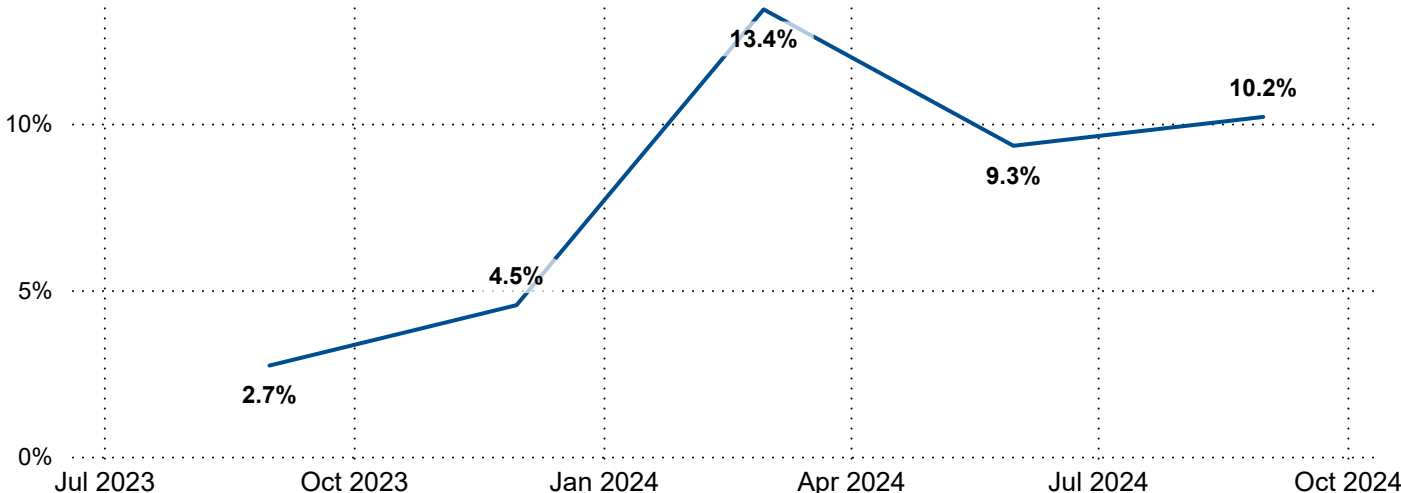
Cumulative default ratio (default : 6M)

Source: Transaction report



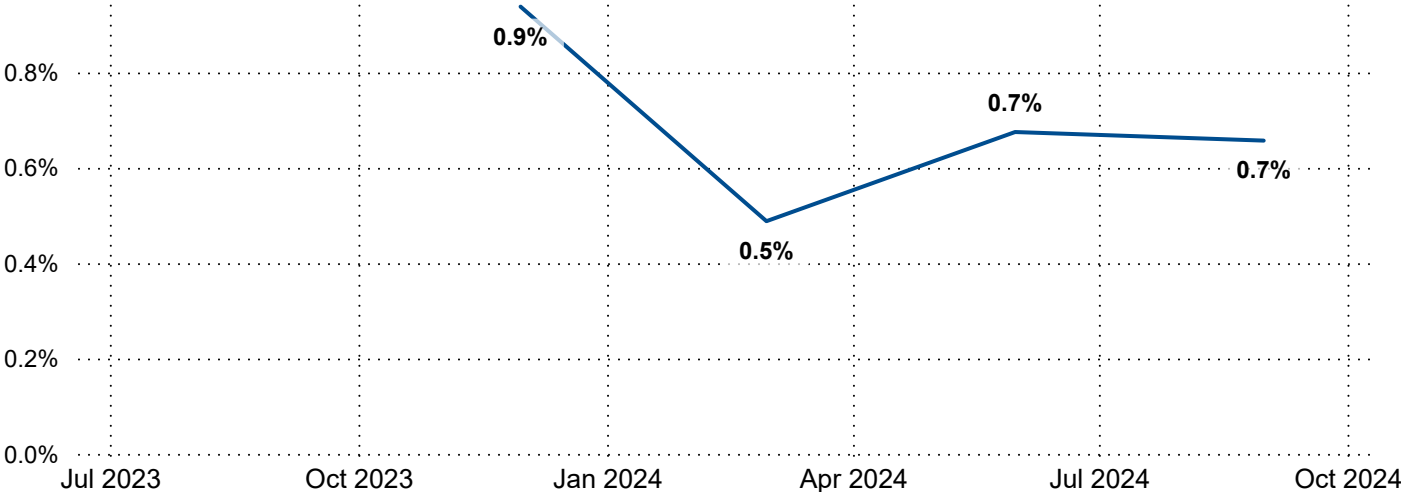
Cumulative recovery ratio (default : 6M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

Source: Transaction report



ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS

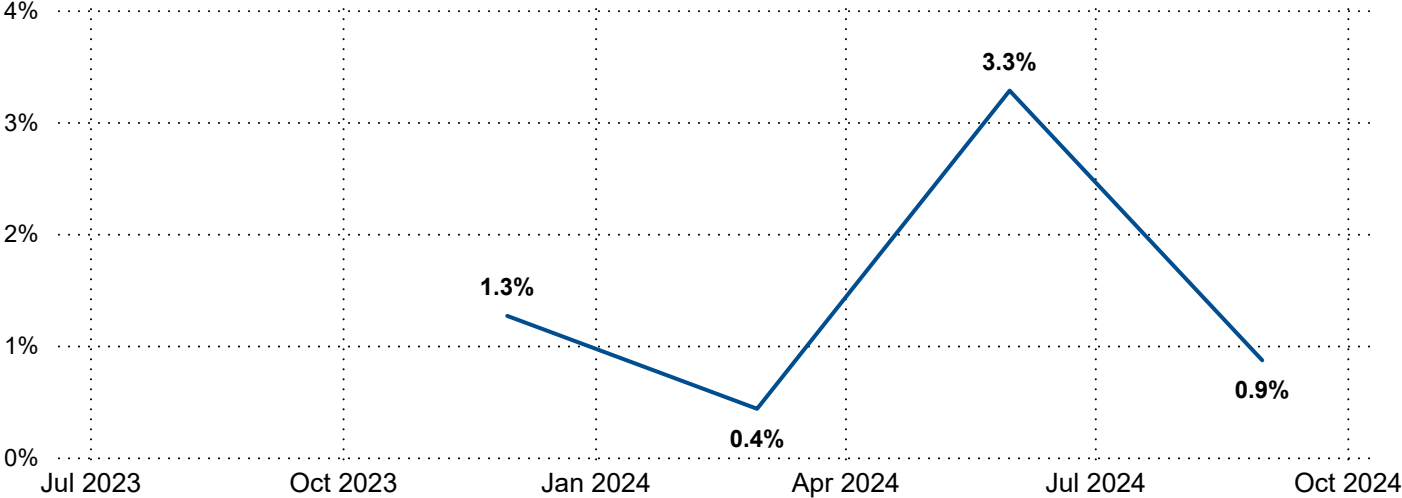


Alba 13 SPV S.r.l.



Annualised constant default ratio (CDR)

Source: Transaction report

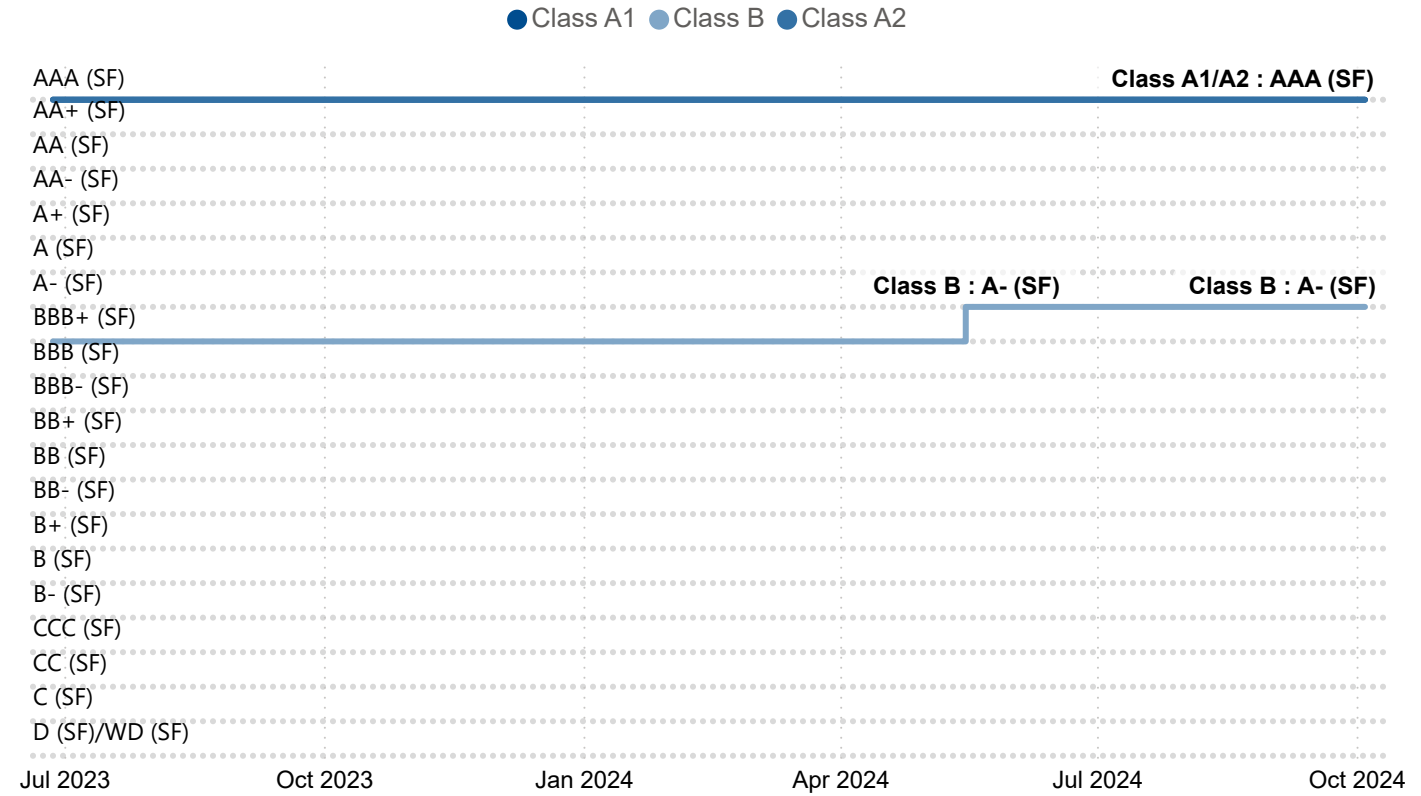


Alba 13 SPV S.r.l.



Rating history

Source: Scope



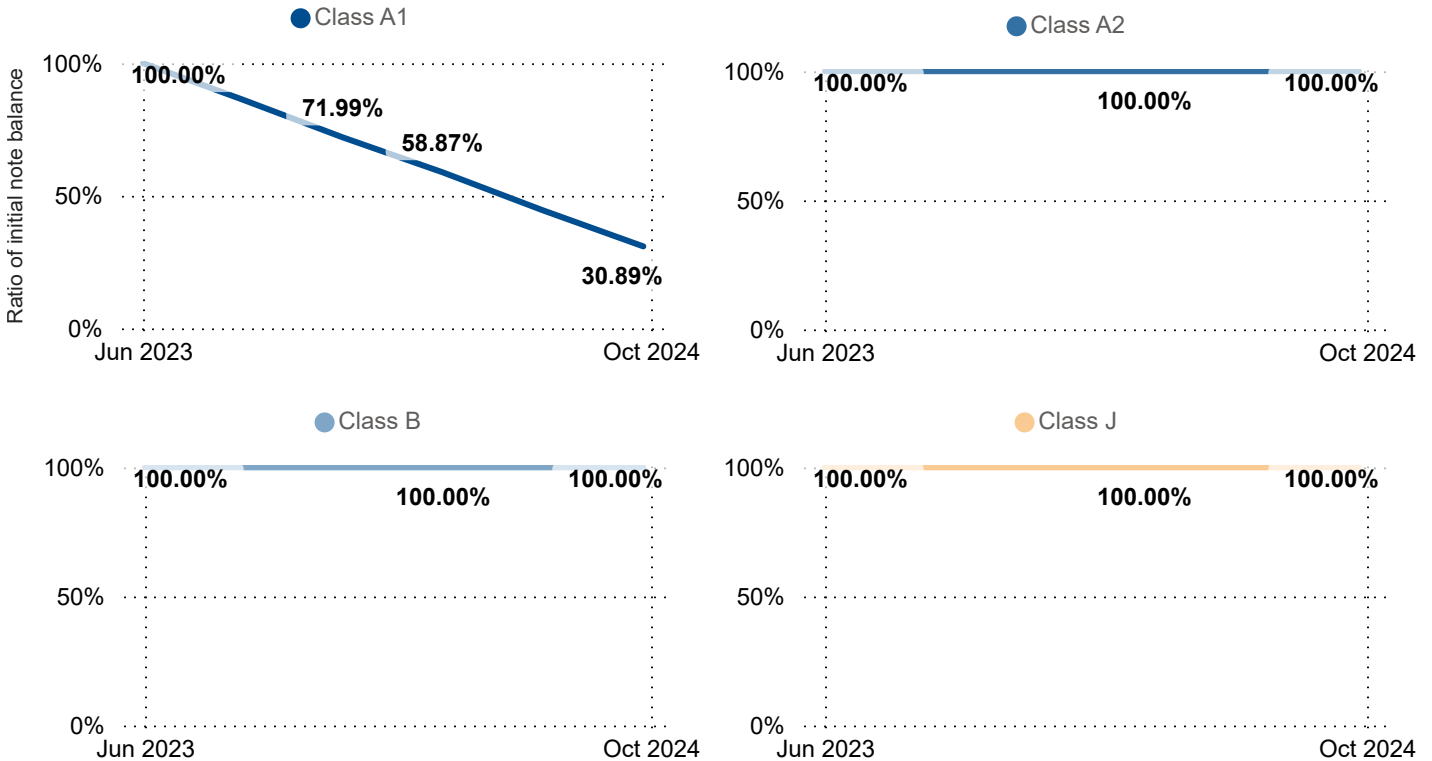
	27 Jun 2023	16 May 2024
Class A1	AAA (SF)	AAA (SF)
Class A2	AAA (SF)	AAA (SF)
Class B	BBB+ (SF)	A- (SF)

Alba 13 SPV S.r.l.



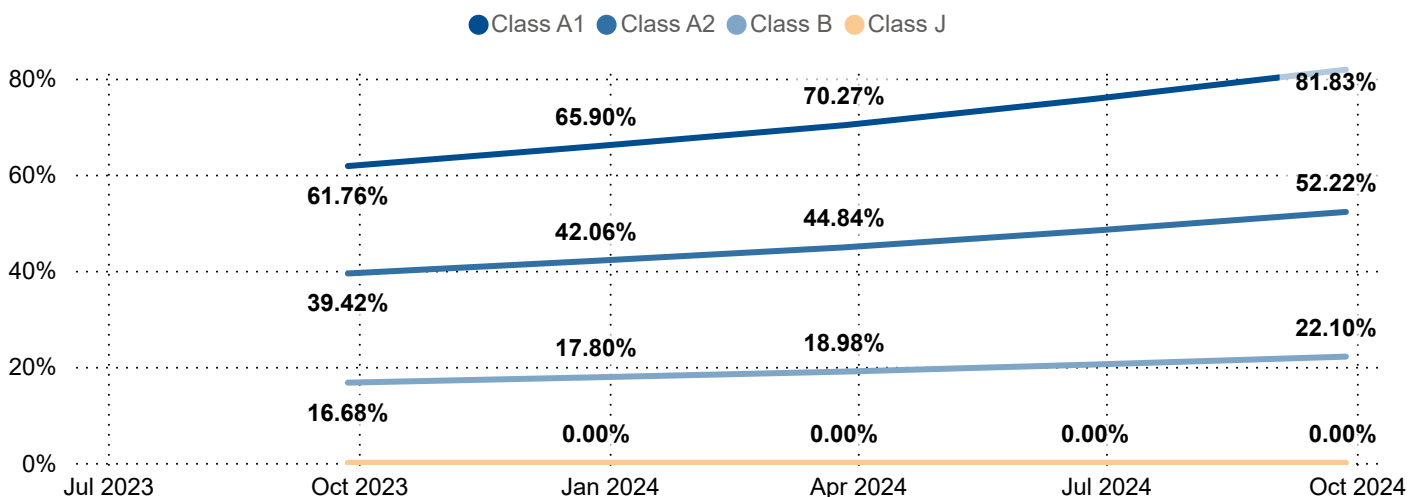
Outstanding notes balance

Source: Transaction report



Credit enhancement

Source: Transaction report

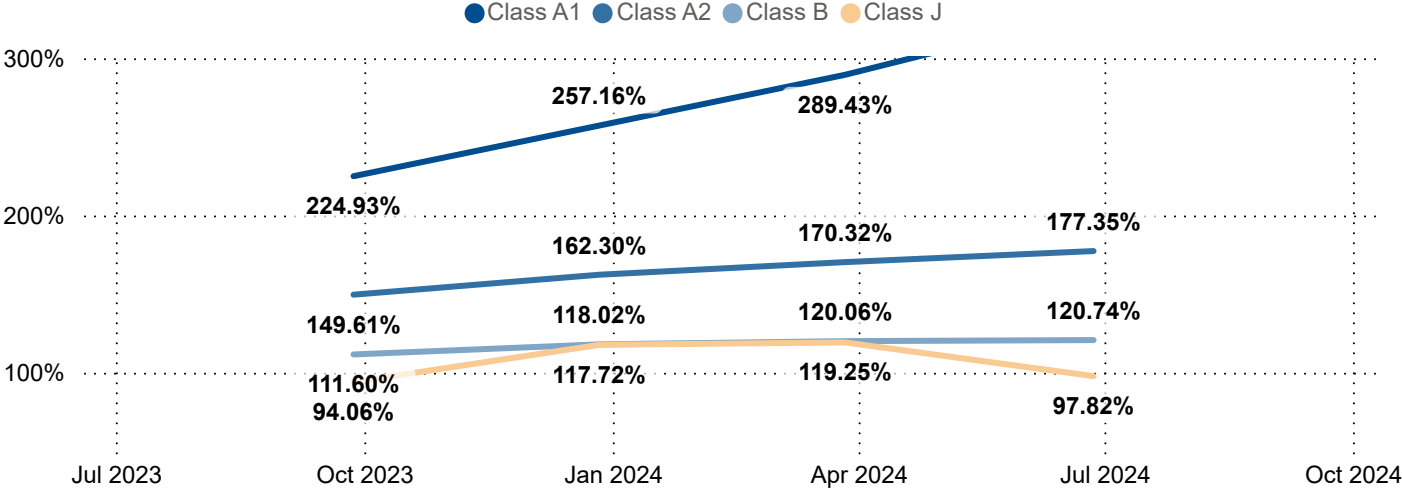


Alba 13 SPV S.r.l.



Notes overcollateralisation

Source: Transaction report



Alba 13 SPV S.r.l.



Remarks on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.

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