



# FEDERAL RESERVE

statistical release

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For immediate release  
August 6, 1974

DATA FILE  
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FEDERAL RESERVE BANK  
OF CHICAGO

Finance Rates and Other Terms on Selected Categories of  
Consumer Instalment Credit Extended by Finance Companies  
(Not seasonally adjusted)

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AUG 9 1974  
FEDERAL RESERVE  
BANK OF CHICAGO

Period	Customer finance rate (per cent per annum)			Average maturity (months)			Average amount financed (dollars)		
	Mobile homes	"Other consumer goods" <u>1/</u>	Personal loans	Mobile homes	"Other consumer goods" <u>1/</u>	Personal loans	Mobile homes	"Other consumer goods" <u>1/</u>	Personal loans
1973									
January	12.51	19.04	21.00	112.2	21.3	32.3	6,360	395	1,001
March	12.54	18.92	20.79	113.8	21.1	33.1	6,433	402	1,057
May	12.73	18.88	20.76	115.5	21.9	34.2	6,605	409	1,104
July	12.77	18.93	20.55	116.3	21.6	33.5	6,700	408	1,134
September	12.90	18.69	20.52	118.2	21.1	33.5	6,911	407	1,098
November	13.12	18.77	20.65	118.2	21.4	34.2	6,858	408	1,121
1974									
January	13.24	18.90	20.68	118.6	20.9	33.5	6,892	412	r 1,092
March	13.15	r 18.69	r 20.57	119.5	r 21.7	34.4	6,978	r 449	r 1,143
May	13.07	18.90	20.57	120.5	21.7	35.5	7,124	439	1,203

1/ Excludes automobiles and recreational vehicles.

r--Revised.

NOTE: The data shown on this release are compiled from a bimonthly 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 reported on an Annual Percentage Rate basis as specified in the Federal Reserve Board's Regulation Z (Truth-in-Lending).