

NEW CARS

| Per cent of contracts <br> with maturities of: | July <br> 1972 | June <br> 1972 | Three months <br> ending July |
| :--- | :---: | :---: | :---: | :---: |


| Contract balance <br> compared to <br> dealer cost | Peer cent of contracts with maturities of: |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 30 months <br> or less |  | Over <br> months | Total |  |  |
|  | July | June | July | June | July | June |

PURCHASED PAPER

Less than or equal to Greater than

Total

| 11.4 | 11.0 | 63.0 | 63.6 | 74.4 | 74.6 |
| ---: | ---: | ---: | ---: | ---: | ---: |
| 2.5 | 2.4 | 23.1 | 23.1 | 25.6 | 25.4 |
|  |  |  |  |  |  |
| 14.0 | 13.4 | 86.0 | 86.6 | 100.0 | 100.0. |

DIRECT LOANS

| Less than or equal to | 23.0 | 25.9 | 64.8 | 63.0 | 87.7 | 88.9 |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Greater than | 2.5 | 2.5 | 9.7 | 8.7 | 12.3 | 11.1 |
| Total |  |  |  |  |  |  |
|  | 25.5 | 28.3 | 74.5 | 71.7 | 100.0 | 100.0 |

TOTAL
Less than or equal to Greater than

Total

| 15.0 | 16.0 | 63.5 | 63.4 | 78.5 | 79.3 |
| ---: | ---: | ---: | ---: | ---: | ---: |
| 2.5 | 2.4 | 19.0 | 18.2 | 21.5 | 20.7 |
|  |  |  |  |  |  |
| 17.5 | 18.4 | 82.5 | 81.6 | 100.0 | 100.0 |

NOTE: Distributions for July and June are derived from reports of 110 banks, 70 of which reported dealer cost ratios as well as maturities.

## Digitized for FRASER

## AUTO LOANS BY COMMERCIAL BANKS MATURITIES AND DEALER COST RATIOS

USED CARS

| Per cent of contracts <br> with maturities of: | July <br> 1972 | June <br> 1972 | Three months <br> ending July |  |
| :--- | :---: | :---: | :---: | :---: |



PURCHASED PAPER


DIRECT LOANS
Less than or equal to Greater than

Total

| 48.3 | 47.5 | 29.7 | 31.1 | 77.9 | 78.5 |
| ---: | ---: | ---: | ---: | ---: | ---: |
| 10.5 | 9.8 | 11.6 | 11.6 | 22.1 | 21.5 |
| 58.8 | 57.3 | 41.2 | 42.7 | 100.0 | 100.0 |

TOTAL


