

FCT Ginkgo - Consumer Loans 2013-1

Transaction Summary



SEPTEMBER 2013

CRÉDIT AGRICOLE
CONSUMER FINANCE

FCT GINKGO
CONSUMER LOANS 2013-1

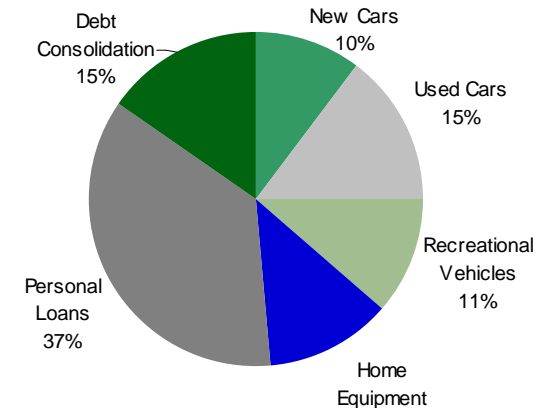
EUR 450,000,000

French Consumer Loans
Asset-Backed Securities

Sole Arranger
Sole Bookrunner

Issuer	FCT GINKGO Consumer Loans 2013-1
Asset Class	French Consumer Loan Receivables
Class	Class A
Amount	EUR 450,000,000
Ratings (Fitch / S&P)	AAAsf / AAA(sf)
Credit Enhancement	37.3%
Revolving Period	3 years
Expected Maturity	December 2018
Legal Final Maturity	23 September 2040
Weighted Average Life	4.03 years
Coupon	1.878% (MS+100bps)
Listing	Euronext Paris

Breakdown by Product



- Collateral highlights:** The notes are secured by a portfolio of French consumer loans originated and serviced by CA Consumer Finance, a wholly owned subsidiary of Crédit Agricole S.A., to French private individuals. The portfolio has a three year revolving period. It is highly granular with more than 100,000 loans, with the top 10 borrowers accounting for 0.14%. All loans are fully amortising (no balloon). 24.9% of the pool is related to the purchase of automobiles and motorbikes (10.4% New, 14.5% Used), 12.2% for Home Equipment, 11.4% for Recreational Vehicles, 36.3% for Personal Loans, and 15.2% for Debt Consolidation Loans
- Credit structure:** The Class A benefits from a credit protection provided by a combination of (i) 35.3% of subordination of Class B, Class C and Class D notes, (ii) 2% of Reserve Fund. The Reserve Fund fully funded at closing provides liquidity support and ultimately credit enhancement. Class A Noteholders benefit from two separate waterfall and a sequential amortisation of the notes where Class B, Class C and Class D notes will start amortising upon full repayment of Class A notes. No residual value risk and no set-off risk
- Distribution:** The Class A notes were fully sold through a pre-placement. Classes B, C and D were retained by the seller.

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