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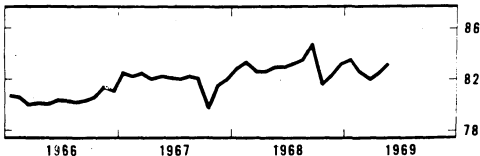
For immediate release

July 16, 1969

*2. Loans,
 Consumer -
 and Automobile
 loans*

AUTOMOBILE LOANS BY MAJOR SALES FINANCE COMPANIES

THE PROPORTION OF NEW CAR CONTRACTS WITH 3-YEAR MATURITIES HAS RISEN SLIGHTLY SINCE MARCH BUT IS LITTLE CHANGED OVER-THE-YEAR.



MATURITY DISTRIBUTION - NEW CAR CONTRACTS

	24 months	25-30	31-36	Over 36	Balloon	Total	No. of contracts reported (000)
	or less	months	months	months	paper		
	%	%	%	%	%		
Seasonally adjusted							
May 1969	13.3	2.4	83.2	0.4	0.5	100.0	117
April 1969	13.9	2.5	82.5	0.5	0.7	100.0	123
March 1969	14.3	2.4	82.1	0.4	0.8	100.0	112
February 1969	13.9	2.4	82.6	0.4	0.8	100.0	119
Unadjusted							
May 1969	12.7	2.4	84.0	0.4	0.5	100.0	126
April 1969	13.6	2.5	82.9	0.4	0.7	100.0	125
May 1968	12.8	2.6	83.7	0.4	0.5	100.0	132

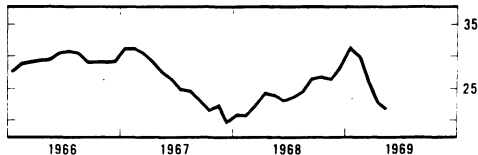
MATURITY DISTRIBUTION - USED CAR CONTRACTS

	18 months	19-24	25-30	Over 30	Balloon	Total	No. of contracts reported (000)
	or less	months	months	months	paper		
	%	%	%	%	%		
Seasonally adjusted							
May 1969	6.1	15.8	30.8	47.4	0.3	100.0	40
April 1969	6.0	15.4	31.0	46.9	0.3	100.0	43
March 1969	6.4	16.1	30.2	46.5	0.3	100.0	39
February 1969	6.1	16.5	29.7	46.2	0.4	100.0	41
Unadjusted							
May 1969	5.7	15.3	32.2	46.5	0.3	100.0	43
April 1969	5.6	14.5	31.7	48.0	0.3	100.0	44
May 1968	6.2	16.6	35.3	41.6	0.3	100.0	46

Note: Details may not add to totals because of rounding and construction of seasonal factors by sector.

AUTOMOBILE LOANS BY MAJOR SALES FINANCE COMPANIES

THE PROPORTION OF USED CAR CONTRACTS WITH DEALER COST RATIOS OVER 110% HAS DROPPED SHARPLY THIS SPRING AFTER PEAKING IN JANUARY.



DISTRIBUTION OF DEALER COST RATIOS - NEW CAR CONTRACTS
(loan as per cent of dealer cost)

	90 or less	91-100	101-105	106-110	Over 110	Total	No. of contracts reported (000)
	%	%	%	%	%		
Seasonally adjusted							
May 1969	43.5	31.8	13.7	6.3	4.8	100.0	109
April 1969	44.0	32.0	13.7	6.1	4.3	100.0	113
March 1969	43.8	32.1	13.8	6.3	4.2	100.0	103
February 1969	44.0	31.8	13.6	6.1	4.4	100.0	110
Unadjusted							
May 1969	43.5	32.1	13.7	6.2	4.6	100.0	117
April 1969	44.2	31.8	13.6	6.1	4.3	100.0	115
May 1968	45.1	31.7	13.2	6.1	3.9	100.0	121

DISTRIBUTION OF DEALER COST RATIOS - USED CAR CONTRACTS
(loan as per cent of wholesale value)

	90 or less	91-100	101-110	111-120	Over 120	Total	No. of contracts reported (000)
	%	%	%	%	%		
Seasonally adjusted							
May 1969	28.0	25.7	25.3	13.2	8.5	100.0	35
April 1969	26.9	25.0	25.8	13.5	9.2	100.0	36
March 1969	24.9	23.9	25.3	14.6	11.6	100.0	33
February 1969	23.4	22.2	24.8	16.1	13.8	100.0	35
Unadjusted							
May 1969	25.6	24.9	25.8	14.3	9.5	100.0	37
April 1969	25.2	24.0	26.1	14.4	10.3	100.0	38
May 1968	24.6	23.3	25.9	15.1	11.1	100.0	39

Note: DEFRISER not add to totals because of rounding and construction of seasonal factors by sector.

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Federal Reserve Bank of St. Louis

AUTOMOBILE LOANS BY MAJOR SALES FINANCE COMPANIES

DEALER COST RATIOS AND MATURITIES
ON AUTOMOBILE INSTALMENT LOANS

MAY 1969

NEW CARS

(Percentage distribution of contracts)
Not seasonally adjusted

Loan as per cent of dealer cost	Maturities					Total
	24 months or less	25-30 months	31-36 months	Over 36 months	Balloon paper	
90% or less	7.9	1.3	34.1	0.1	0.1	43.5
91% to 100%	2.1	0.7	29.0	0.1	0.2	32.1
101% to 105%	1.5	0.4	11.7	0.1	0.1	13.7
106% to 110%	0.2	0.1	5.9	0.1	0.1	6.2
Over 110%	0.2	0.1	4.2	0.1	0.1	4.6
Total	11.8	2.4	84.9	0.4	0.4	100.0

USED CARS

(Percentage distribution of contracts)
Not seasonally adjusted

Loan as per cent of wholesale value	Maturities					Total
	18 months or less	19-24 months	25-30 months	Over 30 months	Balloon paper	
90% or less	3.4	6.1	6.9	9.2	*	25.6
91% to 100%	0.8	3.1	8.6	12.4	0.1	24.9
101% to 110%	0.4	2.2	9.1	14.1	*	25.8
111% to 120%	0.2	1.1	4.8	8.2	*	14.3
Over 120%	0.2	0.7	3.1	5.5	0.1	9.5
Total	4.9	13.2	32.5	49.3	0.2	100.0

Note: Details may not add to totals because of rounding.

* Less than one-tenth of one per cent.