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OF CHICAGO

FEDERAL RESERVE

statistical release

For immediate release
July 16, 1975

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

	Customer finance rate (per cent per annum)			Average maturity (months)			Average amount financed (dollars)		
	Mobile homes	"Other consumer goods" ^{1/}	Personal loans	Mobile homes	"Other consumer goods" ^{1/}	Personal loans	Mobile homes	"Other consumer goods" ^{1/}	Personal loans
1974									
May	13.07	18.90	20.57	120.5	21.7	35.5	7,124	439	1,202
July	13.21	19.24	20.78	122.7	21.2	35.4	7,500	431	1,169
September	13.42	19.30	20.93	123.6	20.6	34.9	7,658	437	1,171
November	13.60	19.49	21.16	122.5	20.4	35.1	7,599	436	1,194
1975									
January	13.60	19.80	21.09	120.1	20.2	35.1	7,369	425	1,182
March	13.59	20.00	r20.86	120.2	20.6	r35.6	7,419	453	1,249
May	13.57	19.63	20.75	121.9	21.5	36.9	7,713	469	1,322
July									

^{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's Regulation Z (Truth-in-Lending).