A THE WONTH		~	-			R 11, 1973	
ECONTROLLED AFTER SIX MONTHS	AUTO L MATURITI	DANS BY CO	MMERCIAL	BANKS RATIOS	. •		
		USED CA	IRS	:	•		
						• • •	
PER CENT OF CONTRACTS WITH MATURITIES OF:		UGUST 1973	JULY . 1973		THREE MONTHS ENDIN		
	- <b>L</b>		<u> </u>		1973	1 1972	
	1.600		PURCHASE	D PAPER			
24 MONTHS OR LESS Over 24 Months		0.7 9.3		41.0	40.9 59.1	45.0	
				LOANS		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
24 MONTHS OR LESS Over 24 Months		4.0 6.0		5.1   4.9	54.8 45.2	56.8 43.2	
		PER CENT		CTS WITH N	ATURITIES C	0F:	
CONTRACT BALANCE	24 J DR	MONTHS	OVER 24				
DEALER COST	AUG.	JULY		JULY 1		JULY	
	1. 29	: . <u>2</u>	PURCHASE	DPAPER			
LESS THAN OR EQUAL TO	26.7	27.2		32.2	58.0	59.3	
GREATER THAN	13.2	13.5	28.8 	27.2	42.0	40.7 	
TOTAL '	39.9	40.7	60.1	59.3	100.0	1 100.0	
			DIRECT	LOANS			
	45.1		31.5		76.5	1 77.4	
on,enten than	1	i.	1	i i	23.5	22.6	
TOTAL	55.4	55.9	•	44.1	100.0	100.0	
	14.51 5		TOT	AL	<b>م</b>		
LESS THAN OR EQUAL TO Greater than	33.1	33.7	31.3	31.9	64.4 35.6	65.6	
	1 12.2	1 12.03	23.3	1 22.11	32.0	1 24.4	

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## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

## OCTOBER 11, 1973

L.4.2

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

## NEW CARS

PER CENT OF CONTRACTS WITH MATURITIES OF:		AUGUS T 1973	ļ	JULY 1973		THREE MONTHS ENDING				
	_ <u>i</u>					1973		1972		
			PUR	CHASED PAPE	R					
30 MONTHS OR LESS	1	12.5	1	11.3	1	12.1	1	12.9		
OVER 30 MONTHS	I.	87.5	1	88.7	1	87.9	1	87.1		
			D	IRECT LOANS						
30 MONTHS OR LESS	I	24.8	1	23.3	1	24.3	T	25.3		
OVER 30 MONTHS	1	75.2	1	76.7	1	75.7	1	74.7		

	- H_			ER CEN	10.1				I MA	TURITIES (	DF:
CONTRACT BALANCE COMPARED TO			NTHS	1	DVER 30			1	1		
		I OR LESS			_	MONTHS				I TOTAL	
DEALER COST		AUG.		JULY	1	AUG.		JULY		AUG.	I JULY
					P	URCHAS	SED	PAPER			
LESS THAN OR EQUAL TO		10.2	1	9.5	1	61.4	1	62.5		71.6	1 72.0
GREATER THAN	i	2.5	i	2.0	- i	25.9	i	26.0	i	28.4	28.0
	i i		i		- İ		- i		i		1
TOTAL	i i	12.7	- İ	11.5	1	87.3	Ť.	88.5	- È	100.0	1 100.0
						DIREC	тι	DANS			
LESS THAN OR EQUAL TO	1	22.6	Т	21.3	ı.	64.2	1	66.1	1	86.8	1 87.4
GREATER THAN	i	2.7	i	2.1	i	10.6	. İ	10.5	i	13.2	1 12.6
	- i		1		1		1		1		1
TOTAL	1	25.2	1	23.4		74.8	1	76.6	1	100.0	1 100.0
						тс	TAL				
LESS THAN OR EQUAL TO	1	13.6	1	13.1	Т	62.2	. 1	63.5		75.8	1 76.6
GREATER THAN	- i	2.6	i	2.0	i.	21.7	i	21.4	i	24.2	23.4
	i		i		i		ï		i		1
TOTAL	i	16.2	i	15.1	i	83.8	i	84.9	i	100.0	1 100.0

NDTE: DISTRIBUTIONS ARE DERIVED FROM REPORTS OF 107 BANKS, 70 OF WHICH REPORTED DEALER COST RATIOS AS WELL AS MATURITIES.

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