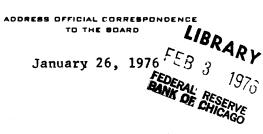


FEDERAL RESERVE SYSTEM

WASHINGTON, D. C. 20551





NOTICE

Attached is a quarterly Federal Reserve Statistical release numbered E.10, entitled "Finance Rates and Other Terms on Selected Types of Consumer Instalment Credit Extended by Major Finance Companies." The E.10 is a continuation of the former bimonthly release numbered J.3, but will be available only on a quarterly basis. In addition, several small finance companies have been eliminated from the reporting sample, but their omission has only negligible impact on the figures. Thus all the E.10 data series can be regarded as continuous with the J.3 series.

Historical data are available upon request from the Mortgage and Consumer Finance Section, Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.



FEDERAL RESERVE

statistical release

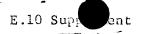
E. 10

JANUARY 26, 1976

FINANCE RATES AND OTHER TERMS ON SELECTED TYPES OF CONSUMER INSTALMENT CREDIT EXTENDED BY MAJOR FINANCE COMPANIES (NOT SEASONALLY ADJUSTED)

-) (PERSONAL LOANS				 MOBILE HOME CREDIT				"OTHER CONSUMER GOODS" 1/ CREDIT			
PERIOD		AVERAGE FINANCE RATE (PER CENT)	AVERAGE AMOUNT FINANCED (DOLLARS)	AVERAGE MATURITY	İ	RATE !	AVERAGE AMOUNT FINANCED (DOLLARS)	AVERAGE MATURITY	-		AVERAGE AMOUNT FINANCED (DOLLARS)	AVERAGE MATURITY	
1974	1 !				11								
	ij	i			ij	i	i						
FEBRUARY	11	i	• • •		11	•••	•••	•••	11	•••	•••	•••	
MAY	11	20.54	1,207	35.6	11	13.08	7,142	120.8		18.90	439	21.7	
AUGUST	11	••• 1	• • •	• • •	11	••• !	• • • •	•••		•••	• • •	•••	
NOVEMBER	!!	21,11	1,202	35.1		13.60	7,608	122.6		19.49	436	20.4	
1975	ii	i			ii	i	į			i	,	1	
	- 11	1	•		11	1	ļ		11) · · · · · · •			
FEBRUARY	11	1	• • •	• • •	11	•••	1	•••		1	• • •	1	
MAY	11	20.72	1,328	36.9	11	13.57	7,715	121.9	1	19.63	468	21.5	
AUGUST	- 11	••• 1	•••	•••	11	1	••• 1	•••	1		•••	٠	
NOVEMBER	11	21.09	1,309	56.6	11	13.43	8,162	122.6	11	19.66	475	21.3	

1/ EXCLUDES AUTOMOBILES, RECREATIONAL VEHICLES, AND MOBILE HOMES
NOTE: THE DATA SHOWN IN THIS TABLE ARE COMPILED FROM A QUARTERLY SURVEY CONDUCTED BY THE BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM. FOR MOBILE HOMES AND MOTHER CONSUMER GOODS, THE DATA COVER CONTRACTS PURCHASED
BY FINANCE COMPANIES, PRIMARILY FROM RETAIL OUTLETS; FOR PERSONAL LOANS, THEY COVER SECURED AND UNSECURED LOANS
MADE DIRECTLY BY FINANCE COMPANIES FOR HOUSEHOLD, FAMILY, OR OTHER PERSONAL EXPENDITURES. RATES ARE AVERAGE
CUSTOMER FINANCE RATES REPORTED ON AN ANNUAL PERCENTAGE RATE BASIS AS SPECIFIED IN THE FEDERAL RESERVE BOARD'S
REGULATION Z (TRUTH-IN-LENDING). AVERAGE AMOUNT FINANCED STATISTICS DO NOT INCLUDE PRECOMPUTED FINANCE CHARGES.
AVERAGE RATE AND MATURITY DATA ARE PER DOLLAR FINANCED.





DATA FILE

LIBRARY

RESERVE BANK

RESERVE

Finance Rates and Other Terms on Selected Types of Consumer Instalment Credit Extended by Major Finance Companies (Not Seasonally Adjusted)

LIBR	1 n
FER 1	TK Y
FEB 11	1976
BANK ALL DE	

	/ U -								BALTIVAI)	
FEDERAL CHICK	F	Personal loa	ns	Mobi	le home cred	dit	"Other consumer goods" credit CAGO			
Period	Average finance rate (per cent)	Average amount financed (dollars)	Average maturity (months)	Average finance rate (per cent)	Average amount financed (dollars)	Average maturity (months)	Average finance rate (per cent)	Average amount financed (dollars)	Average maturity (months)	
		59 ' ' ' ' ' ,	- Andreading and the second of	il. Teresis est est est est est est est est est es	and a second of the second of					
1972									en etting sy	
March	21.10	980	32.4	12.61	5983	102.7	19.85	369	21.0	
May	21.12	1026	32.5	12.32	6224	104.6	19.37	384	21.3	
July	21.14	1010	32.2	12.28	6347	105.9	19.44	381	21.2	
Sept.	20.94	1025	32.5	12.45	6534	108.2	19.18	397	21.3	
Nov.	21.15	1005	32.4	12.43	6476	112.4	18.90	393	21.4	
1973										
Jan.	20.89	1011	32.3	12.53	6366	112.6	19.06	385	20.9	
March	20.64	1067	33.2	12.56	6447	114.2	18.92	403	21.2	
May	20.63	1114	34.3	12.75	6631	115.9	18.88	409	21.9	
July	20.40	1147	33.6	12.79	6772	116.7	18.93	408	21.6	
Sept.	20.47	1104	33.6	12.93	6963 .	118.5	18.68	407	21.1	
Nov.	20.62	1125	34.2	13.14	6879	118.5	18.77	407	21.4	
1974					*					
Jan.	20.64	1098	33.6	13.27	6901	119.0	18.90	411	20.9	
March	20.53	1149	34 . 5	13.15	6982	119.8	18.69	449	21.7	
Мау	20.54	1207	35.6	13.08	7142	120.8	18.90	439	21.7	
July	20.74	1175	35.4	13.22	7519	123.0	19.25	431	21.2	
Sept.	20.87	1180	35.0	13.43	7670	123.8	19.31	437	20.6	
Nov.	21.11	1202	35.1	13.60	7608	122.6	19.49	436	20.4	
210 V •						-				

E.10 Supplet (continued)



Finance Rates and Other Terms on Selected Types of Consumer Instalment Credit Extended by Major Finance Companies (Not Seasonally Adjusted)

-	Р	ersonal loam	ns	Mobi	le home cred	lit	"Other consumer goods" credit		
Period	Average finance rate (per cent)	Average amount financed (dollars)	Average maturity (months)	Average finance rate (per cent)	Average amount financed (dollars)	Average maturity (months)	Average finance rate (per cent)	Average amount financed (dollars)	Average maturity (months)
				en e	and the second s				Saga,
1975							**	<u>.</u>	e 1 0 ,00
Jan.	20.99	1200	35.1	13.60	7366	120.2	19.80	425	20.3
March	20.82	1256	35.6	13.59	7479	120.4	20.00	453	20.6
May	20.72	1328	36.9	13.57	7715	121.9	19.63	468	21.5
July	20.93	1307	36.6	13.78	7644	121.1	19.87	477	21.3
Sept.	21.16	1227	36.9	13.78	7814	119.8	19.69	474	21.4
Nov.	21.09	1309	36.6	13.43	8162	122.6	19.66	475	21.3

1976