

June 28, 2012



Auto Loan Volume increases 25-49% From Recession Lows

— Auto Loan Amounts Reach Six-Year High —

ATLANTA, June 28, 2012 /PRNewswire/ -- New auto finance company loans originated between January-March 2012 totaled \$52.5 billion, which is 49% higher than the recession low in March 2009 (\$26.9 billion) according to Equifax's *May National Consumer Credit Trends Report*. The most current data also shows that new auto bank loans amounts originated between January-March 2012 totaled \$47.5 billion, a seven-year high and 25% higher than the recession-era low in March 2010 (\$35.9 billion).

(Logo: <https://photos.prnewswire.com/prnh/20060224/CLF037LOGO>)

The total number of outstanding auto loans continues to climb, surpassing 57 million for the first time since February 2010 and balances among existing auto loans are also increasing, with the May 2012 total of \$740 billion representing a 34-month high.

Other highlights from the most recent data include:

- Auto delinquency rates in May 2012 are the lowest of all major loan types and, at a five-year low, are at pre-recession levels.
- The most recent data shows the total number of auto loan originations for March 2012 year-to-date at 5.2 million as the second highest total in seven years, exceeded only by the peak in March 2007 year-to-date (5.3 million).
- Similarly, the most recent data shows auto loan amounts year-to-date as of March 2012 at \$100 billion, a six year high.
- In May 2012 total existing auto loan balances are at \$740 billion, an increase of \$43.1 billion from same time a year ago.
- The most current data shows the number of new auto loans funded by auto finance companies increased 46% from the recession low year to date in March 2009 of 577,900 to 1.06 million in March 2012, a five-year high.
- The most current data also shows the number of new auto loans funded by bank, savings and loan or credit union increased 21% from the recession low year to date in March 2009 of 741,000 to 933,900 in March 2012, a seven-year high.

About Equifax, Inc.

Equifax (NYSE: EFX) is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol [EFX](#). For more information, please visit www.equifax.com.

SOURCE Equifax, Inc.