



FEDERAL RESERVE

statistical release

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OF CHICAGO

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NOVEMBER 10 1976
1976
FEDERAL RESERVE
BANK OF CHICAGO

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

PERIOD	PERSONAL LOANS			MOBILE HOME CREDIT			"OTHER CONSUMER GOODS" 1/ CREDIT		
	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)
1974									
NOVEMBER	21.11	1,202	35.1	13.60	7,608	122.6	19.49	436	20.4
1975									
FEBRUARY	...	...	...	...	...	...	...	...	...
MAY	20.72	1,328	36.9	13.57	7,715	121.9	19.63	468	21.5
AUGUST	...	...	...	...	...	...	...	...	...
NOVEMBER	21.09	1,309	36.6	13.43	8,162	122.6	19.66	475	21.3
1976									
FEBRUARY	21.13	1,317	36.7	13.18	8,210	122.8	19.58	476	21.1
MAY	20.93	1,433	37.4	13.35	8,194	122.7	19.37	511	22.9
AUGUST	20.86	1,418	37.5	13.59	8,461	124.2	19.51	525	22.4

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 "OTHER 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.