Presale: FCT Ginkgo Compartment Sales Finance 2014-1 Sep 14

Description:

Standard & Poor's Ratings Services has assigned its preliminary credit ratings to FCT Ginkgo Compartment Sales Finance 2014-1's class A, B, and C asset-backed fixed- and floating-rate notes. At closing, the issuer will also issue unrated class D notes and residual units. CA Consumer Finance, the originator, is Credit Agricole’s wholly owned subsidiary and a major European consumer lender. The transaction securitizes a portfolio of home equipment and vehicle loan receivables, which CA Consumer Finance granted to private individual borrowers in France. Our preliminary ratings reflect our assessment of the underlying asset portfolio's credit and cash flow characteristics, as well as our analysis of the transaction's exposure to counterparty and operational risks. Our analysis indicates that the available credit enhancement...

Companies mentioned in this report are:
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