

**Board of Governors
of the
Federal Reserve System**

TRUTH IN LENDING

REGULATION Z

ANNUAL PERCENTAGE RATE TABLES



Volume I

TRUTH IN LENDING

Regulation Z

ANNUAL PERCENTAGE RATE TABLES

The monthly tables contained herein are applicable to transactions in which the payment period is a month, or a multiple or a fraction of a month. The weekly table is applicable to transactions in which the payment period is a week, or a multiple of a week. An annual percentage rate determined in accordance with the instructions for the use of these tables will comply with the requirements of Regulation Z.

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**BOARD OF GOVERNORS
of the
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C.
20551**

The valuable assistance of Cedric W. Kroll,
Government Actuary, United States Treasury Department,
in the preparation of these tables
is gratefully acknowledged.

FINDING THE RATE for REGULAR TRANSACTIONS

Single advance transactions involving equal payments and equal payment periods.

FC/100 = Finance charge per \$100 of amount financed = (Finance charge) × 100 divided by (Amount financed)

PAYMENT PERIOD a **MONTH** (or a **MULTIPLE** or a **FRACTION** of a **MONTH**)

Example:

Finance charge \$ 65.11

Amount financed \$332.20

Number of payments 24

Solution:

PAYMENT PERIOD a WEEK (or a MULTIPLE of a WEEK)

Proceed as in the example above except use the *weekly* table in step (2). In step (3) divide by 2 if the payments are every 2 weeks, by 3 if they are every 3 weeks, etc.

*If the FC/100 falls exactly halfway between two adjacent columns, use the higher rate. For interpolation between columns see Appendix C.

****Round to the nearest $\frac{1}{4}\%$. In case the rate falls midway between two adjacent $\frac{1}{4}\%$ values, round up if the rate was rounded down in step (2), and round down if the rate was rounded up in step (2). If interpolation is used in step (2), the quotient in step (3) may be expressed with the same degree of precision.**

REGULATION Z

COMPUTATION FORMS FOR USE WITH VOLUME I OF ANNUAL PERCENTAGE RATE TABLES

Regulation Z

Rate computation form for regular single advance transactions
as described on page 1, Volume I, of Annual Percentage Rate Tables

Number of payments =
 $FC/100 = (\text{Finance charge}) \times (100) \div (\text{Amount financed}) =$
Rate from table, using number of payments and FC/100 = %
If payments are other than monthly (or weekly) divide the rate in preceding step by number
of months (or weeks) in regular payment period = %

Applied to example on page 1 of Volume I:

Regulation Z

Rate computation form for regular single advance transactions
as described on page 1, Volume I, of Annual Percentage Rate Tables

Number of payments = 24
 $FC/100 = (\text{Finance charge}) \times (100) \div (\text{Amount financed}) =$ \$19.60
Rate from table, using number of payments and FC/100 = 17 3/4 %
If payments are other than monthly (or weekly) divide the rate in preceding step by number
of months (or weeks) in regular payment period = %

Regulation Z

Rate computation form for certain irregular transactions as
described in Appendix A, Volume I, of Annual Percentage Rate Tables

Number of payments =

Odd first period adjustment (if any), page A2 =

Odd first and/or final payment adjustment (if any), page A3 =

Adjusted number of payments = sum of preceding three lines =

FC/100 from page A4 =

Rate from table, based on preceding two lines* = %

If payments are other than monthly (or weekly) divide the rate in preceding step by
number of months (or weeks) in regular payment period = %

*Observe Note at bottom of page A1 for selecting the correct payment line.

Applied to example on page A1 of Volume I:

Regulation Z

Rate computation form for certain irregular transactions as
described in Appendix A, Volume I, of Annual Percentage Rate Tables

Number of payments = 18

Odd first period adjustment (if any), page A2 = +3.4

Odd first and/or final payment adjustment (if any), page A3 = -.9

Adjusted number of payments = sum of preceding three lines = 20.5

FC/100 from page A4 = \$14.47

Rate from table, based on preceding two lines* = 16 %

If payments are other than monthly (or weekly) divide the rate in preceding step by
number of months (or weeks) in regular payment period = %

*Observe Note at bottom of page A1 for selecting the correct payment line.

Regulation Z

Finance charge computation form for regular single advance transactions
as described in Appendix B, Volume I, of Annual Percentage Rate Tables

Desired rate =%
Desired rate multiplied by number of months (or weeks) in regular payment period =%

Number of payments =

FC/100 from rate table, based on preceding two lines =

Finance charge = (Preceding line) x (Amount financed) ÷ (100) =

Level payment =
(Preceding line + Amount financed) ÷ (Number of payments) =

Applied to example on page B1 of Volume I:

Regulation Z

Finance charge computation form for regular single advance transactions
as described in Appendix B, Volume I, of Annual Percentage Rate Tables

Desired rate = 16 %

Desired rate multiplied by number of months (or weeks) in regular payment period = 16 %

Number of payments = 11

FC/100 from rate table, based on preceding two lines = \$8.18

Finance charge = (Preceding line) x (Amount financed) ÷ (100) = \$9.02

Level payment =
(Preceding line + Amount financed) ÷ (Number of payments) = \$10.85

Regulation Z

Unearned finance charge computation form
for transactions with regular payments remaining; as described in
Appendix C, Volume I, of Annual Percentage Rate Tables

Total dollar amount of remaining payments =

Original transaction rate = %

Multiply rate by number of months (or weeks) in
a regular payment period = %

Number of payments remaining =

FC/100 from rate table, based on preceding two lines =

Unearned finance charge =
(Total amount of remaining payments) \times (FC/100) \div (100+FC/100) =

Applied to example on page C1 of Volume I:

Regulation Z

Unearned finance charge computation form
for transactions with regular payments remaining, as described in
Appendix C, Volume I, of Annual Percentage Rate Tables

Total dollar amount of remaining payments = \$ 120

Original transaction rate = 16 %

Multiply rate by number of months (or weeks) in
a regular payment period = 16 %

Number of payments remaining = 6

FC/100 from rate table, based on preceding two lines = \$ 4.72

Unearned finance charge =
(Total amount of remaining payments) \times (FC/100) \div (100+FC/100) = \$ 5.41

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-101-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																	
1	0.17	0.19	0.21	0.23	0.25	0.27	0.29	0.31	0.33	0.35	0.37	0.40	0.42	0.44	0.46	0.48	
2	0.25	0.28	0.31	0.34	0.38	0.41	0.44	0.47	0.50	0.53	0.56	0.59	0.63	0.66	0.69	0.72	
3	0.33	0.38	0.42	0.46	0.50	0.54	0.58	0.63	0.67	0.71	0.75	0.79	0.83	0.88	0.92	0.96	
4	0.42	0.47	0.52	0.57	0.63	0.68	0.73	0.78	0.83	0.89	0.94	0.99	1.04	1.10	1.15	1.20	
5	0.50	0.56	0.63	0.69	0.75	0.81	0.88	0.94	1.00	1.07	1.13	1.19	1.25	1.32	1.39	1.44	
6	0.58	0.66	0.73	0.80	0.88	0.95	1.02	1.10	1.17	1.24	1.32	1.39	1.46	1.54	1.61	1.68	
7	0.67	0.75	0.84	0.92	1.00	1.09	1.17	1.25	1.34	1.42	1.51	1.59	1.67	1.76	1.84	1.93	
8	0.75	0.85	0.94	1.03	1.13	1.22	1.32	1.41	1.51	1.60	1.69	1.79	1.88	1.98	2.07	2.17	
9	0.84	0.94	1.04	1.15	1.25	1.36	1.46	1.57	1.67	1.78	1.88	1.99	2.09	2.20	2.31	2.41	
10	0.92	1.03	1.15	1.26	1.38	1.50	1.61	1.73	1.84	1.96	2.07	2.19	2.31	2.42	2.54	2.65	
11	1.00	1.13	1.25	1.38	1.51	1.63	1.76	1.88	2.01	2.14	2.26	2.39	2.52	2.64	2.77	2.90	
12	1.09	1.22	1.36	1.50	1.63	1.77	1.91	2.04	2.18	2.32	2.45	2.59	2.73	2.87	3.00	3.14	
13	1.17	1.32	1.46	1.61	1.76	1.91	2.05	2.20	2.35	2.50	2.64	2.79	2.94	3.09	3.24	3.39	
14	1.25	1.41	1.57	1.73	1.89	2.04	2.20	2.36	2.52	2.68	2.84	2.99	3.15	3.31	3.47	3.63	
15	1.34	1.51	1.67	1.84	2.01	2.18	2.35	2.52	2.69	2.86	3.03	3.20	3.37	3.54	3.71	3.88	
16	1.42	1.60	1.78	1.96	2.14	2.32	2.50	2.68	2.86	3.04	3.22	3.40	3.58	3.76	3.94	4.12	
17	1.51	1.70	1.89	2.08	2.26	2.46	2.65	2.84	3.03	3.22	3.41	3.60	3.79	3.98	4.18	4.37	
18	1.59	1.79	1.99	2.19	2.39	2.59	2.79	2.99	3.20	3.40	3.60	3.80	4.00	4.21	4.41	4.61	
19	1.67	1.89	2.10	2.31	2.52	2.73	2.94	3.15	3.37	3.58	3.79	4.01	4.22	4.43	4.65	4.86	
20	1.76	1.98	2.20	2.42	2.65	2.87	3.09	3.31	3.54	3.76	3.98	4.21	4.43	4.66	4.88	5.11	
21	1.84	2.08	2.31	2.54	2.77	3.01	3.24	3.47	3.71	3.94	4.18	4.41	4.65	4.88	5.12	5.35	
22	1.93	2.17	2.41	2.66	2.90	3.14	3.39	3.63	3.88	4.12	4.37	4.62	4.86	5.11	5.36	5.60	
23	2.01	2.27	2.52	2.77	3.03	3.28	3.54	3.79	4.05	4.31	4.56	4.82	5.08	5.33	5.59	5.85	
24	2.10	2.36	2.62	2.89	3.15	3.42	3.69	3.95	4.22	4.49	4.75	5.02	5.29	5.56	5.83	6.10	
25	2.18	2.46	2.73	3.01	3.28	3.56	3.84	4.11	4.39	4.67	4.95	5.23	5.51	5.79	6.07	6.35	
26	2.27	2.55	2.84	3.12	3.41	3.70	3.99	4.27	4.56	4.85	5.14	5.43	5.72	6.01	6.31	6.60	
27	2.35	2.65	2.94	3.24	3.54	3.84	4.13	4.43	4.73	5.03	5.34	5.64	5.94	6.24	6.54	6.85	
28	2.43	2.74	3.05	3.36	3.67	3.97	4.28	4.59	4.91	5.22	5.53	5.84	6.15	6.47	6.78	7.10	
29	2.52	2.84	3.16	3.47	3.79	4.11	4.43	4.76	5.08	5.40	5.72	6.05	6.37	6.70	7.02	7.35	
30	2.60	2.93	3.26	3.59	3.92	4.25	4.58	4.92	5.25	5.58	5.92	6.25	6.59	6.92	7.26	7.60	
31	2.69	3.03	3.37	3.71	4.05	4.39	4.73	5.08	5.42	5.77	6.11	6.46	6.81	7.15	7.50	7.85	
32	2.77	3.12	3.47	3.83	4.18	4.53	4.88	5.24	5.59	5.95	6.31	6.66	7.02	7.38	7.74	8.10	
33	2.86	3.22	3.58	3.94	4.31	4.67	5.04	5.40	5.77	6.13	6.50	6.87	7.24	7.61	7.98	8.35	
34	2.94	3.32	3.69	4.06	4.44	4.81	5.19	5.56	5.94	6.32	6.70	7.08	7.46	7.84	8.22	8.61	
35	3.03	3.41	3.79	4.18	4.56	4.95	5.34	5.72	6.11	6.50	6.89	7.28	7.68	8.07	8.46	8.86	
36	3.11	3.51	3.90	4.30	4.69	5.09	5.49	5.89	6.29	6.69	7.09	7.49	7.90	8.30	8.71	9.11	
37	3.20	3.60	4.01	4.41	4.82	5.23	5.64	6.05	6.46	6.87	7.28	7.70	8.11	8.53	8.95	9.37	
38	3.28	3.70	4.11	4.53	4.95	5.37	5.79	6.21	6.63	7.06	7.48	7.91	8.33	8.76	9.19	9.62	
39	3.37	3.79	4.22	4.65	5.08	5.51	5.94	6.37	6.81	7.24	7.68	8.11	8.55	8.99	9.43	9.87	
40	3.45	3.89	4.33	4.77	5.21	5.65	6.09	6.54	6.98	7.43	7.87	8.32	8.77	9.22	9.67	10.13	
41	3.54	3.99	4.44	4.89	5.34	5.79	6.24	6.70	7.16	7.61	8.07	8.53	8.99	9.45	9.92	10.38	
42	3.62	4.08	4.54	5.00	5.47	5.93	6.40	6.86	7.33	7.80	8.27	8.74	9.21	9.69	10.16	10.64	
43	3.71	4.18	4.65	5.12	5.60	6.07	6.55	7.03	7.50	7.98	8.47	8.95	9.43	9.92	10.41	10.89	
44	3.79	4.28	4.76	5.24	5.73	6.21	6.70	7.19	7.68	8.17	8.66	9.16	9.65	10.15	10.65	11.15	
45	3.88	4.37	4.86	5.36	5.86	6.35	6.85	7.35	7.85	8.36	8.86	9.37	9.88	10.38	10.89	11.41	
46	3.97	4.47	4.97	5.48	5.98	6.49	7.00	7.52	8.03	8.54	9.06	9.58	10.10	10.62	11.14	11.66	
47	4.05	4.56	5.08	5.60	6.11	6.63	7.16	7.68	8.20	8.73	9.26	9.79	10.32	10.85	11.39	11.92	
48	4.14	4.66	5.19	5.72	6.24	6.78	7.31	7.84	8.38	8.92	9.46	10.00	10.54	11.09	11.63	12.18	
49	4.22	4.76	5.30	5.83	6.37	6.92	7.46	8.01	8.56	9.10	9.66	10.21	10.76	11.32	11.88	12.44	
50	4.31	4.85	5.40	5.95	6.50	7.06	7.61	8.17	8.73	9.29	9.85	10.42	10.99	11.55	12.12	12.70	
51	4.39	4.95	5.51	6.07	6.64	7.20	7.77	8.34	8.91	9.48	10.05	10.63	11.21	11.79	12.37	12.95	
52	4.48	5.05	5.62	6.19	6.77	7.34	7.92	8.50	9.08	9.67	10.25	10.84	11.43	12.02	12.62	13.21	
53	4.56	5.14	5.73	6.31	6.90	7.48	8.07	8.67	9.26	9.86	10.45	11.05	11.66	12.26	12.86	13.47	
54	4.65	5.24	5.83	6.43	7.03	7.63	8.23	8.83	9.44	10.04	10.65	11.26	11.88	12.49	13.11	13.73	
55	4.74	5.34	5.94	6.55	7.16	7.77	8.38	9.00	9.61	10.23	10.85	11.48	12.10	12.73	13.36	13.99	
56	4.82	5.44	6.05	6.67	7.29	7.91	8.53	9.16	9.79	10.42	11.05	11.69	12.33	12.97	13.61	14.25	
57	4.91	5.53	6.16	6.79	7.42	8.05	8.69	9.33	9.97	10.61	11.25	11.90	12.55	13.20	13.86	14.52	
58	4.99	5.63	6.27	6.91	7.55	8.19	8.84	9.49	10.14	10.80	11.46	12.11	12.78	13.44	14.11	14.78	
59	5.08	5.73	6.38	7.03	7.68	8.34	9.00	9.66	10.32	10.99	11.66	12.33	13.00	13.68	14.36	15.04	
60	5.17	5.82	6.48	7.15	7.81	8.48	9.15	9.82	10.50	11.18	11.86	12.54	13.23	13.92	14.61	15.30	

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-102-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
1	0.50	0.52	0.54	0.56	0.58	0.60	0.62	0.65	0.67	0.69	0.71	0.73	0.75	0.77	0.79	0.81
2	0.75	0.78	0.81	0.84	0.88	0.91	0.94	0.97	1.00	1.03	1.06	1.10	1.13	1.16	1.19	1.22
3	1.00	1.04	1.09	1.13	1.17	1.21	1.25	1.29	1.34	1.38	1.42	1.46	1.50	1.55	1.59	1.63
4	1.25	1.31	1.36	1.41	1.46	1.51	1.57	1.62	1.67	1.72	1.78	1.83	1.88	1.93	1.99	2.04
5	1.50	1.57	1.63	1.69	1.76	1.82	1.88	1.95	2.01	2.07	2.13	2.20	2.26	2.32	2.39	2.45
6	1.76	1.83	1.90	1.98	2.05	2.13	2.20	2.27	2.35	2.42	2.49	2.57	2.64	2.72	2.79	2.86
7	2.01	2.09	2.18	2.26	2.35	2.43	2.52	2.60	2.68	2.77	2.85	2.94	3.02	3.11	3.19	3.28
8	2.26	2.36	2.45	2.55	2.64	2.74	2.83	2.93	3.02	3.12	3.21	3.31	3.40	3.50	3.60	3.69
9	2.52	2.62	2.73	2.83	2.94	3.05	3.15	3.26	3.37	3.47	3.57	3.68	3.79	3.89	4.00	4.11
10	2.77	2.89	3.00	3.12	3.24	3.35	3.47	3.59	3.70	3.82	3.94	4.05	4.17	4.29	4.41	4.52
11	3.02	3.15	3.28	3.41	3.53	3.66	3.79	3.92	4.04	4.17	4.30	4.43	4.56	4.68	4.81	4.94
12	3.28	3.42	3.56	3.69	3.83	3.97	4.11	4.25	4.39	4.52	4.66	4.80	4.94	5.08	5.22	5.36
13	3.53	3.68	3.83	3.98	4.13	4.28	4.43	4.58	4.73	4.88	5.03	5.18	5.33	5.48	5.63	5.78
14	3.79	3.95	4.11	4.27	4.43	4.59	4.75	4.91	5.07	5.23	5.39	5.55	5.72	5.88	6.04	6.20
15	4.05	4.22	4.39	4.56	4.73	4.90	5.07	5.24	5.42	5.59	5.76	5.93	6.10	6.28	6.45	6.62
16	4.30	4.48	4.67	4.85	5.03	5.21	5.40	5.58	5.76	5.94	6.13	6.31	6.49	6.68	6.86	7.05
17	4.56	4.75	4.95	5.14	5.33	5.52	5.72	5.91	6.11	6.30	6.49	6.69	6.88	7.08	7.27	7.47
18	4.82	5.02	5.22	5.43	5.63	5.84	6.04	6.25	6.45	6.66	6.86	7.07	7.28	7.48	7.69	7.90
19	5.07	5.29	5.50	5.72	5.94	6.15	6.37	6.58	6.80	7.02	7.23	7.45	7.67	7.89	8.10	8.32
20	5.33	5.56	5.78	6.01	6.24	6.46	6.69	6.92	7.15	7.38	7.60	7.83	8.06	8.29	8.52	8.75
21	5.59	5.83	6.07	6.30	6.54	6.78	7.02	7.26	7.50	7.74	7.97	8.21	8.46	8.70	8.94	9.18
22	5.85	6.10	6.35	6.60	6.84	7.09	7.34	7.59	7.84	8.10	8.35	8.60	8.85	9.10	9.36	9.61
23	6.11	6.37	6.63	6.89	7.15	7.41	7.67	7.93	8.19	8.46	8.72	8.98	9.25	9.51	9.77	10.04
24	6.37	6.64	6.91	7.18	7.45	7.73	8.00	8.27	8.55	8.82	9.09	9.37	9.64	9.92	10.19	10.47
25	6.63	6.91	7.19	7.48	7.76	8.04	8.33	8.61	8.90	9.18	9.47	9.75	10.04	10.33	10.62	10.90
26	6.89	7.18	7.48	7.77	8.07	8.36	8.66	8.95	9.25	9.55	9.84	10.14	10.44	10.74	11.04	11.34
27	7.15	7.46	7.76	8.07	8.37	8.68	8.99	9.29	9.60	9.91	10.22	10.53	10.84	11.15	11.46	11.77
28	7.41	7.73	8.05	8.36	8.68	9.00	9.32	9.64	9.96	10.28	10.60	10.92	11.24	11.56	11.89	12.21
29	7.67	8.00	8.33	8.66	8.99	9.32	9.65	9.98	10.31	10.64	10.97	11.31	11.64	11.98	12.31	12.65
30	7.94	8.28	8.61	8.96	9.30	9.64	9.98	10.32	10.66	11.01	11.35	11.70	12.04	12.39	12.74	13.09
31	8.20	8.55	8.90	9.25	9.60	9.96	10.31	10.67	11.02	11.38	11.73	12.09	12.45	12.81	13.17	13.53
32	8.46	8.82	9.19	9.55	9.91	10.28	10.64	11.01	11.38	11.74	12.11	12.48	12.85	13.22	13.59	13.97
33	8.73	9.10	9.47	9.85	10.22	10.60	10.98	11.36	11.73	12.11	12.49	12.88	13.26	13.64	14.02	14.41
34	8.99	9.37	9.76	10.15	10.53	10.92	11.31	11.70	12.09	12.48	12.88	13.27	13.66	14.06	14.45	14.85
35	9.25	9.65	10.05	10.45	10.85	11.25	11.65	12.05	12.45	12.85	13.26	13.66	14.07	14.48	14.89	15.29
36	9.52	9.93	10.34	10.75	11.16	11.57	11.98	12.40	12.81	13.23	13.64	14.06	14.48	14.90	15.32	15.74
37	9.78	10.20	10.63	11.05	11.47	11.89	12.32	12.74	13.17	13.60	14.03	14.46	14.89	15.32	15.75	16.19
38	10.05	10.48	10.91	11.35	11.78	12.22	12.66	13.09	13.53	13.97	14.41	14.85	15.30	15.74	16.19	16.63
39	10.32	10.76	11.20	11.65	12.10	12.54	12.99	13.44	13.89	14.35	14.80	15.25	15.71	16.17	16.62	17.08
40	10.58	11.04	11.49	11.95	12.41	12.87	13.33	13.79	14.26	14.72	15.19	15.65	16.12	16.59	17.06	17.53
41	10.85	11.32	11.78	12.25	12.72	13.20	13.67	14.14	14.62	15.10	15.57	16.05	16.53	17.01	17.50	17.98
42	11.12	11.60	12.08	12.56	13.04	13.52	14.01	14.50	14.98	15.47	15.96	16.45	16.95	17.44	17.94	18.43
43	11.38	11.87	12.37	12.86	13.36	13.85	14.35	14.85	15.35	15.85	16.35	16.86	17.36	17.87	18.38	18.89
44	11.65	12.15	12.66	13.16	13.67	14.18	14.69	15.20	15.71	16.23	16.74	17.26	17.78	18.30	18.82	19.34
45	11.92	12.44	12.95	13.47	13.99	14.51	15.03	15.55	16.08	16.61	17.13	17.66	18.19	18.73	19.26	19.79
46	12.19	12.72	13.24	13.77	14.31	14.84	15.37	15.91	16.45	16.99	17.53	18.07	18.61	19.16	19.70	20.25
47	12.46	13.00	13.54	14.08	14.62	15.17	15.72	16.26	16.81	17.37	17.92	18.47	19.03	19.59	20.15	20.71
48	12.73	13.28	13.83	14.39	14.94	15.50	16.06	16.62	17.18	17.75	18.31	18.88	19.45	20.02	20.59	21.16
49	13.00	13.56	14.13	14.69	15.26	15.83	16.40	16.98	17.55	18.13	18.71	19.29	19.87	20.45	21.04	21.62
50	13.27	13.84	14.42	15.00	15.58	16.16	16.75	17.33	17.92	18.51	19.10	19.69	20.29	20.89	21.48	22.08
51	13.54	14.13	14.72	15.31	15.90	16.50	17.09	17.69	18.29	18.89	19.50	20.10	20.71	21.32	21.93	22.55
52	13.81	14.41	15.01	15.62	16.22	16.83	17.44	18.05	18.66	19.28	19.89	20.51	21.13	21.76	22.38	23.01
53	14.08	14.69	15.31	15.92	16.54	17.16	17.78	18.41	19.03	19.66	20.29	20.92	21.56	22.19	22.83	23.47
54	14.36	14.98	15.61	16.23	16.86	17.50	18.13	18.77	19.41	20.05	20.69	21.34	21.98	22.63	23.28	23.94
55	14.63	15.26	15.90	16.54	17.19	17.83	18.48	19.13	19.78	20.43	21.09	21.75	22.41	23.07	23.73	24.40
56	14.90	15.55	16.20	16.85	17.51	18.17	18.83	19.49	20.15	20.82	21.49	22.16	22.83	23.51	24.19	24.87
57	15.17	15.84	16.50	17.17	17.83	18.50	19.18	19.85	20.53	21.21	21.89	22.58	23.26	23.95	24.64	25.34
58	15.45	16.12	16.80	17.48	18.16	18.84	19.53	20.21	20.91	21.60	22.29	22.99	23.69	24.39	25.10	25.80
59	15.72	16.41	17.10	17.79	18.48	19.18	19.88	20.58	21.28	21.99	22.70	23.41	24.12	24.84	25.55	26.27
60	16.00	16.70	17.40	18.10	18.81	19.52	20.23	20.94	21.66	22.38	23.10	23.82	24.55	25.28	26.01	26.75

**ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-103-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.83	0.85	0.87	0.90	0.92	0.94	0.96	0.98	1.00	1.02	1.04	1.06	1.08	1.10	1.12	1.15		
2	1.25	1.28	1.31	1.35	1.38	1.41	1.44	1.47	1.50	1.53	1.57	1.60	1.63	1.66	1.69	1.72		
3	1.67	1.71	1.76	1.80	1.84	1.88	1.92	1.96	2.01	2.05	2.09	2.13	2.17	2.22	2.26	2.30		
4	2.09	2.14	2.20	2.25	2.30	2.35	2.41	2.46	2.51	2.57	2.62	2.67	2.72	2.78	2.83	2.88		
5	2.51	2.58	2.64	2.70	2.77	2.83	2.89	2.96	3.02	3.08	3.15	3.21	3.27	3.34	3.40	3.46		
6	2.94	3.01	3.08	3.16	3.23	3.31	3.38	3.45	3.53	3.60	3.68	3.75	3.83	3.90	3.97	4.05		
7	3.36	3.45	3.53	3.62	3.70	3.78	3.87	3.95	4.04	4.12	4.21	4.29	4.38	4.47	4.55	4.64		
8	3.79	3.88	3.98	4.07	4.17	4.26	4.36	4.46	4.55	4.65	4.74	4.84	4.94	5.03	5.13	5.22		
9	4.21	4.32	4.43	4.53	4.64	4.75	4.85	4.96	5.07	5.17	5.28	5.39	5.49	5.60	5.71	5.82		
10	4.64	4.76	4.88	4.99	5.11	5.23	5.35	5.46	5.58	5.70	5.82	5.94	6.05	6.17	6.29	6.41		
11	5.07	5.20	5.33	5.45	5.58	5.71	5.84	5.97	6.10	6.23	6.36	6.49	6.62	6.75	6.88	7.01		
12	5.50	5.64	5.78	5.92	6.06	6.20	6.34	6.48	6.62	6.76	6.90	7.04	7.18	7.32	7.46	7.60		
13	5.93	6.08	6.23	6.38	6.53	6.68	6.84	6.99	7.14	7.29	7.44	7.59	7.75	7.90	8.05	8.20		
14	6.36	6.52	6.69	6.85	7.01	7.17	7.34	7.50	7.66	7.82	7.99	8.15	8.31	8.48	8.64	8.81		
15	6.80	6.97	7.14	7.32	7.49	7.66	7.84	8.01	8.19	8.36	8.53	8.71	8.88	9.06	9.23	9.41		
16	7.23	7.41	7.60	7.78	7.97	8.15	8.34	8.53	8.71	8.90	9.08	9.27	9.46	9.64	9.83	10.02		
17	7.67	7.86	8.06	8.25	8.45	8.65	8.84	9.04	9.24	9.44	9.63	9.83	10.03	10.23	10.43	10.63		
18	8.10	8.31	8.52	8.73	8.93	9.14	9.35	9.56	9.77	9.98	10.19	10.40	10.61	10.82	11.03	11.24		
19	8.54	8.76	8.98	9.20	9.42	9.64	9.86	10.08	10.30	10.52	10.74	10.96	11.18	11.41	11.63	11.85		
20	8.98	9.21	9.44	9.67	9.90	10.13	10.37	10.60	10.83	11.06	11.30	11.53	11.76	12.00	12.23	12.46		
21	9.42	9.66	9.90	10.15	10.39	10.63	10.88	11.12	11.36	11.61	11.85	12.10	12.34	12.59	12.84	13.08		
22	9.86	10.12	10.37	10.62	10.88	11.13	11.39	11.64	11.90	12.16	12.41	12.67	12.93	13.19	13.44	13.70		
23	10.30	10.57	10.84	11.10	11.37	11.63	11.90	12.17	12.44	12.71	12.97	13.24	13.51	13.78	14.05	14.32		
24	10.75	11.02	11.30	11.58	11.86	12.14	12.42	12.70	12.98	13.26	13.54	13.82	14.10	14.38	14.66	14.95		
25	11.19	11.48	11.77	12.06	12.35	12.64	12.93	13.22	13.52	13.81	14.10	14.40	14.69	14.98	15.28	15.57		
26	11.64	11.94	12.24	12.54	12.85	13.15	13.45	13.75	14.06	14.36	14.67	14.97	15.28	15.59	15.89	16.20		
27	12.09	12.40	12.71	13.03	13.34	13.66	13.97	14.29	14.60	14.92	15.24	15.56	15.87	16.19	16.51	16.83		
28	12.53	12.86	13.18	13.51	13.84	14.16	14.49	14.82	15.15	15.48	15.81	16.14	16.47	16.80	17.13	17.46		
29	12.98	13.32	13.66	14.00	14.33	14.67	15.01	15.35	15.70	16.04	16.38	16.72	17.07	17.41	17.75	18.10		
30	13.43	13.78	14.13	14.48	14.83	15.19	15.54	15.89	16.24	16.60	16.95	17.31	17.66	18.02	18.38	18.74		
31	13.89	14.25	14.61	14.97	15.33	15.70	16.06	16.43	16.79	17.16	17.53	17.90	18.27	18.63	19.00	19.38		
32	14.34	14.71	15.09	15.46	15.84	16.21	16.59	16.97	17.35	17.73	18.11	18.49	18.87	19.25	19.63	20.02		
33	14.79	15.18	15.57	15.95	16.34	16.73	17.12	17.51	17.90	18.29	18.69	19.08	19.47	19.87	20.26	20.66		
34	15.25	15.65	16.05	16.44	16.85	17.25	17.65	18.05	18.46	18.86	19.27	19.67	20.08	20.49	20.90	21.31		
35	15.70	16.11	16.53	16.94	17.35	17.77	18.18	18.60	19.01	19.43	19.85	20.27	20.69	21.11	21.53	21.95		
36	16.16	16.58	17.01	17.43	17.86	18.29	18.71	19.14	19.57	20.00	20.43	20.87	21.30	21.73	22.17	22.60		
37	16.62	17.06	17.49	17.93	18.37	18.81	19.25	19.69	20.13	20.58	21.02	21.46	21.91	22.36	22.81	23.25		
38	17.08	17.53	17.98	18.43	18.88	19.33	19.78	20.24	20.69	21.15	21.61	22.07	22.52	22.99	23.45	23.91		
39	17.54	18.00	18.46	18.93	19.39	19.86	20.32	20.79	21.26	21.73	22.20	22.67	23.14	23.61	24.09	24.56		
40	18.00	18.48	18.95	19.43	19.90	20.38	20.86	21.34	21.82	22.30	22.79	23.27	23.76	24.25	24.73	25.22		
41	18.47	18.95	19.44	19.93	20.42	20.91	21.40	21.89	22.39	22.88	23.38	23.88	24.38	24.88	25.38	25.88		
42	18.93	19.43	19.93	20.43	20.93	21.44	21.94	22.45	22.96	23.47	23.98	24.49	25.00	25.51	26.03	26.55		
43	19.40	19.91	20.42	20.94	21.45	21.97	22.49	23.01	23.53	24.05	24.57	25.10	25.62	26.15	26.68	27.21		
44	19.86	20.39	20.91	21.44	21.97	22.50	23.03	23.57	24.10	24.64	25.17	25.71	26.25	26.79	27.33	27.88		
45	20.33	20.87	21.41	21.95	22.49	23.03	23.58	24.12	24.67	25.22	25.77	26.32	26.88	27.43	27.99	28.55		
46	20.80	21.35	21.90	22.46	23.01	23.57	24.13	24.69	25.25	25.81	26.37	26.94	27.51	28.08	28.65	29.22		
47	21.27	21.83	22.40	22.97	23.53	24.10	24.68	25.25	25.82	26.40	26.98	27.56	28.14	28.72	29.31	29.89		
48	21.74	22.32	22.90	23.48	24.06	24.64	25.23	25.81	26.40	26.99	27.58	28.18	28.77	29.37	29.97	30.57		
49	22.21	22.80	23.39	23.99	24.58	25.18	25.78	26.38	26.98	27.59	28.19	28.80	29.41	30.02	30.63	31.24		
50	22.69	23.29	23.89	24.50	25.11	25.72	26.33	26.95	27.56	28.18	28.80	29.42	30.04	30.67	31.29	31.92		
51	23.16	23.78	24.40	25.02	25.64	26.26	26.89	27.52	28.15	28.78	29.41	30.05	30.68	31.32	31.96	32.60		
52	23.64	24.27	24.90	25.53	26.17	26.81	27.45	28.09	28.73	29.38	30.02	30.67	31.32	31.98	32.63	33.29		
53	24.11	24.76	25.40	26.05	26.70	27.35	28.00	28.66	29.32	29.98	30.64	31.30	31.97	32.63	33.30	33.97		
54	24.59	25.25	25.91	26.57	27.23	27.90	28.56	29.23	29.91	30.58	31.25	31.93	32.61	33.29	33.98	34.66		
55	25.07	25.74	26.41	27.09	27.77	28.44	29.13	29.81	30.50	31.18	31.87	32.56	33.26	33.95	34.65	35.35		
56	25.55	26.23	26.92	27.61	28.30	28.99	29.69	30.39	31.09	31.79	32.49	33.20	33.91	34.62	35.33	36.04		
57	26.03	26.73	27.43	28.13	28.84	29.54	30.25	30.97	31.68	32.39	33.11	33.83	34.56	35.28	36.01	36.74		
58	26.51	27.23	27.94	28.66	29.37	30.10	30.82	31.55	32.27	33.00	33.74	34.47	35.21	35.95	36.69	37.43		
59	27.00	27.72	28.45	29.18	29.91	30.65	31.39	32.13	32.87	33.61	34.36	35.11	35.86	36.62	37.37	38.13		
60	27.48	28.22	28.96	29.71	30.45	31.20	31.96	32.71	33.47	34.23	34.99	35.75	36.52	37.29	38.06	38.83		

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-104-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	1.17	1.19	1.21	1.23	1.25	1.27	1.29	1.31	1.33	1.35	1.37	1.40	1.42	1.44	1.46	1.48		
2	1.75	1.78	1.82	1.85	1.88	1.91	1.94	1.97	2.00	2.04	2.07	2.10	2.13	2.16	2.19	2.22		
3	2.34	2.38	2.43	2.47	2.51	2.55	2.59	2.64	2.68	2.72	2.76	2.80	2.85	2.89	2.93	2.97		
4	2.93	2.99	3.04	3.09	3.14	3.20	3.25	3.30	3.36	3.41	3.46	3.51	3.57	3.62	3.67	3.73		
5	3.53	3.59	3.65	3.72	3.78	3.84	3.91	3.97	4.04	4.10	4.16	4.23	4.29	4.35	4.42	4.48		
6	4.12	4.20	4.27	4.35	4.42	4.49	4.57	4.64	4.72	4.79	4.87	4.94	5.02	5.09	5.17	5.24		
7	4.72	4.81	4.89	4.98	5.06	5.15	5.23	5.32	5.40	5.49	5.58	5.66	5.75	5.83	5.92	6.00		
8	5.32	5.42	5.51	5.61	5.71	5.80	5.90	6.00	6.09	6.19	6.29	6.38	6.48	6.58	6.67	6.77		
9	5.92	6.03	6.14	6.25	6.35	6.46	6.57	6.68	6.78	6.89	7.00	7.11	7.22	7.32	7.43	7.54		
10	6.53	6.65	6.77	6.88	7.00	7.12	7.24	7.36	7.48	7.60	7.72	7.84	7.96	8.08	8.19	8.31		
11	7.14	7.27	7.40	7.53	7.66	7.79	7.92	8.05	8.18	8.31	8.44	8.57	8.70	8.83	8.96	9.09		
12	7.74	7.89	8.03	8.17	8.31	8.45	8.59	8.74	8.88	9.02	9.16	9.30	9.45	9.59	9.73	9.87		
13	8.36	8.51	8.66	8.81	8.97	9.12	9.27	9.43	9.58	9.73	9.89	10.04	10.20	10.35	10.50	10.66		
14	8.97	9.13	9.30	9.46	9.63	9.79	9.96	10.12	10.29	10.45	10.62	10.78	10.95	11.11	11.28	11.45		
15	9.59	9.76	9.94	10.11	10.29	10.47	10.64	10.82	11.00	11.17	11.35	11.53	11.71	11.88	12.06	12.24		
16	10.20	10.39	10.58	10.77	10.95	11.14	11.33	11.52	11.71	11.90	12.09	12.28	12.46	12.65	12.84	13.03		
17	10.82	11.02	11.22	11.42	11.62	11.82	12.02	12.22	12.42	12.62	12.83	13.03	13.23	13.43	13.63	13.83		
18	11.45	11.66	11.87	12.08	12.29	12.50	12.72	12.93	13.14	13.35	13.57	13.78	13.99	14.21	14.42	14.64		
19	12.07	12.30	12.52	12.74	12.97	13.19	13.41	13.64	13.86	14.09	14.31	14.54	14.76	14.99	15.22	15.44		
20	12.70	12.93	13.17	13.41	13.64	13.88	14.11	14.35	14.59	14.82	15.06	15.30	15.54	15.77	16.01	16.25		
21	13.33	13.58	13.82	14.07	14.32	14.57	14.82	15.06	15.31	15.56	15.81	16.06	16.31	16.56	16.81	17.07		
22	13.96	14.22	14.48	14.74	15.00	15.26	15.52	15.78	16.04	16.30	16.57	16.83	17.09	17.36	17.62	17.88		
23	14.59	14.87	15.14	15.41	15.68	15.96	16.23	16.50	16.78	17.05	17.32	17.60	17.88	18.15	18.43	18.70		
24	15.23	15.51	15.80	16.08	16.37	16.65	16.94	17.22	17.51	17.80	18.09	18.37	18.66	18.95	19.24	19.53		
25	15.87	16.17	16.46	16.76	17.06	17.35	17.65	17.95	18.25	18.55	18.85	19.15	19.45	19.75	20.05	20.36		
26	16.51	16.82	17.13	17.44	17.75	18.06	18.37	18.68	18.99	19.30	19.62	19.93	20.24	20.56	20.87	21.19		
27	17.15	17.47	17.80	18.12	18.44	18.76	19.09	19.41	19.74	20.06	20.39	20.71	21.04	21.37	21.69	22.02		
28	17.80	18.13	18.47	18.80	19.14	19.47	19.81	20.15	20.48	20.82	21.16	21.50	21.84	22.18	22.52	22.86		
29	18.45	18.79	19.14	19.49	19.83	20.18	20.53	20.88	21.23	21.58	21.94	22.29	22.64	22.99	23.35	23.70		
30	19.10	19.45	19.81	20.17	20.54	20.90	21.26	21.62	21.99	22.35	22.72	23.08	23.45	23.81	24.18	24.55		
31	19.75	20.12	20.49	20.87	21.24	21.61	21.99	22.37	22.74	23.12	23.50	23.88	24.26	24.64	25.02	25.40		
32	20.40	20.79	21.17	21.56	21.95	22.33	22.72	23.11	23.50	23.89	24.28	24.68	25.07	25.46	25.86	26.25		
33	21.06	21.46	21.85	22.25	22.65	23.06	23.46	23.86	24.26	24.67	25.07	25.48	25.88	26.29	26.70	27.11		
34	21.72	22.13	22.54	22.95	23.37	23.78	24.19	24.61	25.03	25.44	25.86	26.28	26.70	27.12	27.54	27.97		
35	22.38	22.80	23.23	23.65	24.08	24.51	24.94	25.36	25.79	26.23	26.66	27.09	27.52	27.96	28.39	28.83		
36	23.04	23.48	23.92	24.35	24.80	25.24	25.68	26.12	26.57	27.01	27.46	27.90	28.35	28.80	29.25	29.70		
37	23.70	24.16	24.61	25.06	25.51	25.97	26.42	26.88	27.34	27.80	28.26	28.72	29.18	29.64	30.10	30.57		
38	24.37	24.84	25.30	25.77	26.24	26.70	27.17	27.64	28.11	28.59	29.06	29.53	30.01	30.49	30.96	31.44		
39	25.04	25.52	26.00	26.48	26.96	27.44	27.92	28.41	28.89	29.38	29.87	30.36	30.85	31.34	31.83	32.32		
40	25.71	26.20	26.70	27.19	27.69	28.18	28.68	29.18	29.68	30.18	30.68	31.19	31.68	32.19	32.69	33.20		
41	26.39	26.89	27.40	27.91	28.41	28.92	29.44	29.95	30.46	30.97	31.49	32.01	32.52	33.04	33.56	34.08		
42	27.06	27.58	28.10	28.62	29.15	29.67	30.19	30.72	31.25	31.78	32.31	32.84	33.37	33.90	34.44	34.97		
43	27.74	28.27	28.81	29.34	29.88	30.42	30.96	31.50	32.04	32.58	33.13	33.67	34.22	34.76	35.31	35.86		
44	28.42	28.97	29.52	30.07	30.62	31.17	31.72	32.28	32.83	33.39	33.95	34.51	35.07	35.63	36.19	36.76		
45	29.11	29.67	30.23	30.79	31.36	31.92	32.49	33.06	33.63	34.20	34.77	35.35	35.92	36.50	37.08	37.66		
46	29.79	30.36	30.94	31.52	32.10	32.68	33.26	33.84	34.43	35.01	35.60	36.19	36.78	37.37	37.96	38.56		
47	30.48	31.07	31.66	32.25	32.84	33.44	34.03	34.63	35.23	35.83	36.43	37.04	37.64	38.25	38.86	39.46		
48	31.17	31.77	32.37	32.98	33.59	34.20	34.81	35.42	36.03	36.65	37.27	37.88	38.50	39.13	39.75	40.37		
49	31.86	32.48	33.09	33.71	34.34	34.96	35.59	36.21	36.84	37.47	38.10	38.74	39.37	40.01	40.65	41.29		
50	32.55	33.18	33.82	34.45	35.09	35.73	36.37	37.01	37.65	38.30	38.94	39.59	40.24	40.89	41.55	42.20		
51	33.25	33.89	34.54	35.19	35.84	36.49	37.15	37.81	38.46	39.12	39.79	40.45	41.11	41.78	42.45	43.12		
52	33.95	34.61	35.27	35.93	36.60	37.27	37.94	38.61	39.28	39.96	40.63	41.31	41.99	42.67	43.36	44.04		
53	34.65	35.32	36.00	36.68	37.36	38.04	38.72	39.41	40.10	40.79	41.48	42.17	42.87	43.57	44.27	44.97		
54	35.35	36.04	36.73	37.42	38.12	38.82	39.52	40.22	40.92	41.63	42.33	43.04	43.75	44.47	45.18	45.90		
55	36.05	36.76	37.46	38.17	38.88	39.60	40.31	41.03	41.74	42.47	43.19	43.91	44.64	45.37	46.10	46.83		
56	36.76	37.48	38.20	38.92	39.65	40.38	41.11	41.84	42.57	43.31	44.05	44.79	45.53	46.27	47.02	47.77		
57	37.47	38.20	38.94	39.68	40.42	41.16	41.91	42.65	43.40	44.15	44.91	45.66	46.42	47.18	47.94	48.71		
58	38.18	38.93	39.68	40.43	41.19	41.95	42.71	43.47	44.23	45.00	45.77	46.54	47.32	48.09	48.87	49.65		
59	38.89	39.66	40.42	41.19	41.96	42.74	43.51	44.29	45.07	45.85	46.64	47.42	48.21	49.01	49.80	50.60		
60	39.61	40.39	41.17	41.95	42.74	43.53	44.32	45.11	45.91	46.71	47.51	48.31	49.12	49.92	50.73	51.55		

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-105-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
1	1.50	1.52	1.54	1.56	1.58	1.60	1.62	1.65	1.67	1.69	1.71	1.73	1.75	1.77	1.79	1.81				
2	2.26	2.29	2.32	2.35	2.38	2.41	2.44	2.48	2.51	2.54	2.57	2.60	2.63	2.66	2.70	2.73				
3	3.01	3.06	3.10	3.14	3.18	3.23	3.27	3.31	3.35	3.39	3.44	3.48	3.52	3.56	3.60	3.65				
4	3.78	3.83	3.88	3.94	3.99	4.04	4.10	4.15	4.20	4.25	4.31	4.36	4.41	4.47	4.52	4.57				
5	4.54	4.61	4.67	4.74	4.80	4.86	4.93	4.99	5.06	5.12	5.18	5.25	5.31	5.37	5.44	5.50				
6	5.32	5.39	5.46	5.54	5.61	5.69	5.76	5.84	5.91	5.99	6.06	6.14	6.21	6.29	6.36	6.44				
7	6.09	6.18	6.26	6.35	6.43	6.52	6.60	6.69	6.78	6.86	6.95	7.04	7.12	7.21	7.29	7.38				
8	6.87	6.96	7.06	7.16	7.26	7.35	7.45	7.55	7.64	7.74	7.84	7.94	8.03	8.13	8.23	8.33				
9	7.65	7.76	7.87	7.97	8.08	8.19	8.30	8.41	8.52	8.63	8.73	8.84	8.95	9.06	9.17	9.28				
10	8.43	8.55	8.67	8.79	8.91	9.03	9.15	9.27	9.39	9.51	9.63	9.75	9.88	10.00	10.12	10.24				
11	9.22	9.35	9.49	9.62	9.75	9.88	10.01	10.14	10.28	10.41	10.54	10.67	10.80	10.94	11.07	11.20				
12	10.02	10.16	10.30	10.44	10.59	10.73	10.87	11.02	11.16	11.31	11.45	11.59	11.74	11.88	12.02	12.17				
13	10.81	10.97	11.12	11.28	11.43	11.59	11.74	11.90	12.05	12.21	12.36	12.52	12.67	12.83	12.99	13.14				
14	11.61	11.78	11.95	12.11	12.28	12.45	12.61	12.78	12.95	13.11	13.28	13.45	13.62	13.79	13.95	14.12				
15	12.42	12.59	12.77	12.95	13.13	13.31	13.49	13.67	13.85	14.03	14.21	14.39	14.57	14.75	14.93	15.11				
16	13.22	13.41	13.60	13.80	13.99	14.18	14.37	14.56	14.75	14.94	15.13	15.33	15.52	15.71	15.90	16.10				
17	14.04	14.24	14.44	14.64	14.85	15.05	15.25	15.46	15.66	15.86	16.07	16.27	16.48	16.68	16.89	17.09				
18	14.85	15.07	15.28	15.49	15.71	15.93	16.14	16.36	16.57	16.79	17.01	17.22	17.44	17.66	17.88	18.09				
19	15.67	15.90	16.12	16.35	16.58	16.81	17.03	17.26	17.49	17.72	17.95	18.18	18.41	18.64	18.87	19.10				
20	16.49	16.73	16.97	17.21	17.45	17.69	17.93	18.17	18.41	18.66	18.90	19.14	19.38	19.63	19.87	20.11				
21	17.32	17.57	17.82	18.07	18.33	18.58	18.83	19.09	19.34	19.60	19.85	20.11	20.36	20.62	20.87	21.13				
22	18.15	18.41	18.68	18.94	19.21	19.47	19.74	20.01	20.27	20.54	20.81	21.08	21.34	21.61	21.88	22.15				
23	18.98	19.26	19.54	19.81	20.09	20.37	20.65	20.93	21.21	21.49	21.77	22.05	22.33	22.61	22.90	23.18				
24	19.82	20.11	20.40	20.69	20.98	21.27	21.56	21.86	22.15	22.44	22.74	23.03	23.33	23.62	23.92	24.21				
25	20.66	20.96	21.27	21.57	21.87	22.18	22.48	22.79	23.10	23.40	23.71	24.02	24.32	24.63	24.94	25.25				
26	21.50	21.82	22.14	22.45	22.77	23.09	23.41	23.73	24.04	24.36	24.68	25.01	25.33	25.65	25.97	26.29				
27	22.35	22.68	23.01	23.34	23.67	24.00	24.33	24.67	25.00	25.33	25.67	26.00	26.34	26.67	27.01	27.34				
28	23.20	23.55	23.89	24.23	24.58	24.92	25.27	25.61	25.96	26.30	26.65	27.00	27.35	27.70	28.05	28.40				
29	24.06	24.41	24.77	25.13	25.49	25.84	26.20	26.56	26.92	27.28	27.64	28.00	28.37	28.73	29.09	29.46				
30	24.92	25.29	25.66	26.03	26.40	26.77	27.14	27.52	27.89	28.26	28.64	29.01	29.39	29.77	30.14	30.52				
31	25.78	26.16	26.55	26.93	27.32	27.70	28.09	28.47	28.86	29.25	29.64	30.03	30.42	30.81	31.20	31.59				
32	26.65	27.04	27.44	27.84	28.24	28.64	29.04	29.44	29.84	30.24	30.64	31.05	31.45	31.85	32.26	32.67				
33	27.52	27.93	28.34	28.75	29.16	29.57	29.99	30.40	30.82	31.23	31.65	32.07	32.49	32.91	33.33	33.75				
34	28.39	28.81	29.24	29.66	30.09	30.52	30.95	31.37	31.80	32.23	32.67	33.10	33.53	33.96	34.40	34.83				
35	29.27	29.71	30.14	30.58	31.02	31.47	31.91	32.35	32.79	33.24	33.68	34.13	34.58	35.03	35.47	35.92				
36	30.15	30.60	31.05	31.51	31.96	32.42	32.87	33.33	33.79	34.25	34.71	35.17	35.63	36.09	36.56	37.02				
37	31.03	31.50	31.97	32.43	32.90	33.37	33.84	34.32	34.79	35.26	35.74	36.21	36.69	37.16	37.64	38.12				
38	31.92	32.40	32.88	33.37	33.85	34.33	34.82	35.30	35.79	36.28	36.77	37.26	37.75	38.24	38.73	39.23				
39	32.81	33.31	33.80	34.30	34.80	35.30	35.80	36.30	36.80	37.30	37.81	38.31	38.82	39.32	39.83	40.34				
40	33.71	34.22	34.73	35.24	35.75	36.26	36.78	37.29	37.81	38.33	38.85	39.37	39.89	40.41	40.93	41.46				
41	34.61	35.13	35.66	36.18	36.71	37.24	37.77	38.30	38.83	39.36	39.89	40.43	40.96	41.50	42.04	42.58				
42	35.51	36.05	36.59	37.13	37.67	38.21	38.76	39.30	39.85	40.40	40.95	41.50	42.05	42.60	43.15	43.71				
43	36.42	36.97	37.52	38.08	38.63	39.19	39.75	40.31	40.87	41.44	42.00	42.57	43.13	43.70	44.27	44.84				
44	37.33	37.89	38.46	39.03	39.60	40.18	40.75	41.33	41.90	42.48	43.06	43.64	44.22	44.81	45.39	45.98				
45	38.24	38.82	39.41	39.99	40.58	41.17	41.75	42.35	42.94	43.53	44.13	44.72	45.32	45.92	46.52	47.12				
46	39.16	39.75	40.35	40.95	41.55	42.16	42.76	43.37	43.98	44.58	45.20	45.81	46.42	47.03	47.65	48.27				
47	40.08	40.69	41.30	41.92	42.54	43.15	43.77	44.40	45.02	45.64	46.27	46.90	47.53	48.16	48.79	49.42				
48	41.00	41.63	42.26	42.89	43.52	44.15	44.79	45.43	46.07	46.71	47.35	47.99	48.64	49.28	49.93	50.58				
49	41.93	42.57	43.22	43.86	44.51	45.16	45.81	46.46	47.12	47.77	48.43	49.09	49.75	50.41	51.08	51.74				
50	42.86	43.52	44.18	44.84	45.50	46.17	46.83	47.50	48.17	48.84	49.52	50.19	50.87	51.55	52.23	52.91				
51	43.79	44.47	45.14	45.82	46.50	47.18	47.86	48.55	49.23	49.92	50.61	51.30	51.99	52.69	53.38	54.08				
52	44.73	45.42	46.11	46.80	47.50	48.20	48.89	49.59	50.30	51.00	51.71	52.41	53.12	53.83	54.55	55.26				
53	45.67	46.38	47.08	47.79	48.50	49.22	49.93	50.65	51.37	52.09	52.81	53.53	54.26	54.98	55.71	56.44				
54	46.62	47.34	48.06	48.79	49.51	50.24	50.97	51.70	52.44	53.17	53.91	54.65	55.39	56.14	56.88	57.63				
55	47.57	48.30	49.04	49.78	50.52	51.27	52.02	52.76	53.52	54.27	55.02	55.78	56.54	57.30	58.06	58.82				
56	48.52	49.27	50.03	50.78	51.54	52.30	53.06	53.83	54.60	55.37	56.14	56.91	57.68	58.46	59.24	60.02				
57	49.47	50.24	51.01	51.79	5															

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-106-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	22.00%	22.25%	22.50%	22.75%	23.00%	23.25%	23.50%	23.75%	24.00%	24.25%	24.50%	24.75%	25.00%	25.25%	25.50%	25.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	1.83	1.85	1.87	1.90	1.92	1.94	1.96	1.98	2.00	2.02	2.04	2.06	2.08	2.10	2.12	2.15			
2	2.76	2.79	2.82	2.85	2.88	2.92	2.95	2.98	3.01	3.04	3.07	3.10	3.14	3.17	3.20	3.23			
3	3.69	3.73	3.77	3.82	3.86	3.90	3.94	3.98	4.03	4.07	4.11	4.15	4.20	4.24	4.28	4.32			
4	4.62	4.68	4.73	4.78	4.84	4.89	4.94	5.00	5.05	5.10	5.16	5.21	5.26	5.32	5.37	5.42			
5	5.57	5.63	5.69	5.76	5.82	5.89	5.95	6.02	6.08	6.14	6.21	6.27	6.34	6.40	6.46	6.53			
6	6.51	6.59	6.66	6.74	6.81	6.89	6.96	7.04	7.12	7.19	7.27	7.34	7.42	7.49	7.57	7.64			
7	7.47	7.55	7.64	7.73	7.81	7.90	7.99	8.07	8.16	8.24	8.33	8.42	8.51	8.59	8.68	8.77			
8	8.42	8.52	8.62	8.72	8.82	8.91	9.01	9.11	9.21	9.31	9.40	9.50	9.60	9.70	9.80	9.90			
9	9.39	9.50	9.61	9.72	9.83	9.94	10.04	10.15	10.26	10.37	10.48	10.59	10.70	10.81	10.92	11.03			
10	10.36	10.48	10.60	10.72	10.84	10.96	11.08	11.21	11.33	11.45	11.57	11.69	11.81	11.93	12.06	12.18			
11	11.33	11.47	11.60	11.73	11.86	12.00	12.13	12.26	12.40	12.53	12.66	12.80	12.93	13.06	13.20	13.33			
12	12.31	12.46	12.60	12.75	12.89	13.04	13.18	13.33	13.47	13.62	13.76	13.91	14.05	14.20	14.34	14.49			
13	13.30	13.46	13.61	13.77	13.93	14.08	14.24	14.40	14.55	14.71	14.87	15.03	15.18	15.34	15.50	15.66			
14	14.29	14.46	14.63	14.80	14.97	15.13	15.30	15.47	15.64	15.81	15.98	16.15	16.32	16.49	16.66	16.83			
15	15.29	15.47	15.65	15.83	16.01	16.19	16.37	16.56	16.74	16.92	17.10	17.28	17.47	17.65	17.83	18.02			
16	16.29	16.48	16.68	16.87	17.06	17.26	17.45	17.65	17.84	18.03	18.23	18.42	18.62	18.81	19.01	19.21			
17	17.30	17.50	17.71	17.92	18.12	18.33	18.53	18.74	18.95	19.16	19.36	19.57	19.78	19.99	20.20	20.40			
18	18.31	18.53	18.75	18.97	19.19	19.41	19.62	19.84	20.06	20.28	20.50	20.72	20.95	21.17	21.39	21.61			
19	19.33	19.56	19.79	20.02	20.26	20.49	20.72	20.95	21.19	21.42	21.65	21.89	22.12	22.35	22.59	22.82			
20	20.35	20.60	20.84	21.09	21.33	21.58	21.82	22.07	22.31	22.56	22.81	23.05	23.30	23.55	23.79	24.04			
21	21.38	21.64	21.90	22.16	22.41	22.67	22.93	23.19	23.45	23.71	23.97	24.23	24.49	24.75	25.01	25.27			
22	22.42	22.69	22.96	23.23	23.50	23.77	24.04	24.32	24.59	24.86	25.13	25.41	25.68	25.96	26.23	26.50			
23	23.46	23.74	24.03	24.31	24.60	24.88	25.17	25.45	25.74	26.02	26.31	26.60	26.88	27.17	27.46	27.75			
24	24.51	24.80	25.10	25.40	25.70	25.99	26.29	26.59	26.89	27.19	27.49	27.79	28.09	28.39	28.69	29.00			
25	25.56	25.87	26.18	26.49	26.80	27.11	27.43	27.74	28.05	28.36	28.68	28.99	29.31	29.62	29.94	30.25			
26	26.62	26.94	27.26	27.59	27.91	28.24	28.56	28.89	29.22	29.55	29.87	30.20	30.53	30.86	31.19	31.52			
27	27.68	28.02	28.35	28.69	29.03	29.37	29.71	30.05	30.39	30.73	31.07	31.42	31.76	32.10	32.45	32.79			
28	28.75	29.10	29.45	29.80	30.15	30.51	30.86	31.22	31.57	31.93	32.28	32.64	33.00	33.35	33.71	34.07			
29	29.82	30.19	30.55	30.92	31.28	31.65	32.02	32.39	32.76	33.13	33.50	33.87	34.24	34.61	34.98	35.36			
30	30.90	31.28	31.66	32.04	32.42	32.80	33.18	33.57	33.95	34.33	34.72	35.10	35.49	35.88	36.26	36.65			
31	31.98	32.38	32.77	33.17	33.56	33.96	34.35	34.75	35.15	35.55	35.95	36.35	36.75	37.15	37.55	37.95			
32	33.07	33.48	33.89	34.30	34.71	35.12	35.53	35.94	36.35	36.77	37.18	37.60	38.01	38.43	38.84	39.26			
33	34.17	34.59	35.01	35.44	35.86	36.29	36.71	37.14	37.57	37.99	38.42	38.85	39.28	39.71	40.14	40.58			
34	35.27	35.71	36.14	36.58	37.02	37.46	37.90	38.34	38.78	39.23	39.67	40.11	40.56	41.01	41.45	41.90			
35	36.37	36.83	37.28	37.73	38.18	38.64	39.09	39.55	40.01	40.47	40.92	41.38	41.84	42.31	42.77	43.23			
36	37.49	37.95	38.42	38.89	39.35	39.82	40.29	40.77	41.24	41.71	42.19	42.66	43.14	43.61	44.09	44.57			
37	38.60	39.08	39.56	40.05	40.53	41.02	41.50	41.99	42.48	42.96	43.45	43.94	44.43	44.93	45.42	45.91			
38	39.72	40.22	40.72	41.21	41.71	42.21	42.71	43.22	43.72	44.22	44.73	45.23	45.74	46.25	46.75	47.26			
39	40.85	41.36	41.87	42.39	42.90	43.42	43.93	44.45	44.97	45.49	46.01	46.53	47.05	47.57	48.10	48.62			
40	41.98	42.51	43.04	43.56	44.09	44.62	45.16	45.69	46.22	46.76	47.29	47.83	48.37	48.91	49.45	49.99			
41	43.12	43.66	44.20	44.75	45.29	45.84	46.39	46.94	47.48	48.04	48.59	49.14	49.69	50.25	50.80	51.36			
42	44.26	44.82	45.38	45.94	46.50	47.06	47.62	48.19	48.75	49.32	49.89	50.46	51.03	51.60	52.17	52.74			
43	45.41	45.98	46.56	47.13	47.71	48.29	48.87	49.45	50.03	50.61	51.19	51.78	52.36	52.95	53.54	54.13			
44	46.56	47.15	47.74	48.33	48.93	49.52	50.11	50.71	51.31	51.91	52.51	53.11	53.71	54.31	54.92	55.52			
45	47.72	48.33	48.93	49.54	50.15	50.76	51.37	51.98	52.59	53.21	53.82	54.44	55.06	55.68	56.30	56.92			
46	48.89	49.51	50.13	50.75	51.37	52.00	52.63	53.26	53.89	54.52	55.15	55.78	56.42	57.05	57.69	58.33			
47	50.06	50.69	51.33	51.97	52.61	53.25	53.89	54.54	55.18	55.83	56.48	57.13	57.78	58.44	59.09	59.75			
48	51.23	51.88	52.54	53.19	53.85	54.51	55.16	55.83	56.49	57.15	57.82	58.49	59.15	59.82	60.50	61.17			
49	52.41	53.08	53.75	54.42	55.09	55.77	56.44	57.12	57.80	58.48	59.16	59.85	60.53	61.22	61.91	62.60			
50	53.59	54.28	54.96	55.65	56.34	57.03	57.73	58.42	59.12	59.81	60.51	61.21	61.92	62.62	63.33	64.03			
51	54.78	55.48	56.19	56.89	57.60	58.30	59.01	59.73	60.44	61.15	61.87	62.59	63.31	64.03	64.75	65.47			
52	55.98	56.69	57.41	58.13	58.86	59.58	60.31	61.04	61.77	62.50	63.23	63.97	64.70	65.44	66.18	66.92			
53	57.18	57.91	58.65	59.38	60.12	60.87	61.61	62.35	63.10	63.85	64.60	65.35	66.11	66.86	67.62	68.38			
54	58.38	59.13	59.88	60.64	61.40	62.16	62.92	63.68	64.44	65.21	65.98	66.75	67.52	68.29	69.07	69.84			
55	59.59	60.36	61.13	61.90	62.67	63.45	64.23	65.01	65.79	66.57	67.36	68.14	68.93	69.72	70.52	71.31			
56	60.80	61.59	62.38	63.17	63.96	64.75	65.54	66.34	67.14	67.94	68.74	69.55	70.36	71.16	71.97	72.79			
57	62.02	62.83	63.63	64.44	65.25	66.06	66.87	67.68	68.50	69.32	70.14	70.96	71.78	72.61	73.44	74.27			
5																			

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-107-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	26.00%	26.25%	26.50%	26.75%	27.00%	27.25%	27.50%	27.75%	28.00%	28.25%	28.50%	28.75%	29.00%	29.25%	29.50%	29.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	2.17	2.19	2.21	2.23	2.25	2.27	2.29	2.31	2.33	2.35	2.37	2.40	2.42	2.44	2.46	2.48			
2	3.26	3.29	3.32	3.36	3.39	3.42	3.45	3.48	3.51	3.54	3.58	3.61	3.64	3.67	3.70	3.73			
3	4.36	4.41	4.45	4.49	4.53	4.58	4.62	4.66	4.70	4.74	4.79	4.83	4.87	4.91	4.96	5.00			
4	5.47	5.53	5.58	5.63	5.69	5.74	5.79	5.85	5.90	5.95	6.01	6.06	6.11	6.17	6.22	6.27			
5	6.59	6.66	6.72	6.79	6.85	6.91	6.98	7.04	7.11	7.17	7.24	7.30	7.37	7.43	7.49	7.56			
6	7.72	7.79	7.87	7.95	8.02	8.10	8.17	8.25	8.32	8.40	8.48	8.55	8.63	8.70	8.78	8.85			
7	8.85	8.94	9.03	9.11	9.20	9.29	9.37	9.46	9.55	9.64	9.72	9.81	9.90	9.98	10.07	10.16			
8	9.99	10.09	10.19	10.29	10.39	10.49	10.58	10.68	10.78	10.88	10.98	11.08	11.18	11.28	11.38	11.47			
9	11.14	11.25	11.36	11.47	11.58	11.69	11.80	11.91	12.03	12.14	12.25	12.36	12.47	12.58	12.69	12.80			
10	12.30	12.42	12.54	12.67	12.79	12.91	13.03	13.15	13.28	13.40	13.52	13.64	13.77	13.89	14.01	14.14			
11	13.46	13.60	13.73	13.87	14.00	14.13	14.27	14.40	14.54	14.67	14.81	14.94	15.08	15.21	15.35	15.48			
12	14.64	14.78	14.93	15.07	15.22	15.37	15.51	15.66	15.81	15.95	16.10	16.25	16.40	16.54	16.69	16.84			
13	15.82	15.97	16.13	16.29	16.45	16.61	16.77	16.93	17.09	17.24	17.40	17.56	17.72	17.88	18.04	18.20			
14	17.00	17.17	17.35	17.52	17.69	17.86	18.03	18.20	18.37	18.54	18.72	18.89	19.06	19.23	19.41	19.58			
15	18.20	18.38	18.57	18.75	18.93	19.12	19.30	19.48	19.67	19.85	20.04	20.22	20.41	20.59	20.78	20.96			
16	19.40	19.60	19.79	19.99	20.19	20.38	20.58	20.78	20.97	21.17	21.37	21.57	21.76	21.96	22.16	22.36			
17	20.61	20.82	21.03	21.24	21.45	21.66	21.87	22.08	22.29	22.50	22.71	22.92	23.13	23.34	23.55	23.77			
18	21.83	22.05	22.27	22.50	22.72	22.94	23.16	23.39	23.61	23.83	24.06	24.28	24.51	24.73	24.96	25.18			
19	23.06	23.29	23.53	23.76	24.00	24.23	24.47	24.71	24.94	25.18	25.42	25.65	25.89	26.13	26.37	26.61			
20	24.29	24.54	24.79	25.04	25.28	25.53	25.78	26.03	26.28	26.53	26.78	27.04	27.29	27.54	27.79	28.04			
21	25.53	25.79	26.05	26.32	26.58	26.84	27.11	27.37	27.63	27.90	28.16	28.43	28.69	28.96	29.22	29.49			
22	26.78	27.05	27.33	27.61	27.88	28.16	28.44	28.71	28.99	29.27	29.55	29.82	30.10	30.38	30.66	30.94			
23	28.04	28.32	28.61	28.90	29.19	29.48	29.77	30.07	30.36	30.65	30.94	31.23	31.53	31.82	32.11	32.41			
24	29.30	29.60	29.90	30.21	30.51	30.82	31.12	31.43	31.73	32.04	32.34	32.65	32.96	33.27	33.57	33.88			
25	30.57	30.89	31.20	31.52	31.84	32.16	32.49	32.80	33.12	33.44	33.76	34.08	34.40	34.72	35.04	35.37			
26	31.85	32.18	32.51	32.84	33.18	33.51	33.84	34.18	34.51	34.84	35.18	35.51	35.85	36.19	36.52	36.86			
27	33.14	33.48	33.83	34.17	34.52	34.87	35.21	35.56	35.91	36.26	36.61	36.96	37.31	37.66	38.01	38.36			
28	34.43	34.79	35.15	35.51	35.87	36.23	36.59	36.96	37.32	37.68	38.05	38.41	38.78	39.15	39.51	39.88			
29	35.73	36.10	36.48	36.85	37.23	37.61	37.98	38.36	38.74	39.12	39.50	39.88	40.26	40.64	41.02	41.40			
30	37.04	37.43	37.82	38.21	38.60	38.99	39.38	39.77	40.17	40.56	40.95	41.35	41.75	42.14	42.54	42.94			
31	38.35	38.76	39.16	39.57	39.97	40.38	40.79	41.19	41.60	42.01	42.42	42.83	43.24	43.65	44.06	44.48			
32	39.68	40.10	40.52	40.94	41.36	41.78	42.20	42.62	43.05	43.47	43.90	44.32	44.75	45.17	45.60	46.03			
33	41.01	41.44	41.88	42.31	42.75	43.19	43.62	44.06	44.50	44.94	45.38	45.82	46.26	46.70	47.15	47.59			
34	42.35	42.80	43.25	43.70	44.15	44.60	45.05	45.51	45.96	46.42	46.87	47.33	47.79	48.24	48.70	49.16			
35	43.69	44.16	44.62	45.09	45.56	46.02	46.49	46.96	47.43	47.90	48.37	48.85	49.32	49.79	50.27	50.74			
36	45.05	45.53	46.01	46.49	46.97	47.45	47.94	48.42	48.91	49.40	49.88	50.37	50.86	51.35	51.84	52.33			
37	46.41	46.90	47.40	47.90	48.39	48.89	49.39	49.89	50.40	50.90	51.40	51.91	52.41	52.92	53.42	53.93			
38	47.77	48.29	48.80	49.31	49.82	50.34	50.86	51.37	51.89	52.41	52.93	53.45	53.97	54.49	55.02	55.54			
39	49.15	49.68	50.20	50.73	51.26	51.79	52.33	52.86	53.39	53.93	54.46	55.00	55.54	56.08	56.62	57.16			
40	50.53	51.07	51.62	52.16	52.71	53.26	53.81	54.35	54.90	55.46	56.01	56.56	57.12	57.67	58.23	58.79			
41	51.92	52.48	53.04	53.60	54.16	54.73	55.29	55.86	56.42	56.99	57.56	58.13	58.70	59.28	59.85	60.42			
42	53.32	53.89	54.47	55.05	55.63	56.21	56.79	57.37	57.95	58.54	59.12	59.71	60.30	60.89	61.48	62.07			
43	54.72	55.31	55.90	56.50	57.09	57.69	58.29	58.89	59.49	60.09	60.69	61.30	61.90	62.51	63.11	63.72			
44	56.13	56.74	57.35	57.96	58.57	59.19	59.80	60.42	61.03	61.65	62.27	62.89	63.51	64.14	64.76	65.39			
45	57.55	58.17	58.80	59.43	60.06	60.69	61.32	61.95	62.59	63.22	63.86	64.50	65.13	65.77	66.42	67.06			
46	58.97	59.61	60.26	60.90	61.55	62.20	62.84	63.49	64.15	64.80	65.45	66.11	66.76	67.42	68.08	68.74			
47	60.40	61.06	61.72	62.38	63.05	63.71	64.38	65.05	65.71	66.38	67.06	67.73	68.40	69.08	69.75	70.43			
48	61.84	62.52	63.20	63.87	64.56	65.24	65.92	66.60	67.29	67.98	68.67	69.36	70.05	70.74	71.44	72.13			
49	63.29	63.98	64.68	65.37	66.07	66.77	67.47	68.17	68.87	69.58	70.29	70.99	71.70	72.41	73.13	73.84			
50	64.74	65.45	66.16	66.88	67.59	68.31	69.03	69.75	70.47	71.19	71.91	72.64	73.37	74.10	74.83	75.56			
51	66.20	66.93	67.66	68.39	69.12	69.86	70.59	71.33	72.07	72.81	73.55	74.29	75.04	75.78	76.53	77.28			
52	67.67	68.41	69.16	69.91	70.66	71.41	72.16	72.92	73.67	74.43	75.19	75.95	76.72	77.48	78.25	79.02			
53	69.14	69.90	70.67	71.43	72.20	72.97	73.74	74.52	75.29	76.07	76.85	77.62	78.41	79.19	79.97	80.76			
54	70.62	71.40	72.18	72.97	73.75	74.54	75.33	76.12	76.91	77.71	78.50	79.30	80.10	80.90	81.71	82.51			
55	72.11	72.91	73.71	74.51	75.31	76.12	76.92	77.73	78.55	79.36	80.17	80.99	81.81	82.63	83.45	84.27			
56	73.60	74.42	75.24	76.06	76.88	77.70	78.53	79.35	80.18	81.02	81.85	82.68	83.52	84.36	85.20	86.04			
57	75.10	75.94	76.77	77.61	78.45	79.29	80.14	80.98	81.83	82.68	83.53	84.39	85.24	86.10	86.96	87.82			
58	76.61	77.46	78.32	79.17	80.03														

**ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-108-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	30.00%	30.25%	30.50%	30.75%	31.00%	31.25%	31.50%	31.75%	32.00%	32.25%	32.50%	32.75%	33.00%	33.25%	33.50%	33.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	2.50	2.52	2.54	2.56	2.58	2.60	2.62	2.65	2.67	2.69	2.71	2.73	2.75	2.77	2.79	2.81		
2	3.77	3.80	3.83	3.86	3.89	3.92	3.95	3.99	4.02	4.05	4.08	4.11	4.14	4.18	4.21	4.24		
3	5.04	5.08	5.13	5.17	5.21	5.25	5.30	5.34	5.38	5.42	5.46	5.51	5.55	5.59	5.63	5.68		
4	6.33	6.38	6.43	6.49	6.54	6.59	6.65	6.70	6.75	6.81	6.86	6.91	6.97	7.02	7.08	7.13		
5	7.62	7.69	7.75	7.82	7.88	7.95	8.01	8.08	8.14	8.20	8.27	8.33	8.40	8.46	8.53	8.59		
6	8.93	9.01	9.08	9.16	9.23	9.31	9.39	9.46	9.54	9.61	9.69	9.77	9.84	9.92	9.99	10.07		
7	10.25	10.33	10.42	10.51	10.60	10.68	10.77	10.86	10.95	11.03	11.12	11.21	11.30	11.39	11.47	11.56		
8	11.57	11.67	11.77	11.87	11.97	12.07	12.17	12.27	12.37	12.47	12.57	12.67	12.77	12.87	12.97	13.07		
9	12.91	13.02	13.13	13.24	13.36	13.47	13.58	13.69	13.80	13.91	14.02	14.14	14.25	14.36	14.47	14.58		
10	14.26	14.38	14.50	14.63	14.75	14.87	15.00	15.12	15.24	15.37	15.49	15.62	15.74	15.86	15.99	16.11		
11	15.62	15.75	15.89	16.02	16.16	16.29	16.43	16.56	16.70	16.84	16.97	17.11	17.24	17.38	17.52	17.65		
12	16.98	17.13	17.28	17.43	17.58	17.72	17.87	18.02	18.17	18.32	18.47	18.61	18.76	18.91	19.06	19.21		
13	18.36	18.52	18.68	18.84	19.00	19.16	19.33	19.49	19.65	19.81	19.97	20.13	20.29	20.45	20.62	20.78		
14	19.75	19.92	20.10	20.27	20.44	20.62	20.79	20.96	21.14	21.31	21.49	21.66	21.83	22.01	22.18	22.36		
15	21.15	21.34	21.52	21.71	21.89	22.08	22.27	22.45	22.64	22.83	23.01	23.20	23.39	23.58	23.76	23.95		
16	22.56	22.76	22.96	23.16	23.35	23.55	23.75	23.95	24.15	24.35	24.55	24.75	24.96	25.16	25.36	25.56		
17	23.98	24.19	24.40	24.61	24.83	25.04	25.25	25.47	25.68	25.89	26.11	26.32	26.53	26.75	26.96	27.18		
18	25.41	25.63	25.86	26.08	26.31	26.54	26.76	26.99	27.22	27.44	27.67	27.90	28.13	28.35	28.58	28.81		
19	26.85	27.08	27.32	27.56	27.80	28.04	28.28	28.52	28.76	29.00	29.25	29.49	29.73	29.97	30.21	30.45		
20	28.29	28.55	28.80	29.05	29.31	29.56	29.81	30.07	30.32	30.58	30.83	31.09	31.34	31.60	31.86	32.11		
21	29.75	30.02	30.29	30.55	30.82	31.09	31.36	31.62	31.89	32.16	32.43	32.70	32.97	33.24	33.51	33.78		
22	31.22	31.50	31.78	32.06	32.35	32.63	32.91	33.19	33.48	33.76	34.04	34.33	34.61	34.89	35.18	35.46		
23	32.70	33.00	33.29	33.59	33.88	34.18	34.48	34.77	35.07	35.37	35.66	35.96	36.26	36.56	36.86	37.16		
24	34.19	34.50	34.81	35.12	35.43	35.74	36.05	36.36	36.67	36.99	37.30	37.61	37.92	38.24	38.55	38.87		
25	35.69	36.01	36.34	36.66	36.99	37.31	37.64	37.96	38.29	38.62	38.94	39.27	39.60	39.93	40.26	40.59		
26	37.20	37.54	37.88	38.21	38.55	38.89	39.23	39.58	39.92	40.26	40.60	40.94	41.29	41.63	41.97	42.32		
27	38.72	39.07	39.42	39.78	40.13	40.49	40.84	41.20	41.56	41.91	42.27	42.63	42.99	43.34	43.70	44.06		
28	40.25	40.61	40.98	41.35	41.72	42.09	42.46	42.83	43.20	43.58	43.95	44.32	44.70	45.07	45.45	45.82		
29	41.78	42.17	42.55	42.94	43.32	43.71	44.09	44.48	44.87	45.25	45.64	46.03	46.42	46.81	47.20	47.59		
30	43.33	43.73	44.13	44.53	44.93	45.33	45.73	46.13	46.54	46.94	47.34	47.75	48.15	48.56	48.96	49.37		
31	44.89	45.30	45.72	46.13	46.55	46.97	47.38	47.80	48.22	48.64	49.06	49.48	49.90	50.32	50.74	51.17		
32	46.46	46.89	47.32	47.75	48.18	48.61	49.05	49.48	49.91	50.35	50.78	51.22	51.66	52.09	52.53	52.97		
33	48.04	48.48	48.93	49.37	49.82	50.27	50.72	51.17	51.62	52.07	52.52	52.97	53.43	53.88	54.33	54.79		
34	49.62	50.08	50.55	51.01	51.47	51.94	52.40	52.87	53.33	53.80	54.27	54.74	55.21	55.68	56.15	56.62		
35	51.22	51.70	52.17	52.65	53.13	53.61	54.09	54.58	55.06	55.54	56.03	56.51	57.00	57.48	57.97	58.46		
36	52.83	53.32	53.81	54.31	54.80	55.30	55.80	56.30	56.80	57.30	57.80	58.30	58.80	59.30	59.81	60.31		
37	54.44	54.95	55.46	55.97	56.49	57.00	57.51	58.03	58.54	59.06	59.58	60.10	60.62	61.14	61.66	62.18		
38	56.07	56.59	57.12	57.65	58.18	58.71	59.24	59.77	60.30	60.84	61.37	61.90	62.44	62.98	63.52	64.06		
39	57.70	58.24	58.79	59.33	59.88	60.42	60.97	61.52	62.07	62.62	63.17	63.72	64.28	64.83	65.39	65.94		
40	59.34	59.90	60.47	61.03	61.59	62.15	62.72	63.28	63.85	64.42	64.99	65.56	66.13	66.70	67.27	67.84		
41	61.00	61.57	62.15	62.73	63.31	63.89	64.47	65.06	65.64	66.22	66.81	67.40	67.99	68.57	69.16	69.76		
42	62.66	63.25	63.85	64.44	65.04	65.64	66.24	66.84	67.44	68.04	68.65	69.25	69.86	70.46	71.07	71.68		
43	64.33	64.94	65.56	66.17	66.78	67.40	68.01	68.63	69.25	69.87	70.49	71.11	71.74	72.36	72.99	73.61		
44	66.01	66.64	67.27	67.90	68.53	69.17	69.80	70.43	71.07	71.71	72.35	72.99	73.63	74.27	74.91	75.56		
45	67.70	68.35	69.00	69.64	70.29	70.94	71.60	72.25	72.90	73.56	74.21	74.87	75.53	76.19	76.85	77.52		
46	69.40	70.07	70.73	71.40	72.06	72.73	73.40	74.07	74.74	75.42	76.09	76.77	77.44	78.12	78.80	79.48		
47	71.11	71.79	72.47	73.16	73.84	74.53	75.22	75.90	76.60	77.29	77.98	78.67	79.37	80.07	80.76	81.46		
48	72.83	73.53	74.23	74.93	75.63	76.34	77.04	77.75	78.46	79.17	79.88	80.59	81.30	82.02	82.74	83.45		
49	74.55	75.27	75.99	76.71	77.43	78.15	78.88	79.60	80.33	81.06	81.79	82.52	83.25	83.98	84.72	85.45		
50	76.29	77.02	77.76	78.50	79.24	79.98	80.72	81.46	82.21	82.96	83.70	84.45	85.20	85.96	86.71	87.47		
51	78.03	78.79	79.54	80.30	81.06	81.81	82.58	83.34	84.10	84.87	85.63	86.40	87.17	87.94	88.71	89.49		
52	79.79	80.56	81.33	82.11	82.88	83.66	84.44	85.22	86.00	86.79	87.57	88.36	89.15	89.94	90.73	91.52		
53	81.55	82.34	83.13	83.92	84.72	85.51	86.31	87.11	87.91	88.72	89.52	90.33	91.13	91.94	92.75	93.57		
54	83.32	84.13	84.94	85.75	86.56	87.38	88.19	89.01	89.83	90.66	91.48	92.30	93.13	93.96	94.79	95.62		
55	85.10	85.93	86.75	87.58	88.42	89.25	90.09	90.92	91.76	92.60	93.45	94.29	95.14	95.99	96.83	97.69		
56	86.89	87.73	88.58	89.43	90.28	91.13	91.99	92.84	93.70	94.56	95.43	96.29	97.15	98.02	98.89	99.76		
57	88.68	89.55	90.41	91.28	92.15	93.02	93.90	94.77	95.65	96.53	97.41	98.30	99.18	100.07	100.96	101.85		
58	90.49	91.37	92.26	93.14	94.03	94.92	95.82	96.71	97.61	98.51	99.41	100.31	101.22	102.12	103.03	103.94		
59	92.30	93.20	9															

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-109-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	34.00%	34.25%	34.50%	34.75%	35.00%	35.25%	35.50%	35.75%	36.00%	36.25%	36.50%	36.75%	37.00%	37.25%	37.50%	37.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	2.83	2.85	2.87	2.90	2.92	2.94	2.96	2.98	3.00	3.02	3.04	3.06	3.08	3.10	3.12	3.15			
2	4.27	4.30	4.33	4.36	4.40	4.43	4.46	4.49	4.52	4.55	4.59	4.62	4.65	4.68	4.71	4.74			
3	5.72	5.76	5.80	5.85	5.89	5.93	5.97	6.02	6.06	6.10	6.14	6.19	6.23	6.27	6.31	6.36			
4	7.18	7.24	7.29	7.34	7.40	7.45	7.50	7.56	7.61	7.66	7.72	7.77	7.83	7.88	7.93	7.99			
5	8.66	8.72	8.79	8.85	8.92	8.98	9.05	9.11	9.18	9.24	9.31	9.37	9.44	9.50	9.57	9.63			
6	10.15	10.22	10.30	10.38	10.45	10.53	10.61	10.68	10.76	10.83	10.91	10.99	11.06	11.14	11.22	11.29			
7	11.65	11.74	11.83	11.91	12.00	12.09	12.18	12.27	12.35	12.44	12.53	12.62	12.71	12.80	12.88	12.97			
8	13.17	13.27	13.36	13.46	13.56	13.66	13.76	13.86	13.97	14.07	14.17	14.27	14.37	14.47	14.57	14.67			
9	14.69	14.81	14.92	15.03	15.14	15.25	15.37	15.48	15.59	15.70	15.82	15.93	16.04	16.15	16.27	16.38			
10	16.24	16.36	16.48	16.61	16.73	16.86	16.98	17.11	17.23	17.36	17.48	17.60	17.73	17.85	17.98	18.10			
11	17.79	17.93	18.06	18.20	18.34	18.47	18.61	18.75	18.89	19.02	19.16	19.30	19.43	19.57	19.71	19.85			
12	19.36	19.51	19.66	19.81	19.96	20.11	20.25	20.40	20.55	20.70	20.85	21.00	21.15	21.31	21.46	21.61			
13	20.94	21.10	21.26	21.43	21.59	21.75	21.91	22.08	22.24	22.40	22.56	22.73	22.89	23.05	23.22	23.38			
14	22.53	22.71	22.88	23.06	23.23	23.41	23.59	23.76	23.94	24.11	24.29	24.47	24.64	24.82	25.00	25.17			
15	24.14	24.33	24.52	24.71	24.89	25.08	25.27	25.46	25.65	25.84	26.03	26.22	26.41	26.60	26.79	26.98			
16	25.76	25.96	26.16	26.37	26.57	26.77	26.97	27.17	27.38	27.58	27.78	27.99	28.19	28.39	28.60	28.80			
17	27.39	27.61	27.82	28.04	28.25	28.47	28.69	28.90	29.12	29.34	29.55	29.77	29.99	30.20	30.42	30.64			
18	29.04	29.27	29.50	29.73	29.96	30.19	30.42	30.65	30.88	31.11	31.34	31.57	31.80	32.03	32.26	32.49			
19	30.70	30.94	31.18	31.43	31.67	31.91	32.16	32.40	32.65	32.89	33.14	33.38	33.63	33.87	34.12	34.36			
20	32.37	32.63	32.88	33.14	33.40	33.66	33.91	34.17	34.43	34.69	34.95	35.21	35.47	35.73	35.99	36.25			
21	34.05	34.32	34.60	34.87	35.14	35.41	35.68	35.96	36.23	36.50	36.78	37.05	37.33	37.60	37.88	38.15			
22	35.75	36.04	36.32	36.61	36.89	37.18	37.47	37.76	38.04	38.33	38.62	38.91	39.20	39.49	39.78	40.07			
23	37.46	37.76	38.06	38.36	38.66	38.96	39.27	39.57	39.87	40.18	40.48	40.78	41.09	41.39	41.70	42.00			
24	39.18	39.50	39.81	40.13	40.44	40.76	41.08	41.40	41.71	42.03	42.35	42.67	42.99	43.31	43.63	43.95			
25	40.92	41.25	41.58	41.91	42.24	42.57	42.90	43.24	43.57	43.90	44.24	44.57	44.91	45.24	45.58	45.91			
26	42.66	43.01	43.36	43.70	44.05	44.40	44.74	45.09	45.44	45.79	46.14	46.49	46.84	47.19	47.54	47.89			
27	44.42	44.78	45.15	45.51	45.87	46.23	46.60	46.96	47.32	47.69	48.05	48.42	48.78	49.15	49.52	49.88			
28	46.20	46.57	46.95	47.33	47.70	48.08	48.46	48.84	49.22	49.60	49.98	50.36	50.75	51.13	51.51	51.89			
29	47.98	48.37	48.77	49.16	49.55	49.95	50.34	50.74	51.13	51.53	51.93	52.32	52.72	53.12	53.52	53.92			
30	49.78	50.19	50.60	51.00	51.41	51.82	52.23	52.65	53.06	53.47	53.88	54.30	54.71	55.13	55.54	55.96			
31	51.59	52.01	52.44	52.86	53.29	53.71	54.14	54.57	55.00	55.43	55.85	56.28	56.72	57.15	57.58	58.01			
32	53.41	53.85	54.29	54.73	55.17	55.62	56.06	56.50	56.95	57.39	57.84	58.29	58.73	59.18	59.63	60.08			
33	55.24	55.70	56.16	56.62	57.07	57.53	57.99	58.45	58.92	59.38	59.84	60.30	60.77	61.23	61.70	62.16			
34	57.09	57.56	58.04	58.51	58.99	59.46	59.94	60.42	60.89	61.37	61.85	62.33	62.81	63.30	63.78	64.26			
35	58.95	59.44	59.93	60.42	60.91	61.40	61.90	62.39	62.89	63.38	63.88	64.38	64.88	65.37	65.87	66.37			
36	60.82	61.33	61.83	62.34	62.85	63.36	63.87	64.38	64.89	65.41	65.92	66.43	66.95	67.47	67.98	68.50			
37	62.70	63.22	63.75	64.27	64.80	65.33	65.85	66.38	66.91	67.44	67.97	68.51	69.04	69.57	70.11	70.64			
38	64.59	65.14	65.68	66.22	66.76	67.31	67.85	68.40	68.95	69.49	70.04	70.59	71.14	71.69	72.25	72.80			
39	66.50	67.06	67.62	68.18	68.74	69.30	69.86	70.43	70.99	71.56	72.12	72.69	73.26	73.83	74.40	74.97			
40	68.42	68.99	69.57	70.15	70.73	71.31	71.89	72.47	73.05	73.63	74.22	74.80	75.39	75.98	76.56	77.15			
41	70.35	70.94	71.53	72.13	72.73	73.32	73.92	74.52	75.12	75.72	76.32	76.93	77.53	78.14	78.74	79.35			
42	72.29	72.90	73.51	74.12	74.74	75.35	75.97	76.59	77.20	77.82	78.44	79.07	79.69	80.31	80.94	81.56			
43	74.24	74.87	75.50	76.13	76.76	77.40	78.03	78.67	79.30	79.94	80.58	81.22	81.86	82.50	83.14	83.79			
44	76.20	76.85	77.50	78.15	78.80	79.45	80.10	80.76	81.41	82.07	82.72	83.38	84.04	84.70	85.36	86.03			
45	78.18	78.84	79.51	80.18	80.85	81.52	82.19	82.86	83.53	84.21	84.88	85.56	86.24	86.92	87.60	88.28			
46	80.17	80.85	81.53	82.22	82.91	83.60	84.28	84.98	85.67	86.36	87.06	87.75	88.45	89.15	89.85	90.55			
47	82.16	82.87	83.57	84.27	84.98	85.69	86.39	87.10	87.81	88.53	89.24	89.95	90.67	91.39	92.11	92.83			
48	84.17	84.89	85.61	86.34	87.06	87.79	88.52	89.24	89.97	90.70	91.44	92.17	92.91	93.64	94.38	95.12			
49	86.19	86.93	87.67	88.41	89.16	89.90	90.65	91.40	92.14	92.89	93.65	94.40	95.15	95.91	96.67	97.42			
50	88.22	88.98	89.74	90.50	91.26	92.03	92.79	93.56	94.33	95.10	95.87	96.64	97.41	98.19	98.96	99.74			
51	90.26	91.04	91.82	92.60	93.38	94.16	94.95	95.74	96.52	97.31	98.10	98.89	99.69	100.48	101.28	102.07			
52	92.32	93.11	93.91	94.71	95.51	96.31	97.12	97.92	98.73	99.54	100.35	101.16	101.97	102.79	103.60	104.42			
53	94.38	95.20	96.01	96.83	97.65	98.47	99.30	100.12	100.95	101.78	102.61	103.44	104.27	105.10	105.94	106.78			
54	96.45	97.29	98.13	98.96	99.80	100.64	101.49	102.33	103.18	104.03	104.87	105.73	106.58	107.43	108.29	109.14			
55	98.54	99.39	100.25	101.11	101.97	102.83	103.69	104.55	105.42	106.29	107.16	108.03	108.90	109.77	110.65	111.53			
56	100.63	101.51	102.38	103.26	104.14	105.02	105.90	106.79	107.67	108.56	109.45	110.34	111.23	112.13	113.02	113.92			
57	102.74	103.63	104.53	105.43	106.32	107.22	108.13	109.03	109.94	110.85	111.75	112.67	113.58						

**ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-110-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	38.00%	38.25%	38.50%	38.75%	39.00%	39.25%	39.50%	39.75%	40.00%	40.25%	40.50%	40.75%	41.00%	41.25%	41.50%	41.75%			
(FINANCING CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	3.17	3.19	3.21	3.23	3.25	3.27	3.29	3.31	3.33	3.35	3.37	3.40	3.42	3.44	3.46	3.48			
2	4.77	4.81	4.84	4.87	4.90	4.93	4.96	5.00	5.03	5.06	5.09	5.12	5.15	5.19	5.22	5.25			
3	6.40	6.44	6.48	6.53	6.57	6.61	6.65	6.70	6.74	6.78	6.82	6.87	6.91	6.95	7.00	7.04			
4	8.04	8.09	8.15	8.20	8.25	8.31	8.36	8.42	8.47	8.52	8.58	8.63	8.69	8.74	8.79	8.85			
5	9.70	9.76	9.83	9.89	9.96	10.02	10.09	10.15	10.22	10.28	10.35	10.41	10.48	10.54	10.61	10.68			
6	11.37	11.45	11.52	11.60	11.68	11.75	11.83	11.91	11.99	12.06	12.14	12.22	12.29	12.37	12.45	12.52			
7	13.06	13.15	13.24	13.33	13.42	13.50	13.59	13.68	13.77	13.86	13.95	14.04	14.13	14.21	14.30	14.39			
8	14.77	14.87	14.97	15.07	15.17	15.27	15.37	15.47	15.57	15.67	15.77	15.88	15.98	16.08	16.18	16.28			
9	16.49	16.60	16.72	16.83	16.94	17.05	17.17	17.28	17.39	17.51	17.62	17.73	17.85	17.96	18.07	18.19			
10	18.23	18.35	18.48	18.61	18.73	18.86	18.98	19.11	19.23	19.36	19.48	19.61	19.74	19.86	19.99	20.12			
11	19.99	20.12	20.26	20.40	20.54	20.68	20.81	20.95	21.09	21.23	21.37	21.51	21.65	21.78	21.92	22.06			
12	21.76	21.91	22.06	22.21	22.36	22.51	22.66	22.81	22.97	23.12	23.27	23.42	23.57	23.72	23.88	24.03			
13	23.54	23.71	23.87	24.04	24.20	24.37	24.53	24.69	24.86	25.02	25.19	25.35	25.52	25.68	25.85	26.01			
14	25.35	25.53	25.70	25.88	26.06	26.24	26.41	26.59	26.77	26.95	27.13	27.30	27.48	27.66	27.84	28.02			
15	27.17	27.36	27.55	27.74	27.93	28.12	28.32	28.51	28.70	28.89	29.08	29.27	29.47	29.66	29.85	30.04			
16	29.01	29.21	29.41	29.62	29.82	30.03	30.23	30.44	30.65	30.85	31.06	31.26	31.47	31.68	31.88	32.09			
17	30.86	31.08	31.29	31.51	31.73	31.95	32.17	32.39	32.61	32.83	33.05	33.27	33.49	33.71	33.93	34.15			
18	32.73	32.96	33.19	33.42	33.66	33.89	34.12	34.36	34.59	34.83	35.06	35.29	35.53	35.76	36.00	36.23			
19	34.61	34.86	35.10	35.35	35.60	35.85	36.09	36.34	36.59	36.84	37.09	37.34	37.59	37.84	38.09	38.34			
20	36.51	36.77	37.03	37.30	37.56	37.82	38.08	38.35	38.61	38.87	39.14	39.40	39.66	39.93	40.19	40.46			
21	38.43	38.70	38.98	39.26	39.53	39.81	40.09	40.36	40.64	40.92	41.20	41.48	41.76	42.04	42.32	42.60			
22	40.36	40.65	40.94	41.23	41.52	41.82	42.11	42.40	42.69	42.99	43.28	43.58	43.87	44.16	44.46	44.75			
23	42.31	42.61	42.92	43.23	43.53	43.84	44.15	44.46	44.76	45.07	45.38	45.69	46.00	46.31	46.62	46.93			
24	44.27	44.59	44.91	45.23	45.56	45.88	46.20	46.53	46.85	47.17	47.50	47.82	48.15	48.48	48.80	49.13			
25	46.25	46.59	46.92	47.26	47.60	47.94	48.28	48.61	48.95	49.29	49.63	49.98	50.32	50.66	51.00	51.34			
26	48.24	48.60	48.95	49.30	49.66	50.01	50.36	50.72	51.07	51.43	51.79	52.14	52.50	52.86	53.22	53.58			
27	50.25	50.62	50.99	51.36	51.73	52.10	52.47	52.84	53.21	53.58	53.96	54.33	54.70	55.08	55.45	55.83			
28	52.28	52.66	53.05	53.43	53.82	54.20	54.59	54.98	55.37	55.76	56.14	56.53	56.92	57.31	57.70	58.10			
29	54.32	54.72	55.12	55.52	55.92	56.33	56.73	57.13	57.54	57.94	58.35	58.75	59.16	59.57	59.97	60.38			
30	56.37	56.79	57.21	57.63	58.05	58.46	58.88	59.30	59.73	60.15	60.57	60.99	61.42	61.84	62.26	62.69			
31	58.44	58.88	59.31	59.75	60.18	60.62	61.05	61.49	61.93	62.37	62.81	63.25	63.69	64.13	64.57	65.01			
32	60.53	60.98	61.43	61.88	62.34	62.79	63.24	63.70	64.15	64.61	65.06	65.52	65.98	66.43	66.89	67.35			
33	62.63	63.10	63.57	64.03	64.50	64.97	65.44	65.92	66.39	66.86	67.33	67.81	68.28	68.76	69.23	69.71			
34	64.75	65.23	65.72	66.20	66.69	67.18	67.66	68.15	68.64	69.13	69.62	70.11	70.61	71.10	71.59	72.09			
35	66.88	67.38	67.88	68.38	68.89	69.39	69.90	70.40	70.91	71.42	71.93	72.44	72.95	73.46	73.97	74.48			
36	69.02	69.54	70.06	70.58	71.10	71.62	72.15	72.67	73.20	73.72	74.25	74.78	75.30	75.83	76.36	76.89			
37	71.18	71.72	72.25	72.79	73.33	73.87	74.41	74.96	75.50	76.04	76.59	77.13	77.68	78.22	78.77	79.32			
38	73.35	73.91	74.46	75.02	75.58	76.14	76.69	77.25	77.81	78.38	78.94	79.50	80.07	80.63	81.20	81.76			
39	75.54	76.11	76.69	77.26	77.84	78.41	78.99	79.57	80.15	80.73	81.31	81.89	82.47	83.06	83.64	84.23			
40	77.74	78.33	78.93	79.52	80.11	80.71	81.30	81.90	82.50	83.09	83.69	84.29	84.90	85.50	86.10	86.70			
41	79.96	80.57	81.18	81.79	82.40	83.01	83.63	84.24	84.86	85.48	86.09	86.71	87.33	87.95	88.58	89.20			
42	82.19	82.82	83.45	84.07	84.71	85.34	85.97	86.60	87.24	87.87	88.51	89.15	89.79	90.43	91.07	91.71			
43	84.43	85.08	85.73	86.37	87.02	87.67	88.33	88.98	89.63	90.29	90.94	91.60	92.26	92.92	93.58	94.24			
44	86.69	87.36	88.02	88.69	89.36	90.03	90.70	91.37	92.04	92.72	93.39	94.07	94.74	95.42	96.10	96.78			
45	88.96	89.65	90.33	91.02	91.70	92.39	93.08	93.77	94.47	95.16	95.85	96.55	97.24	97.94	98.64	99.34			
46	91.25	91.95	92.65	93.36	94.07	94.77	95.48	96.19	96.90	97.62	98.33	99.04	99.76	100.48	101.20	101.91			
47	93.55	94.27	94.99	95.72	96.44	97.17	97.90	98.63	99.36	100.09	100.82	101.56	102.29	103.03	103.77	104.50			
48	95.86	96.60	97.34	98.09	98.83	99.58	100.33	101.07	101.82	102.58	103.33	104.08	104.84	105.59	106.35	107.11			
49	98.18	98.94	99.71	100.47	101.23	102.00	102.77	103.54	104.31	105.08	105.85	106.62	107.40	108.18	108.95	109.73			
50	100.52	101.30	102.08	102.87	103.65	104.44	105.22	106.01	106.80	107.59	108.39	109.18	109.98	110.77	111.57	112.37			
51	102.87	103.67	104.47	105.28	106.08	106.89	107.69	108.50	109.31	110.12	110.94	111.75	112.57	113.38	114.20	115.02			
52	105.24	106.06	106.88	107.70	108.53	109.35	110.18	111.01	111.84	112.67	113.50	114.33	115.17	116.01	116.85	117.69			
53	107.61	108.45	109.29	110.14	110.98	111.83	112.68	113.52	114.37	115.23	116.08	116.93	117.79	118.65	119.51	120.37			
54	110.00	110.86	111.72	112.59	113.45	114.32	115.19	116.05	116.93	117.80	118.67	119.55	120.42	121.30	122.18	123.06			
55	112.40	113.28	114.17	115.05	115.94	116.82	117.71	118.60	119.49	120.38	121.28	122.17	123.07	123.97	124.87	125.77			
56	114.82	115.72	116.62	117.53	118.43	119.34	120.25	121.16	122.07	122.98	123.90	124.81	125.73	126.65	127.57	128.4			

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-111-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	42.00%	42.25%	42.50%	42.75%	43.00%	43.25%	43.50%	43.75%	44.00%	44.25%	44.50%	44.75%	45.00%	45.25%	45.50%	45.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
1	3.50	3.52	3.54	3.56	3.58	3.60	3.62	3.65	3.67	3.69	3.71	3.73	3.75	3.77	3.79	3.81				
2	5.28	5.31	5.34	5.37	5.41	5.44	5.47	5.50	5.53	5.56	5.60	5.63	5.66	5.69	5.72	5.75				
3	7.08	7.12	7.17	7.21	7.25	7.29	7.34	7.38	7.42	7.46	7.51	7.55	7.59	7.63	7.68	7.72				
4	8.90	8.95	9.01	9.06	9.12	9.17	9.22	9.28	9.33	9.39	9.44	9.49	9.55	9.60	9.66	9.71				
5	10.74	10.81	10.87	10.94	11.00	11.07	11.13	11.20	11.26	11.33	11.39	11.46	11.53	11.59	11.66	11.72				
6	12.60	12.68	12.76	12.83	12.91	12.99	13.06	13.14	13.22	13.30	13.37	13.45	13.53	13.60	13.68	13.76				
7	14.48	14.57	14.66	14.75	14.84	14.93	15.02	15.10	15.19	15.28	15.37	15.46	15.55	15.64	15.73	15.82				
8	16.38	16.48	16.58	16.69	16.79	16.89	16.99	17.09	17.19	17.29	17.40	17.50	17.60	17.70	17.80	17.90				
9	18.30	18.42	18.53	18.64	18.76	18.87	18.98	19.10	19.21	19.33	19.44	19.55	19.67	19.78	19.90	20.01				
10	20.24	20.37	20.49	20.62	20.75	20.87	21.00	21.13	21.25	21.38	21.51	21.63	21.76	21.89	22.02	22.14				
11	22.20	22.34	22.48	22.62	22.76	22.90	23.04	23.18	23.32	23.46	23.60	23.74	23.88	24.02	24.16	24.30				
12	24.18	24.33	24.49	24.64	24.79	24.94	25.10	25.25	25.40	25.55	25.71	25.86	26.01	26.17	26.32	26.48				
13	26.18	26.35	26.51	26.68	26.84	27.01	27.18	27.34	27.51	27.67	27.84	28.01	28.18	28.34	28.51	28.68				
14	28.20	28.38	28.56	28.74	28.92	29.10	29.28	29.46	29.64	29.82	30.00	30.18	30.36	30.54	30.72	30.90				
15	30.24	30.43	30.62	30.82	31.01	31.20	31.40	31.59	31.79	31.98	32.17	32.37	32.56	32.76	32.95	33.15				
16	32.30	32.50	32.71	32.92	33.12	33.33	33.54	33.75	33.96	34.17	34.37	34.58	34.79	35.00	35.21	35.42				
17	34.37	34.59	34.82	35.04	35.26	35.48	35.70	35.93	36.15	36.37	36.60	36.82	37.04	37.27	37.49	37.71				
18	36.47	36.71	36.94	37.18	37.41	37.65	37.89	38.13	38.36	38.60	38.84	39.08	39.31	39.55	39.79	40.03				
19	38.59	38.84	39.09	39.34	39.59	39.84	40.09	40.34	40.60	40.85	41.10	41.35	41.61	41.86	42.11	42.37				
20	40.72	40.99	41.25	41.52	41.79	42.05	42.32	42.59	42.85	43.12	43.39	43.66	43.92	44.19	44.46	44.73				
21	42.88	43.16	43.44	43.72	44.00	44.28	44.56	44.85	45.13	45.41	45.69	45.98	46.26	46.55	46.83	47.11				
22	45.05	45.35	45.64	45.94	46.24	46.53	46.83	47.13	47.43	47.72	48.02	48.32	48.62	48.92	49.22	49.52				
23	47.24	47.55	47.87	48.18	48.49	48.80	49.12	49.43	49.74	50.06	50.37	50.69	51.00	51.32	51.63	51.95				
24	49.45	49.78	50.11	50.44	50.77	51.09	51.42	51.75	52.08	52.41	52.74	53.07	53.41	53.74	54.07	54.40				
25	51.69	52.03	52.37	52.72	53.06	53.40	53.75	54.10	54.44	54.79	55.13	55.48	55.83	56.18	56.53	56.87				
26	53.93	54.29	54.65	55.01	55.37	55.73	56.10	56.46	56.82	57.18	57.55	57.91	58.27	58.64	59.00	59.37				
27	56.20	56.58	56.95	57.33	57.71	58.08	58.46	58.84	59.22	59.60	59.98	60.36	60.74	61.12	61.50	61.89				
28	58.49	58.88	59.27	59.67	60.06	60.45	60.85	61.24	61.64	62.04	62.43	62.83	63.23	63.63	64.02	64.42				
29	60.79	61.20	61.61	62.02	62.43	62.84	63.25	63.67	64.08	64.49	64.91	65.32	65.73	66.15	66.57	66.98				
30	63.11	63.54	63.97	64.39	64.82	65.25	65.68	66.11	66.54	66.97	67.40	67.83	68.26	68.70	69.13	69.56				
31	65.45	65.90	66.34	66.79	67.23	67.68	68.12	68.57	69.02	69.46	69.91	70.36	70.81	71.26	71.71	72.16				
32	67.81	68.27	68.73	69.20	69.66	70.12	70.59	71.05	71.51	71.98	72.45	72.91	73.38	73.85	74.32	74.79				
33	70.19	70.67	71.15	71.63	72.11	72.59	73.07	73.55	74.03	74.52	75.00	75.48	75.97	76.45	76.94	77.43				
34	72.58	73.08	73.58	74.07	74.57	75.07	75.57	76.07	76.57	77.07	77.57	78.07	78.58	79.08	79.59	80.09				
35	74.99	75.51	76.02	76.54	77.05	77.57	78.09	78.61	79.12	79.64	80.16	80.68	81.21	81.73	82.25	82.78				
36	77.42	77.95	78.49	79.02	79.55	80.09	80.62	81.16	81.70	82.24	82.77	83.31	83.85	84.39	84.94	85.48				
37	79.87	80.42	80.97	81.52	82.07	82.63	83.18	83.74	84.29	84.85	85.40	85.96	86.52	87.08	87.64	88.20				
38	82.33	82.90	83.47	84.04	84.61	85.18	85.76	86.33	86.90	87.48	88.05	88.63	89.21	89.79	90.37	90.95				
39	84.81	85.40	85.99	86.58	87.17	87.76	88.35	88.94	89.53	90.13	90.72	91.32	91.91	92.51	93.11	93.71				
40	87.31	87.91	88.52	89.13	89.74	90.35	90.96	91.57	92.18	92.79	93.41	94.02	94.64	95.25	95.87	96.49				
41	89.82	90.45	91.07	91.70	92.33	92.96	93.58	94.22	94.85	95.48	96.11	96.75	97.38	98.02	98.65	99.29				
42	92.35	93.00	93.64	94.29	94.93	95.58	96.23	96.88	97.53	98.18	98.83	99.49	100.14	100.80	101.45	102.11				
43	94.90	95.56	96.23	96.89	97.56	98.22	98.89	99.56	100.23	100.90	101.57	102.25	102.92	103.60	104.27	104.95				
44	97.46	98.14	98.83	99.51	100.20	100.88	101.57	102.26	102.95	103.64	104.33	105.03	105.72	106.41	107.11	107.81				
45	100.04	100.74	101.45	102.15	102.85	103.56	104.27	104.98	105.69	106.40	107.11	107.82	108.53	109.25	109.96	110.68				
46	102.63	103.36	104.08	104.80	105.53	106.25	106.98	107.71	108.44	109.17	109.90	110.63	111.37	112.10	112.84	113.58				
47	105.25	105.99	106.73	107.47	108.22	108.96	109.71	110.46	111.21	111.96	112.71	113.46	114.22	114.97	115.73	116.49				
48	107.87	108.63	109.39	110.16	110.92	111.69	112.46	113.23	113.99	114.77	115.54	116.31	117.09	117.86	118.64	119.42				
49	110.51	111.29	112.08	112.86	113.64	114.43	115.22	116.01	116.80	117.59	118.38	119.17	119.97	120.77	121.56	122.36				
50	113.17	113.97	114.77	115.58	116.38	117.19	118.00	118.81	119.62	120.43	121.24	122.06	122.87	123.69	124.51	125.32				
51	115.84	116.66	117.48	118.31	119.14	119.96	120.79	121.62	122.45	123.28	124.12	124.95	125.79	126.63	127.46	128.30				
52	118.53	119.37	120.21	121.06	121.90	122.75	123.60	124.45	125.30	126.16	127.01	127.87	128.72	129.58	130.44	131.30				
53	121.23	122.09	122.95	123.82	124.69	125.56	126.43	127.30	128.17	129.04	129.92	130.80	131.67	132.55	133.43	134.32				
54	123.94	124.83	125.71	126.60	127.49	128.38	129.27	130.16	131.05	131.95	132.84	133.74	134.64	135.54	136.44	137.35				
55	126.67	127.58	128.48	129.39	130.30															

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-112-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	46.00%	46.25%	46.50%	46.75%	47.00%	47.25%	47.50%	47.75%	48.00%	48.25%	48.50%	48.75%	49.00%	49.25%	49.50%	49.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	3.83	3.85	3.87	3.90	3.92	3.94	3.96	3.98	4.00	4.02	4.04	4.06	4.08	4.10	4.12	4.15			
2	5.79	5.82	5.85	5.88	5.91	5.94	5.98	6.01	6.04	6.07	6.10	6.13	6.17	6.20	6.23	6.26			
3	7.76	7.81	7.85	7.89	7.93	7.98	8.02	8.06	8.10	8.15	8.19	8.23	8.28	8.32	8.36	8.40			
4	9.76	9.82	9.87	9.93	9.98	10.03	10.09	10.14	10.20	10.25	10.30	10.36	10.41	10.47	10.52	10.57			
5	11.79	11.85	11.92	11.99	12.05	12.12	12.18	12.25	12.31	12.38	12.45	12.51	12.58	12.64	12.71	12.77			
6	13.84	13.91	13.99	14.07	14.15	14.22	14.30	14.38	14.46	14.53	14.61	14.69	14.77	14.85	14.92	15.00			
7	15.91	16.00	16.09	16.18	16.27	16.36	16.45	16.54	16.63	16.72	16.81	16.90	16.99	17.08	17.17	17.26			
8	18.01	18.11	18.21	18.31	18.41	18.52	18.62	18.72	18.82	18.92	19.03	19.13	19.23	19.33	19.44	19.54			
9	20.13	20.24	20.36	20.47	20.58	20.70	20.81	20.93	21.04	21.16	21.27	21.39	21.50	21.62	21.73	21.85			
10	22.27	22.40	22.52	22.65	22.78	22.91	23.04	23.16	23.29	23.42	23.55	23.67	23.80	23.93	24.06	24.19			
11	24.44	24.58	24.72	24.86	25.00	25.14	25.28	25.42	25.56	25.71	25.85	25.99	26.13	26.27	26.41	26.55			
12	26.63	26.78	26.94	27.09	27.25	27.40	27.55	27.71	27.86	28.02	28.17	28.33	28.48	28.64	28.79	28.95			
13	28.84	29.01	29.18	29.35	29.51	29.68	29.85	30.02	30.19	30.36	30.52	30.69	30.86	31.03	31.20	31.37			
14	31.08	31.26	31.45	31.63	31.81	31.99	32.17	32.35	32.54	32.72	32.90	33.08	33.27	33.45	33.63	33.82			
15	33.34	33.54	33.74	33.93	34.13	34.32	34.52	34.72	34.91	35.11	35.30	35.50	35.70	35.90	36.09	36.29			
16	35.63	35.84	36.05	36.26	36.47	36.68	36.89	37.10	37.31	37.52	37.73	37.95	38.16	38.37	38.58	38.79			
17	37.94	38.16	38.39	38.61	38.84	39.06	39.29	39.51	39.74	39.96	40.19	40.42	40.64	40.87	41.10	41.32			
18	40.27	40.51	40.75	40.99	41.23	41.47	41.71	41.95	42.19	42.43	42.67	42.91	43.15	43.39	43.64	43.88			
19	42.62	42.88	43.13	43.39	43.64	43.90	44.15	44.41	44.66	44.92	45.18	45.43	45.69	45.95	46.20	46.46			
20	45.00	45.27	45.54	45.81	46.08	46.35	46.62	46.89	47.16	47.44	47.71	47.98	48.25	48.52	48.80	49.07			
21	47.40	47.68	47.97	48.26	48.54	48.83	49.11	49.40	49.69	49.98	50.26	50.55	50.84	51.13	51.42	51.71			
22	49.82	50.12	50.42	50.73	51.03	51.33	51.63	51.93	52.24	52.54	52.84	53.15	53.45	53.76	54.06	54.37			
23	52.27	52.58	52.90	53.22	53.54	53.85	54.17	54.49	54.81	55.13	55.45	55.77	56.09	56.41	56.73	57.05			
24	54.73	55.07	55.40	55.73	56.07	56.40	56.74	57.07	57.41	57.74	58.08	58.42	58.75	59.09	59.43	59.77			
25	57.22	57.57	57.92	58.27	58.62	58.97	59.33	59.68	60.03	60.38	60.74	61.09	61.44	61.80	62.15	62.51			
26	59.73	60.10	60.47	60.83	61.20	61.57	61.94	62.31	62.68	63.04	63.41	63.78	64.16	64.53	64.90	65.27			
27	62.27	62.65	63.03	63.42	63.80	64.19	64.57	64.96	65.34	65.73	66.12	66.50	66.89	67.28	67.67	68.06			
28	64.82	65.22	65.62	66.02	66.43	66.83	67.23	67.63	68.04	68.44	68.84	69.25	69.65	70.06	70.47	70.87			
29	67.40	67.82	68.23	68.65	69.07	69.49	69.91	70.33	70.75	71.17	71.60	72.02	72.44	72.86	73.29	73.71			
30	70.00	70.43	70.87	71.30	71.74	72.18	72.61	73.05	73.49	73.93	74.37	74.81	75.25	75.69	76.13	76.58			
31	72.62	73.07	73.52	73.97	74.43	74.88	75.34	75.80	76.25	76.71	77.17	77.62	78.08	78.54	79.00	79.46			
32	75.26	75.73	76.20	76.67	77.14	77.61	78.09	78.56	79.04	79.51	79.99	80.46	80.94	81.42	81.90	82.37			
33	77.92	78.40	78.89	79.38	79.87	80.36	80.86	81.35	81.84	82.34	82.83	83.32	83.82	84.32	84.81	85.31			
34	80.60	81.10	81.61	82.12	82.63	83.14	83.65	84.16	84.67	85.18	85.69	86.21	86.72	87.24	87.75	88.27			
35	83.30	83.82	84.35	84.88	85.40	85.93	86.46	86.99	87.52	88.05	88.58	89.11	89.65	90.18	90.72	91.25			
36	86.02	86.57	87.11	87.66	88.20	88.75	89.30	89.84	90.39	90.94	91.49	92.04	92.60	93.15	93.70	94.26			
37	88.76	89.33	89.89	90.45	91.02	91.58	92.15	92.72	93.29	93.86	94.42	94.99	95.57	96.14	96.71	97.28			
38	91.53	92.11	92.69	93.27	93.86	94.44	95.03	95.61	96.20	96.79	97.38	97.97	98.56	99.15	99.74	100.33			
39	94.31	94.91	95.51	96.11	96.72	97.32	97.92	98.53	99.14	99.74	100.35	100.96	101.57	102.18	102.79	103.41			
40	97.11	97.73	98.35	98.97	99.59	100.22	100.84	101.47	102.09	102.72	103.35	103.98	104.61	105.24	105.87	106.50			
41	99.93	100.57	101.21	101.85	102.49	103.14	103.78	104.43	105.07	105.72	106.37	107.01	107.66	108.31	108.96	109.62			
42	102.77	103.43	104.09	104.75	105.41	106.07	106.74	107.40	108.07	108.74	109.40	110.07	110.74	111.41	112.08	112.75			
43	105.63	106.31	106.99	107.67	108.35	109.03	109.72	110.40	111.09	111.77	112.46	113.15	113.84	114.53	115.22	115.91			
44	108.50	109.20	109.90	110.60	111.31	112.01	112.71	113.42	114.12	114.83	115.54	116.25	116.96	117.67	118.38	119.09			
45	111.40	112.12	112.84	113.56	114.28	115.01	115.73	116.45	117.18	117.91	118.64	119.37	120.10	120.83	121.56	122.29			
46	114.31	115.05	115.79	116.53	117.28	118.02	118.76	119.51	120.26	121.01	121.75	122.50	123.25	124.01	124.76	125.51			
47	117.24	118.00	118.77	119.53	120.29	121.05	121.82	122.59	123.35	124.12	124.89	125.66	126.43	127.21	127.98	128.75			
48	120.19	120.97	121.76	122.54	123.32	124.11	124.89	125.68	126.47	127.26	128.05	128.84	129.63	130.42	131.22	132.01			
49	123.16	123.96	124.76	125.57	126.37	127.18	127.98	128.79	129.60	130.41	131.22	132.03	132.85	133.66	134.48	135.29			
50	126.14	126.97	127.79	128.61	129.44	130.26	131.09	131.92	132.75	133.58	134.41	135.25	136.08	136.92	137.75	138.59			
51	129.15	129.99	130.83	131.68	132.52	133.37	134.22	135.07	135.92	136.77	137.63	138.48	139.34	140.19	141.05	141.91			
52	132.16	133.03	133.89	134.76	135.63	136.49	137.36	138.23	139.11	139.98	140.86	141.73	142.61	143.49	144.37	145.25			
53	135.20	136.08	136.97	137.86	138.74	139.63	140.53	141.42	142.31	143.21	144.10	145.00	145.90	146.80	147.70	148.60			
54	138.25	139.16	140.06	140.97	141.88	142.79	143.70	144.62	145.53	146.45	147.37	148.29	149.21	150.13	151.05	151.97			
55	141.32	142.24	143.17	144.10	145.03	145.97	146.90	147.84	148.77	149.71	150.65	151.59	152.53	153.47	154.42	155.36			
56	144.40	145.35	146																

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-113-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	50.00%	50.25%	50.50%	50.75%	51.00%	51.25%	51.50%	51.75%	52.00%	52.25%	52.50%	52.75%	53.00%	53.25%	53.50%	53.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	4.17	4.19	4.21	4.23	4.25	4.27	4.29	4.31	4.33	4.35	4.37	4.40	4.42	4.44	4.46	4.48		
2	6.29	6.32	6.36	6.39	6.42	6.45	6.48	6.51	6.55	6.58	6.61	6.64	6.67	6.70	6.74	6.77		
3	8.45	8.49	8.53	8.58	8.62	8.66	8.70	8.75	8.79	8.83	8.87	8.92	8.96	9.00	9.05	9.09		
4	10.63	10.68	10.74	10.79	10.85	10.90	10.95	11.01	11.06	11.12	11.17	11.23	11.28	11.33	11.39	11.44		
5	12.84	12.91	12.97	13.04	13.10	13.17	13.24	13.30	13.37	13.43	13.50	13.57	13.63	13.70	13.76	13.83		
6	15.08	15.16	15.23	15.31	15.39	15.47	15.55	15.62	15.70	15.78	15.86	15.94	16.01	16.09	16.17	16.25		
7	17.35	17.44	17.53	17.62	17.71	17.80	17.89	17.93	18.07	18.16	18.25	18.34	18.43	18.52	18.61	18.70		
8	19.64	19.74	19.85	19.95	20.05	20.15	20.26	20.36	20.46	20.57	20.67	20.77	20.88	20.98	21.08	21.18		
9	21.96	22.08	22.20	22.31	22.43	22.54	22.66	22.77	22.89	23.00	23.12	23.24	23.35	23.47	23.58	23.70		
10	24.32	24.44	24.57	24.70	24.83	24.96	25.09	25.22	25.35	25.47	25.60	25.73	25.86	25.99	26.12	26.25		
11	26.70	26.84	26.98	27.12	27.26	27.40	27.55	27.69	27.83	27.97	28.12	28.26	28.40	28.54	28.69	28.83		
12	29.10	29.26	29.41	29.57	29.72	29.88	30.04	30.19	30.35	30.50	30.66	30.82	30.97	31.13	31.29	31.44		
13	31.54	31.71	31.88	32.04	32.21	32.38	32.55	32.72	32.89	33.06	33.23	33.40	33.57	33.75	33.92	34.09		
14	34.00	34.18	34.37	34.55	34.73	34.92	35.10	35.29	35.47	35.65	35.84	36.02	36.21	36.39	36.58	36.76		
15	36.49	36.69	36.88	37.08	37.28	37.48	37.68	37.88	38.07	38.27	38.47	38.67	38.87	39.07	39.27	39.47		
16	39.01	39.22	39.43	39.64	39.86	40.07	40.28	40.50	40.71	40.92	41.14	41.35	41.57	41.78	41.99	42.21		
17	41.55	41.78	42.00	42.23	42.46	42.69	42.92	43.15	43.37	43.60	43.83	44.06	44.29	44.52	44.75	44.98		
18	44.12	44.36	44.61	44.85	45.09	45.34	45.58	45.82	46.07	46.31	46.56	46.80	47.05	47.29	47.54	47.78		
19	46.72	46.98	47.23	47.49	47.75	48.01	48.27	48.53	48.79	49.05	49.31	49.57	49.83	50.09	50.35	50.61		
20	49.34	49.62	49.89	50.17	50.44	50.71	50.99	51.26	51.54	51.82	52.09	52.37	52.64	52.92	53.20	53.47		
21	51.99	52.28	52.57	52.86	53.15	53.45	53.74	54.03	54.32	54.61	54.90	55.20	55.49	55.78	56.07	56.37		
22	54.67	54.98	55.28	55.59	55.90	56.20	56.51	56.82	57.13	57.43	57.74	58.05	58.36	58.67	58.98	59.29		
23	57.38	57.70	58.02	58.34	58.67	58.99	59.31	59.64	59.96	60.29	60.61	60.94	61.26	61.59	61.92	62.24		
24	60.11	60.44	60.78	61.12	61.46	61.80	62.14	62.48	62.83	63.17	63.51	63.85	64.19	64.54	64.88	65.22		
25	62.86	63.22	63.57	63.93	64.29	64.64	65.00	65.36	65.72	66.08	66.44	66.79	67.15	67.51	67.88	68.24		
26	65.64	66.02	66.39	66.76	67.14	67.51	67.89	68.26	68.64	69.01	69.39	69.77	70.14	70.52	70.90	71.28		
27	68.45	68.84	69.23	69.62	70.01	70.40	70.80	71.19	71.58	71.98	72.37	72.76	73.16	73.55	73.95	74.35		
28	71.28	71.69	72.10	72.50	72.91	73.32	73.73	74.14	74.55	74.97	75.38	75.79	76.20	76.62	77.03	77.44		
29	74.14	74.56	74.99	75.41	75.84	76.27	76.70	77.13	77.55	77.98	78.41	78.84	79.27	79.71	80.14	80.57		
30	77.02	77.46	77.91	78.35	78.79	79.24	79.69	80.13	80.58	81.03	81.48	81.92	82.37	82.82	83.27	83.72		
31	79.92	80.39	80.85	81.31	81.77	82.24	82.70	83.17	83.63	84.10	84.56	85.03	85.50	85.97	86.44	86.90		
32	82.85	83.33	83.81	84.30	84.78	85.26	85.74	86.23	86.71	87.19	87.68	88.16	88.65	89.14	89.63	90.11		
33	85.81	86.31	86.80	87.30	87.81	88.31	88.81	89.31	89.81	90.32	90.82	91.32	91.83	92.34	92.84	93.35		
34	88.78	89.30	89.82	90.34	90.86	91.38	91.90	92.42	92.94	93.46	93.99	94.51	95.03	95.56	96.09	96.61		
35	91.79	92.32	92.86	93.40	93.93	94.47	95.01	95.55	96.09	96.64	97.18	97.72	98.27	98.81	99.35	99.90		
36	94.81	95.37	95.92	96.48	97.04	97.59	98.15	98.71	99.27	99.83	100.40	100.96	101.52	102.09	102.65	103.21		
37	97.86	98.43	99.01	99.58	100.16	100.74	101.32	101.90	102.48	103.06	103.64	104.22	104.80	105.39	105.97	106.56		
38	100.93	101.52	102.12	102.71	103.31	103.91	104.50	105.10	105.70	106.30	106.90	107.51	108.11	108.71	109.32	109.92		
39	104.02	104.63	105.25	105.86	106.48	107.10	107.71	108.33	108.95	109.57	110.19	110.82	111.44	112.06	112.69	113.31		
40	107.13	107.77	108.40	109.04	109.67	110.31	110.95	111.59	112.23	112.87	113.51	114.15	114.79	115.44	116.08	116.73		
41	110.27	110.92	111.58	112.23	112.89	113.55	114.21	114.86	115.52	116.18	116.85	117.51	118.17	118.84	119.50	120.17		
42	113.43	114.10	114.78	115.45	116.13	116.81	117.48	118.16	118.84	119.52	120.21	120.89	121.57	122.26	122.94	123.63		
43	116.61	117.30	118.00	118.69	119.39	120.09	120.79	121.49	122.19	122.89	123.59	124.29	125.00	125.70	126.41	127.12		
44	119.81	120.52	121.24	121.95	122.67	123.39	124.11	124.83	125.55	126.27	127.00	127.72	128.45	129.17	129.90	130.63		
45	123.03	123.76	124.50	125.24	125.97	126.71	127.45	128.20	128.94	129.68	130.42	131.17	131.92	132.66	133.41	134.16		
46	126.27	127.02	127.78	128.54	129.30	130.06	130.82	131.58	132.35	133.11	133.87	134.64	135.41	136.18	136.94	137.71		
47	129.53	130.31	131.08	131.86	132.64	133.42	134.21	134.99	135.77	136.56	137.35	138.13	138.92	139.71	140.50	141.29		
48	132.81	133.61	134.41	135.21	136.01	136.81	137.61	138.42	139.22	140.03	140.84	141.65	142.46	143.27	144.08	144.89		
49	136.11	136.93	137.75	138.57	139.39	140.22	141.04	141.87	142.70	143.52	144.35	145.18	146.01	146.84	147.68	148.51		
50	139.43	140.27	141.11	141.96	142.80	143.64	144.49	145.34	146.19	147.04	147.89	148.74	149.59	150.44	151.30	152.15		
51	142.77	143.63	144.50	145.36	146.22	147.09	147.96	148.83	149.70	150.57	151.44	152.31	153.19	154.06	154.94	155.82		
52	146.13	147.01	147.90	148.78	149.67	150.56	151.45	152.34	153.23	154.12	155.01	155.91	156.80	157.70	158.60	159.50		
53	149.50	150.41	151.32	152.22	153.13	154.04	154.95	155.86	156.78	157.69	158.61	159.52	160.44	161.36	162.28	163.20		
54	152.90	153.83	154.75	155.68	156.61	157.54	158.48	159.41	160.35	161.28	162.22	163.16	164.10	165.04	165.98	166.92		
55	156.31	157.26	158.21	159.16	160.11	161.06	162.02	162.98	163.93	164.89	165.85	166.81	167.77	168.74	169.70	170.66		
56	159.74	160.71	161.68	162.65	163.63	164.60	165.58	166.56	167.54	168.52	169.50	170.48	171.47	172.45	173.44	174.42		
57	163.19	164.18	165.17	166.17	167.16	168.16	169.16	170.16	1									

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-114-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	54.00%	54.25%	54.50%	54.75%	55.00%	55.25%	55.50%	55.75%	56.00%	56.25%	56.50%	56.75%	57.00%	57.25%	57.50%	57.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	4.50	4.52	4.54	4.56	4.58	4.60	4.62	4.65	4.67	4.69	4.71	4.73	4.75	4.77	4.79	4.81			
2	6.80	6.83	6.86	6.89	6.93	6.96	6.99	7.02	7.05	7.08	7.12	7.15	7.18	7.21	7.24	7.28			
3	9.13	9.17	9.22	9.26	9.30	9.35	9.39	9.43	9.48	9.52	9.56	9.60	9.65	9.69	9.73	9.78			
4	11.50	11.55	11.61	11.66	11.71	11.77	11.82	11.88	11.93	11.99	12.04	12.10	12.15	12.20	12.26	12.31			
5	13.90	13.96	14.03	14.09	14.16	14.23	14.29	14.36	14.43	14.49	14.56	14.62	14.69	14.76	14.82	14.89			
6	16.33	16.41	16.48	16.56	16.64	16.72	16.80	16.87	16.95	17.03	17.11	17.19	17.27	17.35	17.42	17.50			
7	18.79	18.88	18.97	19.06	19.15	19.24	19.33	19.43	19.52	19.61	19.70	19.79	19.89	19.97	20.06	20.15			
8	21.29	21.39	21.49	21.60	21.70	21.80	21.91	22.01	22.11	22.22	22.32	22.43	22.53	22.63	22.74	22.84			
9	23.82	23.93	24.05	24.17	24.28	24.40	24.52	24.63	24.75	24.86	24.98	25.10	25.22	25.33	25.45	25.57			
10	26.38	26.51	26.64	26.77	26.90	27.03	27.16	27.29	27.42	27.55	27.68	27.81	27.94	28.07	28.20	28.33			
11	28.97	29.12	29.26	29.40	29.55	29.69	29.83	29.98	30.12	30.26	30.41	30.55	30.69	30.84	30.98	31.13			
12	31.60	31.76	31.91	32.07	32.23	32.38	32.54	32.70	32.86	33.01	33.17	33.33	33.49	33.65	33.80	33.96			
13	34.26	34.43	34.60	34.77	34.94	35.11	35.29	35.46	35.63	35.80	35.97	36.15	36.32	36.49	36.66	36.83			
14	36.95	37.13	37.32	37.51	37.69	37.88	38.06	38.25	38.44	38.62	38.81	39.00	39.18	39.37	39.56	39.74			
15	39.67	39.87	40.07	40.27	40.47	40.67	40.87	41.07	41.28	41.48	41.68	41.88	42.08	42.28	42.49	42.69			
16	42.42	42.64	42.85	43.07	43.29	43.50	43.72	43.93	44.15	44.37	44.58	44.80	45.02	45.23	45.45	45.67			
17	45.21	45.44	45.67	45.90	46.13	46.36	46.59	46.83	47.06	47.29	47.52	47.75	47.99	48.22	48.45	48.68			
18	48.03	48.27	48.52	48.76	49.01	49.26	49.50	49.75	50.00	50.25	50.49	50.74	50.99	51.24	51.49	51.74			
19	50.87	51.14	51.40	51.66	51.92	52.18	52.45	52.71	52.97	53.24	53.50	53.76	54.03	54.29	54.56	54.82			
20	53.75	54.03	54.31	54.59	54.86	55.14	55.42	55.70	55.98	56.26	56.54	56.82	57.10	57.38	57.66	57.94			
21	56.66	56.96	57.25	57.54	57.84	58.13	58.43	58.72	59.02	59.32	59.61	59.91	60.21	60.50	60.80	61.10			
22	59.60	59.91	60.22	60.53	60.84	61.16	61.47	61.78	62.09	62.41	62.72	63.03	63.35	63.66	63.98	64.29			
23	62.57	62.90	63.22	63.55	63.88	64.21	64.54	64.87	65.20	65.53	65.86	66.19	66.52	66.85	67.18	67.51			
24	65.57	65.91	66.26	66.60	66.95	67.29	67.64	67.99	68.33	68.68	69.03	69.38	69.72	70.07	70.42	70.77			
25	68.60	68.96	69.32	69.68	70.05	70.41	70.77	71.14	71.50	71.87	72.23	72.60	72.96	73.33	73.70	74.06			
26	71.66	72.03	72.41	72.79	73.17	73.56	73.94	74.32	74.70	75.08	75.47	75.85	76.23	76.62	77.00	77.39			
27	74.74	75.14	75.54	75.93	76.33	76.73	77.13	77.53	77.93	78.33	78.73	79.13	79.53	79.94	80.34	80.74			
28	77.86	78.27	78.69	79.10	79.52	79.94	80.36	80.77	81.19	81.61	82.03	82.45	82.87	83.29	83.71	84.13			
29	81.00	81.44	81.87	82.30	82.74	83.17	83.61	84.05	84.48	84.92	85.36	85.79	86.23	86.67	87.11	87.55			
30	84.17	84.63	85.08	85.53	85.98	86.44	86.89	87.35	87.80	88.26	88.71	89.17	89.63	90.09	90.54	91.00			
31	87.37	87.84	88.32	88.79	89.26	89.73	90.20	90.68	91.15	91.63	92.10	92.58	93.05	93.53	94.01	94.49			
32	90.60	91.09	91.58	92.07	92.56	93.05	93.55	94.04	94.53	95.03	95.52	96.01	96.51	97.01	97.50	98.00			
33	93.86	94.37	94.87	95.38	95.89	96.40	96.92	97.43	97.94	98.45	98.97	99.48	99.99	100.51	101.03	101.54			
34	97.14	97.67	98.19	98.72	99.25	99.78	100.31	100.84	101.38	101.91	102.44	102.98	103.51	104.04	104.58	105.12			
35	100.45	100.99	101.54	102.09	102.64	103.19	103.74	104.29	104.84	105.39	105.95	106.50	107.05	107.61	108.16	108.72			
36	103.78	104.35	104.91	105.48	106.05	106.62	107.19	107.76	108.33	108.90	109.48	110.05	110.62	111.20	111.77	112.35			
37	107.14	107.73	108.31	108.90	109.49	110.08	110.67	111.26	111.85	112.44	113.04	113.63	114.22	114.82	115.41	116.01			
38	110.53	111.13	111.74	112.35	112.96	113.57	114.18	114.79	115.40	116.01	116.62	117.24	117.85	118.47	119.08	119.70			
39	113.94	114.56	115.19	115.82	116.45	117.08	117.71	118.34	118.97	119.60	120.24	120.87	121.51	122.14	122.78	123.41			
40	117.37	118.02	118.67	119.32	119.96	120.61	121.27	121.92	122.57	123.22	123.88	124.53	125.19	125.84	126.50	127.16			
41	120.83	121.50	122.17	122.84	123.51	124.18	124.85	125.52	126.19	126.87	127.54	128.22	128.89	129.57	130.25	130.93			
42	124.32	125.00	125.69	126.38	127.07	127.76	128.46	129.15	129.84	130.54	131.23	131.93	132.63	133.33	134.02	134.72			
43	127.82	128.53	129.24	129.95	130.66	131.38	132.09	132.80	133.52	134.23	134.95	135.67	136.39	137.11	137.83	138.55			
44	131.35	132.08	132.82	133.55	134.28	135.01	135.75	136.48	137.22	137.95	138.69	139.43	140.17	140.91	141.65	142.39			
45	136.91	135.66	136.41	137.16	137.92	138.67	139.43	140.18	140.94	141.70	142.46	143.22	143.98	144.74	145.50	146.27			
46	138.49	139.26	140.03	140.80	141.58	142.35	143.13	143.91	144.69	145.47	146.25	147.03	147.81	148.59	149.38	150.16			
47	142.08	142.88	143.67	144.47	145.26	146.06	146.86	147.66	148.46	149.26	150.06	150.86	151.67	152.47	153.28	154.08			
48	145.71	146.52	147.34	148.15	148.97	149.79	150.61	151.43	152.25	153.07	153.90	154.72	155.55	156.37	157.20	158.03			
49	149.35	150.18	151.02	151.86	152.70	153.54	154.38	155.22	156.07	156.91	157.76	158.60	159.45	160.30	161.15	162.00			
50	153.01	153.87	154.73	155.59	156.45	157.31	158.17	159.04	159.90	160.77	161.64	162.51	163.37	164.24	165.12	165.99			
51	156.69	157.57	158.46	159.34	160.22	161.10	161.99	162.87	163.76	164.65	165.54	166.43	167.32	168.21	169.11	170.00			
52	160.40	161.30	162.20	163.11	164.01	164.92	165.82	166.73	167.64	168.55	169.46	170.38	171.29	172.20	173.12	174.04			
53	164.12	165.05	165.97	166.90	167.82	168.75	169.68	170.61	171.54	172.48	173.41	174.34	175.28	176.22	177.15	178.09			
54	167.87	168.81	169.76	170.71	171.66	172.61	173.56	174.51	175.46	176.42	177.37	178.33	179.29	180.25	181.21	182.17			
55	171.63	172.60	173.57	174.54	175.51	176.48	177.46	178.43	179.41	180.38	181.36	182.34							

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-115-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	58.00%	58.25%	58.50%	58.75%	59.00%	59.25%	59.50%	59.75%	60.00%	60.25%	60.50%	60.75%	61.00%	61.25%	61.50%	61.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	4.83	4.85	4.87	4.90	4.92	4.94	4.96	4.98	5.00	5.02	5.04	5.06	5.08	5.10	5.12	5.15		
2	7.31	7.34	7.37	7.40	7.43	7.47	7.50	7.53	7.56	7.59	7.62	7.66	7.69	7.72	7.75	7.78		
3	9.82	9.86	9.90	9.95	9.99	10.03	10.08	10.12	10.16	10.21	10.25	10.29	10.33	10.38	10.42	10.46		
4	12.37	12.42	12.48	12.53	12.59	12.64	12.70	12.75	12.80	12.86	12.91	12.97	13.02	13.08	13.13	13.19		
5	14.96	15.02	15.09	15.16	15.22	15.29	15.35	15.42	15.49	15.55	15.62	15.69	15.75	15.82	15.89	15.95		
6	17.58	17.66	17.74	17.82	17.90	17.97	18.05	18.13	18.21	18.29	18.37	18.45	18.53	18.60	18.68	18.76		
7	20.24	20.34	20.43	20.52	20.61	20.70	20.79	20.88	20.97	21.07	21.16	21.25	21.34	21.43	21.52	21.61		
8	22.94	23.05	23.15	23.26	23.36	23.46	23.57	23.67	23.78	23.88	23.99	24.09	24.19	24.30	24.40	24.51		
9	25.68	25.80	25.92	26.03	26.15	26.27	26.39	26.50	26.62	26.74	26.86	26.97	27.09	27.21	27.33	27.44		
10	28.46	28.59	28.72	28.85	28.98	29.11	29.24	29.37	29.50	29.64	29.77	29.90	30.03	30.16	30.29	30.42		
11	31.27	31.42	31.56	31.70	31.85	31.99	32.14	32.28	32.43	32.57	32.72	32.86	33.01	33.15	33.30	33.44		
12	34.12	34.28	34.44	34.60	34.75	34.91	35.07	35.23	35.39	35.55	35.71	35.87	36.03	36.19	36.35	36.51		
13	37.01	37.18	37.35	37.53	37.70	37.87	38.05	38.22	38.39	38.57	38.74	38.91	39.09	39.26	39.44	39.61		
14	39.93	40.12	40.31	40.49	40.68	40.87	41.06	41.25	41.43	41.62	41.81	42.00	42.19	42.38	42.57	42.76		
15	42.89	43.09	43.29	43.50	43.70	43.90	44.11	44.31	44.51	44.72	44.92	45.12	45.33	45.53	45.74	45.94		
16	45.89	46.10	46.32	46.54	46.76	46.98	47.19	47.41	47.63	47.85	48.07	48.29	48.51	48.73	48.95	49.17		
17	48.92	49.15	49.38	49.62	49.85	50.09	50.32	50.55	50.79	51.02	51.26	51.49	51.73	51.96	52.20	52.44		
18	51.98	52.23	52.48	52.73	52.98	53.23	53.48	53.73	53.98	54.23	54.48	54.74	54.99	55.24	55.49	55.74		
19	55.09	55.35	55.62	55.88	56.15	56.42	56.68	56.95	57.22	57.48	57.75	58.02	58.28	58.55	58.82	59.09		
20	58.23	58.51	58.79	59.07	59.35	59.64	59.92	60.20	60.49	60.77	61.05	61.34	61.62	61.91	62.19	62.48		
21	61.40	61.70	61.99	62.29	62.59	62.89	63.19	63.49	63.79	64.09	64.39	64.69	65.00	65.30	65.60	65.90		
22	64.60	64.92	65.24	65.55	65.87	66.18	66.50	66.82	67.14	67.45	67.77	68.09	68.41	68.73	69.04	69.36		
23	67.85	68.18	68.51	68.84	69.18	69.51	69.85	70.18	70.51	70.85	71.18	71.52	71.86	72.19	72.53	72.87		
24	71.12	71.47	71.82	72.17	72.52	72.87	73.23	73.58	73.93	74.28	74.64	74.99	75.34	75.70	76.05	76.41		
25	74.43	74.80	75.17	75.53	75.90	76.27	76.64	77.01	77.38	77.75	78.12	78.49	78.87	79.24	79.61	79.98		
26	77.77	78.16	78.54	78.93	79.32	79.70	80.09	80.48	80.87	81.26	81.64	82.03	82.42	82.81	83.21	83.60		
27	81.15	81.55	81.95	82.36	82.76	83.17	83.57	83.98	84.39	84.80	85.20	85.61	86.02	86.43	86.84	87.25		
28	84.55	84.98	85.40	85.82	86.24	86.67	87.09	87.52	87.94	88.37	88.79	89.22	89.65	90.08	90.50	90.93		
29	87.99	88.43	88.87	89.32	89.76	90.20	90.64	91.09	91.53	91.98	92.42	92.87	93.31	93.76	94.21	94.65		
30	91.46	91.92	92.38	92.84	93.30	93.77	94.23	94.69	95.15	95.62	96.08	96.55	97.01	97.48	97.94	98.41		
31	94.96	95.44	95.92	96.40	96.88	97.36	97.85	98.33	98.81	99.29	99.78	100.26	100.74	101.23	101.72	102.20		
32	98.50	98.99	99.49	99.99	100.49	100.99	101.49	102.00	102.50	103.00	103.50	104.01	104.51	105.02	105.52	106.03		
33	102.06	102.58	103.10	103.61	104.13	104.65	105.17	105.70	106.22	106.74	107.26	107.79	108.31	108.83	109.36	109.88		
34	105.65	106.19	106.73	107.27	107.81	108.35	108.89	109.43	109.97	110.51	111.05	111.60	112.14	112.69	113.23	113.78		
35	109.28	109.83	110.39	110.95	111.51	112.07	112.63	113.19	113.75	114.31	114.88	115.44	116.00	116.57	117.13	117.70		
36	112.93	113.50	114.08	114.66	115.24	115.82	116.40	116.98	117.56	118.15	118.73	119.31	119.90	120.48	121.07	121.66		
37	116.61	117.21	117.80	118.40	119.00	119.60	120.20	120.80	121.41	122.01	122.61	123.22	123.82	124.43	125.04	125.64		
38	120.32	120.93	121.55	122.17	122.79	123.41	124.03	124.66	125.28	125.90	126.53	127.15	127.78	128.40	129.03	129.66		
39	124.05	124.69	125.33	125.97	126.61	127.25	127.90	128.54	129.18	129.83	130.47	131.12	131.76	132.41	133.06	133.71		
40	127.82	128.48	129.14	129.80	130.46	131.12	131.78	132.45	133.11	133.78	134.44	135.11	135.78	136.45	137.12	137.79		
41	131.61	132.29	132.97	133.65	134.33	135.02	135.70	136.39	137.07	137.76	138.44	139.13	139.82	140.51	141.20	141.89		
42	135.42	136.13	136.83	137.53	138.23	138.94	139.64	140.35	141.06	141.77	142.47	143.18	143.89	144.60	145.32	146.03		
43	139.27	139.99	140.71	141.44	142.16	142.89	143.62	144.34	145.07	145.80	146.53	147.26	147.99	148.72	149.46	150.19		
44	143.14	143.88	144.63	145.37	146.12	146.86	147.61	148.36	149.11	149.86	150.61	151.37	152.12	152.87	153.63	154.38		
45	147.03	147.80	148.56	149.33	150.10	150.87	151.64	152.41	153.18	153.95	154.72	155.50	156.27	157.05	157.82	158.60		
46	150.95	151.74	152.52	153.31	154.10	154.89	155.68	156.48	157.27	158.06	158.86	159.65	160.45	161.25	162.05	162.85		
47	154.89	155.70	156.51	157.32	158.13	158.94	159.76	160.57	161.39	162.20	163.02	163.84	164.66	165.47	166.30	167.12		
48	158.86	159.69	160.52	161.35	162.19	163.02	163.86	164.69	165.53	166.37	167.20	168.04	168.89	169.73	170.57	171.41		
49	162.85	163.70	164.55	165.41	166.26	167.12	167.98	168.84	169.69	170.55	171.41	172.28	173.14	174.00	174.87	175.73		
50	166.86	167.74	168.61	169.49	170.36	171.24	172.12	173.00	173.88	174.77	175.65	176.53	177.42	178.30	179.19	180.08		
51	170.90	171.79	172.69	173.59	174.49	175.39	176.29	177.19	178.10	179.00	179.91	180.81	181.72	182.63	183.54	184.45		
52	174.95	175.87	176.79	177.71	178.63	179.56	180.48	181.41	182.33	183.26	184.19	185.11	186.04	186.97	187.91	188.84		
53	179.03	179.97	180.92	181.86	182.80	183.75	184.69	185.64	186.59	187.54	188.49	189.44	190.39	191.34	192.30	193.25		
54	183.13	184.10	185.06	186.02	186.99	187.96	188.93	189.90	190.87	191.84	192.81	193.79	194.76	195.74	196.71	197.69		
55	187.25	188.24	189.22	190.21	191.20	192.19	193.18	194.17	195.17	196.16	197.16	198.15	199.15	200.15	201.15	202.15		
56	191.39	192.40	193.41	194.42	195.43	196.44	197.46	198.47	199.49	200.51	201.52	202.54	203.56	204.58	205.60	206.63		
57	195.55	196.58	197.62	198.65	199.68	200.72	201.75	202.79	203.83	204.87	205.91	206.95	207.99	209.04	210.08	211.13		
58	199.73	200.79	201.84	202.90														

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-201-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
61	5.25	5.92	6.59	7.27	7.94	8.62	9.30	9.99	10.68	11.37	12.06	12.76	13.45	14.15	14.86	15.56
62	5.34	6.02	6.70	7.39	8.07	8.77	9.46	10.16	10.85	11.56	12.26	12.97	13.68	14.39	15.11	15.83
63	5.43	6.12	6.81	7.51	8.21	8.91	9.61	10.32	11.03	11.75	12.46	13.18	13.91	14.63	15.36	16.09
64	5.51	6.21	6.92	7.63	8.34	9.05	9.77	10.49	11.21	11.94	12.67	13.40	14.13	14.87	15.61	16.35
65	5.60	6.31	7.03	7.75	8.47	9.20	9.92	10.66	11.39	12.13	12.87	13.61	14.36	15.11	15.86	16.62
66	5.68	6.41	7.14	7.87	8.60	9.34	10.08	10.82	11.57	12.32	13.07	13.83	14.59	15.35	16.11	16.88
67	5.77	6.51	7.25	7.99	8.73	9.48	10.23	10.99	11.75	12.51	13.27	14.04	14.81	15.59	16.37	17.15
68	5.86	6.60	7.35	8.11	8.87	9.63	10.39	11.16	11.93	12.70	13.48	14.26	15.04	15.83	16.62	17.41
69	5.94	6.70	7.46	8.23	9.00	9.77	10.55	11.32	12.11	12.89	13.68	14.47	15.27	16.07	16.87	17.68
70	6.03	6.80	7.57	8.35	9.13	9.91	10.70	11.49	12.29	13.08	13.88	14.69	15.50	16.31	17.13	17.94
71	6.12	6.90	7.68	8.47	9.26	10.06	10.86	11.66	12.47	13.28	14.09	14.91	15.73	16.55	17.38	18.21
72	6.20	7.00	7.79	8.59	9.39	10.20	11.01	11.83	12.65	13.47	14.29	15.12	15.96	16.79	17.63	18.48
73	6.29	7.09	7.90	8.71	9.53	10.35	11.17	12.00	12.83	13.66	14.50	15.34	16.18	17.03	17.89	18.74
74	6.38	7.19	8.01	8.83	9.66	10.49	11.32	12.16	13.01	13.85	14.70	15.56	16.41	17.28	18.14	19.01
75	6.46	7.29	8.12	8.95	9.79	10.63	11.48	12.33	13.19	14.04	14.91	15.77	16.64	17.52	18.40	19.28
76	6.55	7.39	8.23	9.08	9.93	10.78	11.64	12.50	13.37	14.24	15.11	15.99	16.87	17.76	18.65	19.55
77	6.64	7.49	8.34	9.20	10.06	10.92	11.79	12.67	13.55	14.43	15.32	16.21	17.10	18.00	18.91	19.82
78	6.72	7.58	8.45	9.32	10.19	11.07	11.95	12.84	13.73	14.62	15.52	16.43	17.34	18.25	19.16	20.09
79	6.81	7.68	8.56	9.44	10.32	11.21	12.11	13.01	13.91	14.82	15.73	16.65	17.57	18.49	19.42	20.35
80	6.90	7.78	8.67	9.56	10.46	11.36	12.27	13.18	14.09	15.01	15.93	16.86	17.80	18.74	19.68	20.62
81	6.99	7.88	8.78	9.68	10.59	11.50	12.42	13.34	14.27	15.20	16.14	17.08	18.03	18.98	19.93	20.89
82	7.07	7.98	8.89	9.80	10.72	11.65	12.58	13.51	14.45	15.40	16.35	17.30	18.26	19.22	20.19	21.17
83	7.16	8.08	9.00	9.93	10.86	11.80	12.74	13.68	14.64	15.59	16.55	17.52	18.49	19.47	20.45	21.44
84	7.25	8.18	9.11	10.05	10.99	11.94	12.89	13.85	14.82	15.79	16.76	17.74	18.72	19.71	20.71	21.71
85	7.33	8.27	9.22	10.17	11.13	12.09	13.05	14.02	15.00	15.98	16.97	17.96	18.96	19.96	20.97	21.98
86	7.42	8.37	9.33	10.29	11.26	12.23	13.21	14.19	15.18	16.18	17.18	18.18	19.19	20.21	21.23	22.25
87	7.51	8.47	9.44	10.41	11.39	12.38	13.37	14.36	15.37	16.37	17.38	18.40	19.42	20.45	21.48	22.52
88	7.60	8.57	9.55	10.54	11.53	12.52	13.53	14.53	15.55	16.57	17.59	18.62	19.66	20.70	21.74	22.80
89	7.68	8.67	9.66	10.66	11.66	12.67	13.69	14.71	15.73	16.76	17.80	18.84	19.89	20.94	22.00	23.07
90	7.77	8.77	9.77	10.78	11.80	12.82	13.84	14.88	15.91	16.96	18.01	19.06	20.12	21.19	22.26	23.34
91	7.86	8.87	9.88	10.90	11.93	12.96	14.00	15.05	16.10	17.15	18.22	19.28	20.36	21.44	22.53	23.62
92	7.95	8.97	9.99	11.03	12.06	13.11	14.16	15.22	16.28	17.35	18.43	19.51	20.59	21.69	22.79	23.89
93	8.03	9.07	10.10	11.15	12.20	13.26	14.32	15.39	16.46	17.55	18.63	19.73	20.83	21.94	23.05	24.17
94	8.12	9.16	10.21	11.27	12.33	13.40	14.48	15.56	16.65	17.74	18.84	19.95	21.06	22.18	23.31	24.44
95	8.21	9.26	10.33	11.39	12.47	13.55	14.64	15.73	16.83	17.94	19.05	20.17	21.30	22.43	23.57	24.72
96	8.30	9.36	10.44	11.52	12.60	13.70	14.80	15.90	17.02	18.14	19.26	20.40	21.54	22.68	23.83	24.99
97	8.38	9.46	10.55	11.64	12.74	13.84	14.96	16.08	17.20	18.33	19.47	20.62	21.77	22.93	24.10	25.27
98	8.47	9.56	10.66	11.76	12.87	13.99	15.12	16.25	17.39	18.53	19.68	20.84	22.01	23.18	24.36	25.55
99	8.56	9.66	10.77	11.89	13.01	14.14	15.28	16.42	17.57	18.73	19.89	21.07	22.24	23.43	24.62	25.82
100	8.65	9.76	10.88	12.01	13.14	14.29	15.44	16.59	17.76	18.93	20.10	21.29	22.48	23.68	24.89	26.10
101	8.74	9.86	10.99	12.13	13.28	14.43	15.60	16.76	17.94	19.12	20.32	21.51	22.72	23.93	25.15	26.38
102	8.82	9.96	11.10	12.26	13.42	14.58	15.76	16.94	18.13	19.32	20.53	21.74	22.96	24.18	25.41	26.65
103	8.91	10.06	11.22	12.38	13.55	14.73	15.92	17.11	18.31	19.52	20.74	21.96	23.19	24.43	25.68	26.93
104	9.00	10.16	11.33	12.50	13.69	14.88	16.08	17.28	18.50	19.72	20.95	22.19	23.43	24.68	25.94	27.21
105	9.09	10.26	11.44	12.63	13.82	15.03	16.24	17.46	18.68	19.92	21.16	22.41	23.67	24.94	26.21	27.49
106	9.18	10.36	11.55	12.75	13.96	15.17	16.40	17.63	18.87	20.12	21.37	22.64	23.91	25.19	26.48	27.77
107	9.26	10.46	11.66	12.87	14.09	15.32	16.56	17.80	19.06	20.32	21.59	22.86	24.15	25.44	26.74	28.05
108	9.35	10.56	11.78	13.00	14.23	15.47	16.72	17.98	19.24	20.52	21.80	23.09	24.39	25.69	27.01	28.33
109	9.44	10.66	11.89	13.12	14.37	15.62	16.88	18.15	19.43	20.72	22.01	23.31	24.63	25.95	27.27	28.61
110	9.53	10.76	12.00	13.25	14.50	15.77	17.04	18.32	19.62	20.92	22.22	23.54	24.87	26.20	27.54	28.89
111	9.62	10.86	12.11	13.37	14.64	15.92	17.20	18.50	19.80	21.12	22.44	23.77	25.11	26.45	27.81	29.17
112	9.71	10.96	12.22	13.50	14.78	16.07	17.37	18.67	19.99	21.32	22.65	23.99	25.35	26.71	28.08	29.46
113	9.80	11.06	12.34	13.62	14.91	16.22	17.53	18.85	20.18	21.52	22.86	24.22	25.59	26.96	28.35	29.74
114	9.88	11.16	12.45	13.74	15.05	16.36	17.69	19.02	20.37	21.72	23.08	24.45	25.83	27.22	28.61	30.02
115	9.97	11.26	12.56	13.87	15.19	16.51	17.85	19.20	20.55	21.92	23.29	24.68	26.07	27.47	28.88	30.30
116	10.06	11.36	12.67	13.99	15.32	16.66	18.01	19.37	20.74	22.12	23.51	24.90	26.31	27.73	29.15	30.59
117	10.15	11.46	12.79	14.12	15.46	16.81	18.18	19.55	20.93	22.32	23.72	25.13	26.55	27.98	29.42	30.87
118	10.24	11.56	12.90	14.24	15.60	16.96	18.34	19.72	21.12	22.52	23.94	25.36	26.79	28.24	29.69	31.15
119	10.33	11.66	13.01	14.37	15.74	17.11	18.50	19.90	21.31	22.72	24.15	25.59	27.04	28.49	29.96	31.44
120	10.42	11.76	13.12	14.49	15.87	17.26	18.66	20.07	21.49	22.93	24.37	25.82	27.28	28.75	30.23	31.72

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-202-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
61	16.27	16.98	17.70	18.41	19.13	19.85	20.58	21.31	22.04	22.77	23.50	24.24	24.98	25.72	26.47	27.22
62	16.55	17.27	18.00	18.73	19.46	20.19	20.93	21.67	22.41	23.16	23.91	24.66	25.41	26.17	26.93	27.69
63	16.82	17.56	18.30	19.04	19.79	20.53	21.28	22.04	22.79	23.55	24.31	25.08	25.85	26.62	27.39	28.16
64	17.10	17.85	18.60	19.36	20.11	20.87	21.64	22.40	23.17	23.95	24.72	25.50	26.28	27.06	27.85	28.64
65	17.38	18.14	18.90	19.67	20.44	21.22	21.99	22.77	23.55	24.34	25.13	25.92	26.71	27.51	28.31	29.12
66	17.65	18.43	19.21	19.99	20.77	21.56	22.35	23.14	23.94	24.73	25.54	26.34	27.15	27.96	28.78	29.59
67	17.93	18.72	19.51	20.30	21.10	21.90	22.70	23.51	24.32	25.13	25.95	26.77	27.59	28.41	29.24	30.07
68	18.21	19.01	19.81	20.62	21.43	22.24	23.06	23.88	24.70	25.53	26.36	27.19	28.02	28.86	29.71	30.55
69	18.49	19.30	20.12	20.94	21.76	22.59	23.41	24.25	25.08	25.92	26.77	27.61	28.46	29.32	30.17	31.03
70	18.77	19.59	20.42	21.25	22.09	22.93	23.77	24.62	25.47	26.32	27.18	28.04	28.90	29.77	30.64	31.51
71	19.05	19.88	20.73	21.57	22.42	23.27	24.13	24.99	25.85	26.72	27.59	28.47	29.34	30.22	31.11	32.00
72	19.32	20.18	21.03	21.89	22.75	23.62	24.49	25.36	26.24	27.12	28.00	28.89	29.78	30.68	31.58	32.48
73	19.60	20.47	21.34	22.21	23.09	23.96	24.85	25.74	26.63	27.52	28.42	29.32	30.23	31.14	32.05	32.96
74	19.89	20.76	21.64	22.53	23.42	24.31	25.21	26.11	27.01	27.92	28.83	29.75	30.67	31.59	32.52	33.45
75	20.17	21.06	21.95	22.85	23.75	24.66	25.57	26.48	27.40	28.32	29.25	30.18	31.11	32.05	32.99	33.94
76	20.45	21.35	22.26	23.17	24.09	25.01	25.93	26.86	27.79	28.73	29.67	30.61	31.56	32.51	33.47	34.43
77	20.73	21.65	22.57	23.49	24.42	25.35	26.29	27.23	28.18	29.13	30.08	31.04	32.00	32.97	33.94	34.91
78	21.01	21.94	22.87	23.81	24.76	25.70	26.65	27.61	28.57	29.53	30.50	31.47	32.45	33.43	34.42	35.40
79	21.29	22.24	23.18	24.14	25.09	26.05	27.02	27.99	28.96	29.94	30.92	31.91	32.90	33.89	34.89	35.90
80	21.58	22.53	23.49	24.46	25.43	26.40	27.38	28.36	29.35	30.34	31.34	32.34	33.35	34.36	35.37	36.39
81	21.86	22.83	23.80	24.78	25.76	26.75	27.74	28.74	29.74	30.75	31.76	32.78	33.79	34.82	35.85	36.88
82	22.14	23.13	24.11	25.11	26.10	27.10	28.11	29.12	30.14	31.16	32.18	33.21	34.25	35.28	36.33	37.38
83	22.43	23.42	24.42	25.43	26.44	27.46	28.48	29.50	30.53	31.56	32.60	33.65	34.70	35.75	36.81	37.87
84	22.71	23.72	24.74	25.75	26.78	27.81	28.84	29.88	30.92	31.97	33.03	34.08	35.15	36.22	37.29	38.37
85	23.00	24.02	25.05	26.08	27.12	28.16	29.21	30.26	31.32	32.38	33.45	34.52	35.60	36.68	37.77	38.86
86	23.28	24.32	25.36	26.41	27.46	28.51	29.58	30.64	31.72	32.79	33.87	34.96	36.05	37.15	38.26	39.34
87	23.57	24.62	25.67	26.73	27.80	28.87	29.94	31.03	32.11	33.20	34.30	35.40	36.51	37.62	38.74	39.86
88	23.85	24.92	25.99	27.06	28.14	29.22	30.31	31.41	32.51	33.61	34.73	35.84	36.97	38.09	39.23	40.36
89	24.14	25.22	26.30	27.39	28.48	29.58	30.68	31.79	32.91	34.03	35.15	36.28	37.42	38.56	39.71	40.86
90	24.43	25.52	26.61	27.71	28.82	29.93	31.05	32.18	33.31	34.44	35.58	36.73	37.88	39.04	40.20	41.37
91	24.71	25.82	26.93	28.04	29.16	30.29	31.42	32.56	33.70	34.85	36.01	37.17	38.34	39.51	40.69	41.87
92	25.00	26.12	27.24	28.37	29.51	30.65	31.79	32.95	34.10	35.27	36.44	37.61	38.80	39.98	41.18	42.38
93	25.29	26.42	27.56	28.70	29.85	31.00	32.17	33.33	34.51	35.68	36.87	38.06	39.26	40.46	41.67	42.88
94	25.58	26.72	27.87	29.03	30.19	31.36	32.54	33.72	34.91	36.10	37.30	38.51	39.72	40.94	42.16	43.39
95	25.87	27.03	28.19	29.36	30.54	31.72	32.91	34.11	35.31	36.52	37.73	38.95	40.18	41.41	42.65	43.90
96	26.16	27.33	28.51	29.69	30.88	32.08	33.29	34.50	35.71	36.94	38.16	39.40	40.64	41.89	43.14	44.41
97	26.45	27.63	28.83	30.02	31.23	32.44	33.66	34.88	36.12	37.35	38.60	39.85	41.11	42.37	43.64	44.91
98	26.74	27.94	29.14	30.36	31.58	32.80	34.03	35.27	36.52	37.77	39.03	40.30	41.57	42.85	44.13	45.43
99	27.03	28.24	29.46	30.69	31.92	33.16	34.41	35.66	36.93	38.19	39.47	40.75	42.04	43.33	44.63	45.94
100	27.32	28.55	29.78	31.02	32.27	33.52	34.79	36.06	37.33	38.61	39.90	41.20	42.50	43.81	45.13	46.45
101	27.61	28.85	30.10	31.36	32.62	33.89	35.16	36.45	37.74	39.03	40.34	41.65	42.97	44.29	45.63	46.96
102	27.90	29.16	30.42	31.69	32.97	34.25	35.54	36.84	38.14	39.46	40.78	42.10	43.44	44.78	46.13	47.48
103	28.19	29.46	30.74	32.02	33.31	34.61	35.92	37.23	38.55	39.88	41.21	42.56	43.91	45.26	46.63	48.00
104	28.49	29.77	31.06	32.36	33.66	34.98	36.30	37.63	38.96	40.30	41.65	43.01	44.38	45.75	47.13	48.51
105	28.78	30.08	31.38	32.69	34.01	35.34	36.68	38.02	39.37	40.73	42.09	43.47	44.85	46.23	47.63	49.03
106	29.07	30.38	31.70	33.03	34.36	35.71	37.06	38.41	39.78	41.15	42.53	43.92	45.32	46.72	48.13	49.55
107	29.37	30.69	32.03	33.37	34.72	36.07	37.44	38.81	40.19	41.58	42.97	44.38	45.79	47.21	48.64	50.07
108	29.66	31.00	32.35	33.70	35.07	36.44	37.82	39.21	40.60	42.01	43.42	44.84	46.26	47.70	49.14	50.59
109	29.96	31.31	32.67	34.04	35.42	36.81	38.20	39.60	41.01	42.43	43.86	45.29	46.74	48.19	49.65	51.11
110	30.25	31.62	33.00	34.38	35.77	37.17	38.58	40.00	41.43	42.86	44.30	45.75	47.21	48.68	50.15	51.04
111	30.55	31.93	33.32	34.72	36.13	37.54	38.97	40.40	41.84	43.29	44.75	46.21	47.69	49.17	50.66	52.16
112	30.84	32.24	33.64	35.06	36.48	37.91	39.35	40.80	42.25	43.72	45.19	46.67	48.17	49.66	51.17	52.69
113	31.14	32.55	33.97	35.40	36.83	38.28	39.73	41.20	42.67	44.15	45.64	47.14	48.64	50.16	51.68	53.21
114	31.44	32.86	34.29	35.74	37.19	38.65	40.12	41.60	43.09	44.58	46.09	47.60	49.12	50.65	52.19	53.74
115	31.73	33.17	34.62	36.08	37.54	39.02	40.50	42.00	43.50	45.01	46.53	48.06	49.60	51.15	52.70	54.27
116	32.03	33.48	34.95	36.42	37.90	39.39	40.89	42.40	43.92	45.45	46.98	48.53	50.08	51.64	53.22	54.80
117	32.33	33.80	35.27	36.76	38.26	39.76	41.28	42.80	44.34	45.88	47.43	48.99	50.56	52.14	53.73	55.33
118	32.63	34.11	35.60	37.10	38.61	40.14	41.67	43.21	44.75	46.31	47.88	49.46	51.04	52.64	54.24	55.86
119	32.93	34.42	35.93	37.45	38.97	40.51	42.05	43.61	45.17	46.75	48.33	49.92	51.53	53.14	54.76	56.39
120	33.22	34.74	36.26	37.79	39.33	40.88	42.44	44.01	45.59	47.18	48.78	50.39	52.01	53.64	55.28	56.92

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-203-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
61	27.97	28.72	29.48	30.24	31.00	31.76	32.53	33.29	34.07	34.84	35.62	36.39	37.18	37.96	38.75	39.54
62	28.46	29.22	29.99	30.76	31.54	32.32	33.10	33.88	34.67	35.45	36.25	37.04	37.84	38.63	39.44	40.24
63	28.94	29.72	30.51	31.29	32.08	32.88	33.67	34.47	35.27	36.07	36.88	37.69	38.50	39.31	40.13	40.95
64	29.43	30.23	31.03	31.83	32.63	33.44	34.25	35.06	35.87	36.69	37.51	38.33	39.16	39.99	40.82	41.66
65	29.92	30.73	31.54	32.36	33.18	34.00	34.82	35.65	36.48	37.31	38.15	38.98	39.83	40.67	41.52	42.37
66	30.41	31.24	32.06	32.89	33.73	34.56	35.40	36.24	37.09	37.93	38.78	39.64	40.49	41.35	42.21	43.08
67	30.91	31.74	32.58	33.43	34.28	35.13	35.98	36.83	37.69	38.56	39.42	40.29	41.16	42.04	42.91	43.79
68	31.40	32.25	33.11	33.97	34.83	35.69	36.56	37.43	38.30	39.18	40.06	40.95	41.83	42.72	43.61	44.51
69	31.89	32.76	33.63	34.50	35.38	36.26	37.14	38.03	38.92	39.81	40.70	41.60	42.50	43.41	44.32	45.23
70	32.39	33.27	34.16	35.04	35.93	36.83	37.72	38.63	39.53	40.44	41.35	42.26	43.18	44.10	45.02	45.95
71	32.89	33.78	34.68	35.58	36.49	37.40	38.31	39.23	40.14	41.07	41.99	42.92	43.86	44.79	45.73	46.67
72	33.39	34.30	35.21	36.13	37.05	37.97	38.90	39.83	40.76	41.70	42.64	43.59	44.53	45.49	46.44	47.40
73	33.89	34.81	35.74	36.67	37.60	38.54	39.48	40.43	41.38	42.33	43.29	44.25	45.21	46.18	47.15	48.13
74	34.39	35.32	36.27	37.21	38.16	39.12	40.07	41.03	42.00	42.97	43.94	44.92	45.90	46.88	47.87	48.86
75	34.89	35.84	36.80	37.76	38.72	39.69	40.66	41.64	42.62	43.60	44.59	45.58	46.58	47.58	48.58	49.59
76	35.39	36.36	37.33	38.31	39.29	40.27	41.26	42.25	43.24	44.24	45.25	46.25	47.26	48.28	49.30	50.32
77	35.89	36.88	37.86	38.85	39.85	40.85	41.85	42.86	43.87	44.88	45.90	46.92	47.95	48.98	50.02	51.06
78	36.40	37.40	38.40	39.40	40.41	41.43	42.45	43.47	44.49	45.52	46.56	47.60	48.64	49.69	50.74	51.79
79	36.90	37.92	38.93	39.95	40.98	42.01	43.04	44.08	45.12	46.17	47.22	48.27	49.33	50.39	51.46	52.53
80	37.41	38.44	39.47	40.51	41.55	42.59	43.64	44.69	45.75	46.81	47.88	48.95	50.02	51.10	52.19	53.27
81	37.92	38.96	40.01	41.06	42.11	43.17	44.24	45.31	46.38	47.46	48.54	49.63	50.72	51.81	52.91	54.02
82	38.43	39.49	40.55	41.61	42.68	43.76	44.84	45.92	47.01	48.11	49.21	50.31	51.41	52.53	53.64	54.76
83	38.94	40.01	41.09	42.17	43.26	44.35	45.44	46.54	47.65	48.76	49.87	50.99	52.11	53.24	54.37	55.51
84	39.45	40.54	41.63	42.73	43.83	44.93	46.05	47.16	48.28	49.41	50.54	51.67	52.81	53.96	55.11	56.26
85	39.96	41.07	42.17	43.28	44.40	45.52	46.65	47.78	48.92	50.06	51.21	52.36	53.51	54.67	55.84	57.01
86	40.48	41.59	42.72	43.84	44.98	46.12	47.26	48.41	49.56	50.72	51.88	53.05	54.22	55.39	56.58	57.76
87	40.99	42.12	43.26	44.41	45.55	46.71	47.87	49.03	50.20	51.37	52.55	53.73	54.92	56.12	57.31	58.52
88	41.51	42.65	43.81	44.97	46.13	47.30	48.48	49.66	50.84	52.03	53.22	54.42	55.63	56.84	58.06	59.28
89	42.02	43.19	44.36	45.53	46.71	47.90	49.09	50.28	51.48	52.69	53.90	55.12	56.34	57.57	58.80	60.03
90	42.54	43.72	44.91	46.10	47.29	48.49	49.70	50.91	52.13	53.35	54.58	55.81	57.05	58.29	59.54	60.80
91	43.06	44.26	45.46	46.66	47.87	49.09	50.31	51.54	52.77	54.01	55.26	56.51	57.76	59.02	60.29	61.56
92	43.58	44.79	46.01	47.23	48.46	49.69	50.93	52.17	53.42	54.68	55.94	57.20	58.48	59.75	61.04	62.32
93	44.10	45.33	46.56	47.80	49.04	50.29	51.54	52.80	54.07	55.34	56.62	57.90	59.19	60.49	61.79	63.09
94	44.62	45.87	47.11	48.37	49.63	50.89	52.16	53.44	54.72	56.01	57.30	58.60	59.91	61.22	62.54	63.86
95	45.15	46.40	47.67	48.94	50.21	51.49	52.78	54.07	55.37	56.68	57.99	59.31	60.63	61.96	63.29	64.63
96	45.67	46.94	48.22	49.51	50.80	52.10	53.40	54.71	56.03	57.35	58.68	60.01	61.35	62.69	64.05	65.40
97	46.20	47.49	48.78	50.08	51.39	52.70	54.02	55.35	56.68	58.02	59.37	60.72	62.07	63.44	64.80	66.18
98	46.72	48.03	49.34	50.66	51.98	53.31	54.65	55.99	57.34	58.69	60.06	61.42	62.80	64.18	65.56	66.95
99	47.25	48.57	49.90	51.23	52.57	53.92	55.27	56.63	58.00	59.37	60.75	62.13	63.52	64.92	66.32	67.73
100	47.78	49.12	50.46	51.81	53.17	54.53	55.90	57.27	58.66	60.05	61.44	62.84	64.25	65.67	67.09	68.51
101	48.31	49.66	51.02	52.39	53.76	55.14	56.53	57.92	59.32	60.72	62.14	63.56	64.98	66.41	67.85	69.30
102	48.84	50.21	51.59	52.97	54.36	55.75	57.16	58.57	59.98	61.40	62.83	64.27	65.71	67.16	68.62	70.08
103	49.37	50.76	52.15	53.55	54.95	56.37	57.79	59.21	60.65	62.09	63.53	64.99	66.45	67.91	69.39	70.87
104	49.91	51.31	52.72	54.13	55.55	56.98	58.42	59.86	61.31	62.77	64.23	65.70	67.18	68.67	70.16	71.66
105	50.44	51.86	53.28	54.71	56.15	57.60	59.05	60.51	61.98	63.45	64.93	66.42	67.92	69.42	70.93	72.45
106	50.98	52.41	53.85	55.30	56.75	58.22	59.69	61.16	62.65	64.14	65.64	67.14	68.66	70.18	71.70	73.24
107	51.51	52.96	54.42	55.88	57.36	58.84	60.32	61.82	63.32	64.83	66.34	67.87	69.40	70.93	72.48	74.03
108	52.05	53.52	54.99	56.47	57.96	59.46	60.96	62.47	63.99	65.52	67.05	68.59	70.14	71.69	73.26	74.83
109	52.59	54.07	55.56	57.06	58.56	60.08	61.60	63.13	64.66	66.21	67.76	69.32	70.88	72.46	74.04	75.62
110	53.13	54.63	56.13	57.65	59.17	60.70	62.24	63.78	65.34	66.90	68.47	70.04	71.63	73.22	74.82	76.42
111	53.67	55.18	56.71	58.24	59.78	61.32	62.88	64.44	66.01	67.59	69.18	70.77	72.37	73.98	75.60	77.23
112	54.21	55.74	57.28	58.83	60.39	61.95	63.52	65.10	66.69	68.29	69.89	71.50	73.12	74.75	76.39	78.03
113	54.75	56.30	57.86	59.42	61.00	62.58	64.17	65.76	67.37	68.98	70.61	72.24	73.87	75.52	77.17	78.83
114	55.30	56.86	58.43	60.02	61.61	63.21	64.81	66.43	68.05	69.68	71.32	72.97	74.63	76.29	77.96	79.64
115	55.84	57.42	59.01	60.61	62.22	63.84	65.46	67.09	68.73	70.38	72.04	73.71	75.38	77.06	78.75	80.45
116	56.39	57.99	59.59	61.21	62.83	64.47	66.11	67.76	69.42	71.08	72.76	74.44	76.13	77.83	79.54	81.26
117	56.93	58.55	60.17	61.81	63.45	65.10	66.76	68.43	70.10	71.79	73.48	75.18	76.89	78.61	80.34	82.07
118	57.48	59.11	60.75	62.41	64.06	65.73	67.41	69.09	70.79	72.49	74.20	75.92	77.65	79.39	81.13	82.89
119	58.03	59.68	61.34	63.01	64.68	66.37	68.06	69.76	71.48	73.20	74.93	76.66	78.41	80.17	81.93	83.70
120	58.58	60.25	61.92	63.61	65.30	67.00	68.71	70.44	72.17	73.90	75.65	77.41	79.17	80.95	82.73	84.52

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-204-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
61	40.33	41.12	41.92	42.72	43.52	44.32	45.13	45.94	46.75	47.56	48.38	49.20	50.02	50.84	51.67	52.50		
62	41.05	41.86	42.67	43.48	44.30	45.12	45.94	46.77	47.59	48.42	49.26	50.09	50.93	51.77	52.61	53.45		
63	41.77	42.59	43.42	44.25	45.08	45.92	46.76	47.60	48.44	49.29	50.13	50.98	51.84	52.69	53.55	54.41		
64	42.49	43.33	44.18	45.02	45.87	46.72	47.57	48.43	49.29	50.15	51.02	51.88	52.75	53.62	54.50	55.38		
65	43.22	44.07	44.93	45.79	46.66	47.52	48.39	49.27	50.14	51.02	51.90	52.78	53.67	54.56	55.45	56.34		
66	43.95	44.82	45.69	46.57	47.45	48.33	49.22	50.10	51.00	51.89	52.79	53.69	54.59	55.49	56.40	57.31		
67	44.68	45.56	46.45	47.35	48.24	49.14	50.04	50.95	51.85	52.76	53.68	54.59	55.51	56.43	57.36	58.29		
68	45.41	46.31	47.22	48.13	49.04	49.95	50.87	51.79	52.71	53.64	54.57	55.50	56.44	57.38	58.32	59.26		
69	46.14	47.06	47.98	48.91	49.84	50.77	51.70	52.64	53.58	54.52	55.47	56.41	57.37	58.32	59.28	60.24		
70	46.88	47.82	48.75	49.69	50.64	51.58	52.53	53.49	54.44	55.40	56.36	57.33	58.30	59.27	60.25	61.22		
71	47.62	48.57	49.52	50.48	51.44	52.40	53.37	54.34	55.31	56.29	57.27	58.25	59.23	60.22	61.22	62.21		
72	48.36	49.33	50.30	51.27	52.24	53.22	54.21	55.19	56.18	57.17	58.17	59.17	60.17	61.18	62.19	63.20		
73	49.10	50.09	51.07	52.06	53.05	54.05	55.05	56.05	57.05	58.06	59.08	60.09	61.11	62.14	63.16	64.19		
74	49.85	50.85	51.85	52.85	53.86	54.87	55.89	56.91	57.93	58.96	59.99	61.02	62.06	63.10	64.14	65.19		
75	50.60	51.61	52.63	53.65	54.67	55.70	56.74	57.77	58.81	59.85	60.90	61.95	63.00	64.06	65.12	66.19		
76	51.35	52.38	53.41	54.45	55.49	56.53	57.58	58.64	59.69	60.75	61.82	62.88	63.95	65.03	66.11	67.19		
77	52.10	53.14	54.19	55.25	56.31	57.37	58.43	59.50	60.58	61.65	62.73	63.82	64.91	66.00	67.10	68.19		
78	52.85	53.91	54.98	56.05	57.13	58.20	59.29	60.37	61.46	62.56	63.66	64.76	65.86	66.97	68.09	69.20		
79	53.61	54.69	55.77	56.86	57.95	59.04	60.14	61.25	62.35	63.46	64.58	65.70	66.82	67.95	69.08	70.22		
80	54.36	55.46	56.56	57.66	58.77	59.88	61.00	62.12	63.25	64.37	65.51	66.64	67.78	68.93	70.08	71.23		
81	55.12	56.24	57.35	58.47	59.60	60.73	61.86	63.00	64.14	65.29	66.44	67.59	68.75	69.91	71.08	72.25		
82	55.89	57.02	58.15	59.29	60.43	61.57	62.72	63.88	65.04	66.20	67.37	68.54	69.72	70.90	72.08	73.27		
83	56.65	57.80	58.95	60.10	61.26	62.42	63.59	64.76	65.94	67.12	68.30	69.49	70.69	71.89	73.09	74.29		
84	57.42	58.58	59.75	60.92	62.09	63.27	64.46	65.65	66.84	68.04	69.24	70.45	71.66	72.88	74.10	75.32		
85	58.18	59.36	60.55	61.74	62.93	64.13	65.33	66.54	67.75	68.96	70.18	71.41	72.64	73.87	75.11	76.35		
86	58.95	60.15	61.35	62.56	63.77	64.98	66.20	67.43	68.65	69.89	71.13	72.37	73.62	74.87	76.12	77.39		
87	59.73	60.94	62.16	63.38	64.61	65.84	67.08	68.32	69.57	70.82	72.07	73.33	74.60	75.87	77.14	78.42		
88	60.50	61.73	62.97	64.21	65.45	66.70	67.95	69.21	70.48	71.75	73.02	74.30	75.58	76.87	78.16	79.46		
89	61.28	62.52	63.78	65.03	66.30	67.56	68.84	70.11	71.39	72.68	73.97	75.27	76.57	77.88	79.19	80.50		
90	62.05	63.32	64.59	65.86	67.14	68.43	69.72	71.01	72.31	73.62	74.93	76.24	77.56	78.89	80.22	81.55		
91	62.83	64.12	65.40	66.70	67.99	69.30	70.60	71.92	73.23	74.56	75.88	77.22	78.56	79.90	81.25	82.60		
92	63.62	64.92	66.22	67.53	68.84	70.17	71.49	72.82	74.16	75.50	76.84	78.20	79.55	80.91	82.28	83.65		
93	64.40	65.72	67.04	68.37	69.70	71.04	72.38	73.73	75.08	76.44	77.81	79.18	80.55	81.93	83.32	84.71		
94	65.19	66.52	67.86	69.21	70.56	71.91	73.27	74.64	76.01	77.39	78.77	80.16	81.55	82.95	84.36	85.77		
95	65.98	67.33	68.68	70.05	71.41	72.79	74.17	75.55	76.94	78.34	79.74	81.15	82.56	83.98	85.40	86.83		
96	66.77	68.14	69.51	70.89	72.28	73.67	75.06	76.47	77.88	79.29	80.71	82.14	83.57	85.00	86.44	87.89		
97	67.56	68.94	70.34	71.74	73.14	74.55	75.96	77.39	78.81	80.24	81.68	83.13	84.58	86.03	87.49	88.96		
98	68.35	69.76	71.17	72.58	74.00	75.43	76.87	78.31	79.75	81.20	82.66	84.12	85.59	87.06	88.54	90.03		
99	69.15	70.57	72.00	73.43	74.87	76.32	77.77	79.23	80.69	82.16	83.64	85.12	86.61	88.10	89.60	91.10		
100	69.95	71.39	72.83	74.28	75.74	77.21	78.68	80.15	81.64	83.12	84.62	86.12	87.62	89.14	90.65	92.18		
101	70.75	72.21	73.67	75.14	76.62	78.10	79.59	81.08	82.58	84.09	85.60	87.12	88.65	90.18	91.71	93.26		
102	71.55	73.03	74.51	76.00	77.49	78.99	80.50	82.01	83.53	85.06	86.59	88.13	89.67	91.22	92.78	94.34		
103	72.35	73.85	75.35	76.85	78.37	79.89	81.41	82.94	84.48	86.03	87.58	89.13	90.70	92.27	93.84	95.42		
104	73.16	74.67	76.19	77.71	79.25	80.78	82.33	83.88	85.43	87.00	88.57	90.14	91.73	93.31	94.91	96.51		
105	73.97	75.50	77.03	78.58	80.13	81.68	83.25	84.81	86.39	87.97	89.56	91.16	92.76	94.37	95.98	97.60		
106	74.78	76.33	77.88	79.44	81.01	82.58	84.17	85.75	87.35	88.95	90.56	92.17	93.79	95.42	97.05	98.69		
107	75.59	77.16	78.73	80.31	81.90	83.49	85.09	86.70	88.31	89.93	91.56	93.19	94.83	96.48	98.13	99.79		
108	76.40	77.99	79.58	81.18	82.78	84.39	86.01	87.64	89.27	90.91	92.56	94.21	95.87	97.54	99.21	100.89		
109	77.22	78.82	80.43	82.05	83.67	85.30	86.94	88.59	90.24	91.90	93.56	95.23	96.91	98.60	100.29	101.99		
110	78.04	79.66	81.29	82.92	84.56	86.21	87.87	89.54	91.21	92.88	94.57	96.26	97.96	99.66	101.38	103.10		
111	78.86	80.50	82.14	83.80	85.46	87.13	88.80	90.49	92.18	93.87	95.58	97.29	99.01	100.73	102.46	104.20		
112	79.68	81.34	83.00	84.67	86.36	88.04	89.74	91.44	93.15	94.87	96.59	98.32	100.06	101.80	103.55	105.31		
113	80.50	82.18	83.86	85.55	87.25	88.96	90.67	92.40	94.12	95.86	97.60	99.35	101.11	102.88	104.65	106.43		
114	81.33	83.02	84.73	86.44	88.15	89.88	91.61	93.35	95.10	96.86	98.62	100.39	102.17	103.95	105.74	107.94		
115	82.15	83.87	85.59	87.32	89.06	90.80	92.55	94.31	96.08	97.86	99.64	101.43	103.23	105.03	106.84	108.66		
116	82.98	84.72	86.46	88.21	89.96	91.73	93.50	95.28	97.06	98.86	100.66	102.47	104.29	106.11	107.94	109.78		
117	83.82	85.57	87.33	89.09	90.87	92.65	94.44	96.24	98.05	99.86	101.68	103.51	105.35	107.20	109.05	110.91		
118	84.65	86.42	88.20	89.98	91.78	93.58	95.39	97.21	99.04	100.87	102.71	104.56	106.42	108.28	110.15	112.03		
119	85.48	87.27	89.07	90.87	92.69	94.51	96.34	98.18	100.02	101.88	103.74	105.61	107.49	109.37	111.26	113.16		

**ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-205-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
61	53.33	54.16	55.00	55.84	56.68	57.52	58.37	59.22	60.07	60.92	61.77	62.63	63.49	64.35	65.22	66.08				
62	54.30	55.15	56.00	56.86	57.72	58.58	59.44	60.30	61.17	62.04	62.91	63.79	64.67	65.54	66.43	67.31				
63	55.28	56.15	57.01	57.89	58.76	59.64	60.52	61.40	62.28	63.17	64.06	64.95	65.84	66.74	67.64	68.54				
64	56.26	57.14	58.03	58.92	59.81	60.70	61.60	62.50	63.40	64.30	65.21	66.12	67.03	67.94	68.86	69.78				
65	57.24	58.14	59.04	59.95	60.86	61.77	62.68	63.60	64.52	65.44	66.36	67.29	68.22	69.15	70.08	71.02				
66	58.23	59.14	60.06	60.99	61.91	62.84	63.77	64.70	65.64	66.58	67.52	68.46	69.41	70.36	71.31	72.27				
67	59.22	60.15	61.09	62.03	62.97	63.91	64.86	65.81	66.77	67.72	68.68	69.64	70.61	71.57	72.54	73.52				
68	60.21	61.16	62.11	63.07	64.03	64.99	65.96	66.93	67.90	68.87	69.85	70.83	71.81	72.79	73.78	74.77				
69	61.21	62.17	63.14	64.12	65.09	66.07	67.06	68.04	69.03	70.02	71.02	72.01	73.01	74.02	75.02	76.03				
70	62.21	63.19	64.18	65.17	66.16	67.16	68.16	69.16	70.17	71.18	72.19	73.21	74.23	75.25	76.27	77.30				
71	63.21	64.21	65.22	66.22	67.24	68.25	69.27	70.29	71.31	72.34	73.37	74.40	75.44	76.48	77.52	78.57				
72	64.22	65.24	66.26	67.28	68.31	69.34	70.38	71.42	72.46	73.51	74.55	75.60	76.66	77.72	78.78	79.84				
73	65.23	66.26	67.30	68.35	69.39	70.44	71.50	72.55	73.61	74.67	75.74	76.81	77.88	78.96	80.04	81.12				
74	66.24	67.29	68.35	69.41	70.48	71.54	72.61	73.69	74.77	75.85	76.93	78.02	79.11	80.20	81.30	82.40				
75	67.26	68.33	69.40	70.48	71.56	72.65	73.74°	74.83	75.93	77.02	78.13	79.23	80.34	81.46	82.57	83.69				
76	68.28	69.36	70.46	71.55	72.65	73.76	74.86	75.97	77.09	78.21	79.33	80.45	81.58	82.71	83.85	84.98				
77	69.30	70.40	71.52	72.63	73.75	74.87	75.99	77.12	78.26	79.39	80.53	81.67	82.82	83.97	85.12	86.28				
78	70.32	71.45	72.58	73.71	74.85	75.99	77.13	78.28	79.43	80.58	81.74	82.90	84.06	85.23	86.41	87.58				
79	71.35	72.50	73.64	74.79	75.95	77.10	78.27	79.43	80.60	81.77	82.95	84.13	85.31	86.50	87.69	88.89				
80	72.39	73.55	74.71	75.88	77.05	78.23	79.41	80.59	81.78	82.97	84.17	85.36	86.57	87.77	88.98	90.20				
81	73.42	74.60	75.78	76.97	78.16	79.35	80.55	81.76	82.96	84.17	85.39	86.60	87.82	89.05	90.28	91.51				
82	74.46	75.66	76.86	78.06	79.27	80.49	81.70	82.92	84.15	85.38	86.61	87.85	89.09	90.33	91.58	92.83				
83	75.50	76.72	77.94	79.16	80.39	81.62	82.85	84.09	85.34	86.59	87.84	89.09	90.35	91.62	92.88	94.16				
84	76.55	77.78	79.02	80.26	81.51	82.76	84.01	85.27	86.53	87.80	89.07	90.34	91.62	92.91	94.19	95.48				
85	77.60	78.85	80.11	81.37	82.63	83.90	85.17	86.45	87.73	89.02	90.30	91.60	92.90	94.20	95.51	96.82				
86	78.65	79.92	81.19	82.47	83.76	85.04	86.33	87.63	88.93	90.24	91.54	92.86	94.17	95.50	96.82	98.15				
87	79.71	80.99	82.29	83.58	84.89	86.19	87.50	88.82	90.14	91.46	92.79	94.12	95.46	96.80	98.14	99.49				
88	80.76	82.07	83.38	84.70	86.02	87.34	88.67	90.01	91.35	92.69	94.04	95.39	96.74	98.10	99.47	100.84				
89	81.83	83.15	84.48	85.82	87.15	88.50	89.85	91.20	92.56	93.92	95.29	96.66	98.03	99.41	100.80	102.19				
90	82.89	84.23	85.58	86.94	88.29	89.66	91.03	92.40	93.77	95.16	96.54	97.93	99.33	100.73	102.13	103.54				
91	83.96	85.32	86.69	88.06	89.44	90.82	92.21	93.60	94.99	96.40	97.80	99.21	100.63	102.05	103.47	104.90				
92	85.03	86.41	87.80	89.19	90.58	91.99	93.39	94.80	96.22	97.64	99.06	100.49	101.93	103.37	104.81	106.26				
93	86.10	87.50	88.91	90.32	91.73	93.16	94.58	96.01	97.45	98.89	100.33	101.78	103.24	104.69	106.16	107.63				
94	87.18	88.60	90.02	91.45	92.89	94.33	95.77	97.22	98.68	100.14	101.60	103.07	104.55	106.02	107.51	109.00				
95	88.26	89.70	91.14	92.59	94.04	95.50	96.97	98.44	99.91	101.39	102.88	104.37	105.86	107.36	108.86	110.37				
96	89.34	90.80	92.26	93.73	95.20	96.68	98.17	99.66	101.15	102.65	104.15	105.66	107.18	108.70	110.22	111.75				
97	90.43	91.91	93.39	94.88	96.37	97.87	99.37	100.88	102.39	103.91	105.44	106.97	108.50	110.04	111.58	113.13				
98	91.52	93.01	94.52	96.02	97.54	99.05	100.58	102.10	103.64	105.18	106.72	108.27	109.83	111.38	112.95	114.52				
99	92.61	94.13	95.65	97.17	98.71	100.24	101.79	103.33	104.89	106.45	108.01	109.58	111.15	112.73	114.32	115.91				
100	93.71	95.24	96.78	98.33	99.88	101.44	103.00	104.57	106.14	107.72	109.30	110.89	112.49	114.09	115.69	117.30				
101	94.80	96.36	97.92	99.48	101.05	102.63	104.21	105.80	107.40	109.00	110.60	112.21	113.82	115.45	117.07	118.70				
102	95.91	97.48	99.06	100.64	102.23	103.83	105.43	107.04	108.66	110.27	111.90	113.53	115.17	116.81	118.45	120.11				
103	97.01	98.60	100.20	101.81	103.42	105.03	106.66	108.28	109.92	111.56	113.20	114.85	116.51	118.17	119.84	121.51				
104	98.12	99.73	101.35	102.97	104.60	106.24	107.88	109.53	111.19	112.85	114.51	116.18	117.86	119.54	121.23	122.92				
105	99.23	100.86	102.50	104.14	105.79	107.45	109.11	110.78	112.46	114.14	115.82	117.51	119.21	120.91	122.62	124.34				
106	100.34	101.99	103.65	105.31	106.99	108.66	110.35	112.03	113.73	115.43	117.14	118.85	120.57	122.29	124.02	125.75				
107	101.46	103.13	104.81	106.49	108.18	109.88	111.58	113.29	115.01	116.73	118.45	120.19	121.93	123.67	125.42	127.18				
108	102.57	104.27	105.96	107.67	109.38	111.10	112.82	114.55	116.29	118.03	119.78	121.53	123.29	125.05	126.82	128.60				
109	103.70	105.41	107.13	108.85	110.58	112.32	114.06	115.81	117.57	119.33	121.10	122.87	124.65	126.44	128.23	130.03				
110	104.82	106.55	108.29	110.04	111.79	113.55	115.31	117.08	118.86	120.64	122.43	124.22	126.03	127.83	129.65	131.46				
111	105.95	107.70	109.46	111.22	113.00	114.77	116.56	118.35	120.15	121.95	123.76	125.58	127.40	129.23	131.06	132.90				
112	107.08	108.85	110.63	112.41	114.21	116.01	117.81	119.62	121.44	123.27	125.10	126.93	128.78	130.63	132.48	134.34				
113	108.21	110.00	111.80	113.61	115.42	117.24	119.07	120.90	122.74	124.58	126.43	128.29	130.16	132.03	133.90	135.79				
114	109.35	111.16	112.98	114.81	116.64	118.48														

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-206-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	22.00%	22.25%	22.50%	22.75%	23.00%	23.25%	23.50%	23.75%	24.00%	24.25%	24.50%	24.75%	25.00%	25.25%	25.50%	25.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
61	66.95	67.82	68.70	69.57	70.45	71.33	72.22	73.10	73.99	74.88	75.77	76.66	77.56	78.46	79.36	80.26				
62	68.20	69.09	69.98	70.87	71.77	72.67	73.57	74.47	75.38	76.28	77.19	78.11	79.02	79.94	80.86	81.78				
63	69.45	70.35	71.26	72.17	73.09	74.00	74.92	75.84	76.77	77.69	78.62	79.55	80.49	81.42	82.36	83.30				
64	70.70	71.63	72.55	73.48	74.41	75.35	76.29	77.22	78.17	79.11	80.06	81.01	81.96	82.91	83.87	84.83				
65	71.96	72.90	73.85	74.79	75.74	76.70	77.65	78.61	79.57	80.53	81.50	82.47	83.44	84.41	85.38	86.36				
66	73.22	74.18	75.15	76.11	77.08	78.05	79.03	80.00	80.98	81.96	82.95	83.93	84.92	85.91	86.91	87.90				
67	74.49	75.47	76.45	77.44	78.42	79.41	80.40	81.40	82.40	83.39	84.40	85.40	86.41	87.42	88.43	89.45				
68	75.77	76.76	77.76	78.76	79.77	80.78	81.79	82.80	83.82	84.83	85.86	86.88	87.91	88.94	89.97	91.00				
69	77.04	78.06	79.08	80.10	81.12	82.15	83.18	84.21	85.24	86.28	87.32	88.36	89.41	90.46	91.51	92.56				
70	78.33	79.36	80.40	81.44	82.48	83.52	84.57	85.62	86.67	87.73	88.79	89.85	90.92	91.98	93.05	94.13				
71	79.62	80.67	81.72	82.78	83.84	84.90	85.97	87.04	88.11	89.19	90.26	91.34	92.43	93.52	94.60	95.70				
72	80.91	81.98	83.05	84.13	85.21	86.29	87.37	88.46	89.55	90.65	91.74	92.84	93.95	95.05	96.16	97.27				
73	82.21	83.29	84.39	85.48	86.58	87.68	88.78	89.89	91.00	92.11	93.23	94.35	95.47	96.60	97.73	98.86				
74	83.51	84.61	85.72	86.84	87.96	89.08	90.20	91.32	92.45	93.59	94.72	95.86	97.00	98.15	99.30	100.45				
75	84.81	85.94	87.07	88.20	89.34	90.48	91.62	92.76	93.91	95.06	96.22	97.38	98.54	99.70	100.87	102.04				
76	86.12	87.27	88.42	89.57	90.72	91.88	93.04	94.21	95.38	96.55	97.72	98.90	100.08	101.27	102.45	103.64				
77	87.44	88.60	89.77	90.94	92.12	93.29	94.47	95.66	96.85	98.04	99.23	100.43	101.63	102.83	104.04	105.25				
78	88.76	89.94	91.13	92.32	93.51	94.71	95.91	97.11	98.32	99.53	100.74	101.96	103.18	104.41	105.63	106.86				
79	90.09	91.29	92.49	93.70	94.92	96.13	97.35	98.57	99.80	101.03	102.26	103.50	104.74	105.98	107.23	108.48				
80	91.42	92.64	93.86	95.09	96.32	97.56	98.80	100.04	101.29	102.54	103.79	105.05	106.31	107.57	108.84	110.11				
81	92.75	93.99	95.23	96.48	97.73	98.99	100.25	101.51	102.78	104.05	105.32	106.60	107.88	109.16	110.45	111.74				
82	94.09	95.35	96.61	97.88	99.15	100.42	101.70	102.99	104.27	105.56	106.85	108.15	109.45	110.75	112.06	113.37				
83	95.43	96.71	97.99	99.28	100.57	101.87	103.16	104.47	105.77	107.08	108.39	109.71	111.03	112.36	113.68	115.01				
84	96.78	98.08	99.38	100.69	102.00	103.31	104.63	105.95	107.28	108.61	109.94	111.28	112.62	113.96	115.31	116.66				
85	98.13	99.45	100.77	102.10	103.43	104.76	106.10	107.44	108.79	110.14	111.49	112.85	114.21	115.57	116.94	118.32				
86	99.49	100.82	102.17	103.51	104.86	106.22	107.57	108.94	110.30	111.67	113.05	114.42	115.81	117.19	118.58	119.97				
87	100.85	102.20	103.57	104.93	106.30	107.68	109.05	110.44	111.82	113.21	114.61	116.01	117.41	118.81	120.22	121.64				
88	102.21	103.59	104.97	106.36	107.75	109.14	110.54	111.94	113.35	114.76	116.17	117.59	119.02	120.44	121.87	123.31				
89	103.58	104.98	106.38	107.79	109.20	110.61	112.03	113.45	114.88	116.31	117.75	119.18	120.63	122.07	123.53	124.98				
90	104.95	106.37	107.79	109.22	110.65	112.08	113.52	114.97	116.41	117.87	119.32	120.78	122.25	123.71	125.19	126.66				
91	106.33	107.77	109.21	110.66	112.11	113.56	115.02	116.49	117.95	119.43	120.90	122.38	123.87	125.36	126.85	128.35				
92	107.71	109.17	110.63	112.10	113.57	115.05	116.53	118.01	119.50	120.99	122.49	123.99	125.50	127.01	128.52	130.04				
93	109.10	110.58	112.06	113.55	115.04	116.53	118.03	119.54	121.05	122.56	124.08	125.60	127.13	128.66	130.19	131.73				
94	110.49	111.99	113.49	115.00	116.51	118.03	119.55	121.07	122.60	124.14	125.68	127.22	128.77	130.32	131.87	133.43				
95	111.89	113.40	114.93	116.45	117.99	119.52	121.07	122.61	124.16	125.72	127.28	128.84	130.41	131.98	133.56	135.14				
96	113.28	114.82	116.37	117.91	119.47	121.02	122.59	124.15	125.73	127.30	128.88	130.47	132.06	133.65	135.25	136.85				
97	114.69	116.25	117.81	119.38	120.95	122.53	124.11	125.70	127.29	128.89	130.49	132.10	133.71	135.33	136.95	138.57				
98	116.09	117.67	119.26	120.85	122.44	124.04	125.65	127.25	128.87	130.49	132.11	133.74	135.37	137.00	138.65	140.29				
99	117.50	119.11	120.71	122.32	123.94	125.56	127.18	128.81	130.45	132.08	133.73	135.38	137.03	138.69	140.35	142.02				
100	118.92	120.54	122.17	123.80	125.43	127.07	128.72	130.37	132.03	133.69	135.35	137.02	138.70	140.38	142.06	143.75				
101	120.34	121.98	123.63	125.28	126.94	128.60	130.27	131.94	133.61	135.30	136.98	138.67	140.37	142.07	143.78	145.49				
102	121.76	123.42	125.09	126.77	128.44	130.13	131.81	133.51	135.21	136.91	138.62	140.33	142.05	143.77	145.50	147.23				
103	123.19	124.87	126.56	128.26	129.95	131.66	133.37	135.08	136.80	138.53	140.25	141.99	143.73	145.47	147.22	148.97				
104	124.62	126.32	128.03	129.75	131.47	133.19	134.92	136.66	138.40	140.15	141.90	143.65	145.41	147.18	148.95	150.72				
105	126.06	127.78	129.51	131.25	132.99	134.73	136.49	138.24	140.01	141.77	143.54	145.32	147.10	148.89	150.68	152.48				
106	127.49	129.24	130.99	132.75	134.51	136.28	138.05	139.83	141.61	143.40	145.20	147.00	148.80	150.61	152.42	154.24				
107	128.94	130.70	132.48	134.26	136.04	137.83	139.62	141.42	143.23	145.04	146.85	148.67	150.50	152.33	154.17	156.01				
108	130.38	132.17	133.97	135.77	137.57	139.38	141.20	143.02	144.84	146.68	148.51	150.36	152.20	154.06	155.91	157.78				
109	131.83	133.63	135.46	137.28	139.11	140.94	142.78	144.62	146.47	148.32	150.18	152.04	153.91	155.79	157.67	159.55				
110	133.29	135.12	136.96	138.80	140.65	142.50	144.36	146.22	148.09	149.97	151.85	153.73	155.63	157.52	159.42	161.33				
111	134.75	136.60	138.46	140.32	142.19	144.06	145.95	147.83	149.72	151.62	153.52	155.43	157.34	159.26	161.18	163.11				
112	136.21	138.08	139.96	141.85	143.74	145.63	147.54	149.44	151.36	153.28	155.20	157.13	159.06	161.00	162.95	164.90				
113	137.67	139.57	141.47	143.38	145.29	147.21	149.13	1												

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-207-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	26.00%	26.25%	26.50%	26.75%	27.00%	27.25%	27.50%	27.75%	28.00%	28.25%	28.50%	28.75%	29.00%	29.25%	29.50%	29.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
61	81.17	82.08	82.99	83.90	84.81	85.73	86.65	87.57	88.49	89.42	90.34	91.27	92.20	93.14	94.07	95.01				
62	82.70	83.63	84.56	85.49	86.42	87.36	88.29	89.23	90.18	91.12	92.07	93.01	93.96	94.92	95.87	96.83				
63	84.24	85.19	86.13	87.08	88.04	88.99	89.95	90.91	91.87	92.83	93.79	94.76	95.73	96.70	97.68	98.66				
64	85.79	86.75	87.72	88.69	89.66	90.63	91.61	92.58	93.56	94.55	95.53	96.52	97.51	98.50	99.49	100.49				
65	87.34	88.32	89.31	90.30	91.29	92.28	93.27	94.27	95.27	96.27	97.28	98.28	99.29	100.30	101.32	102.33				
66	88.90	89.90	90.91	91.91	92.92	93.93	94.95	95.96	96.98	98.00	99.03	100.05	101.08	102.11	103.15	104.18				
67	90.47	91.49	92.51	93.54	94.56	95.60	96.63	97.66	98.70	99.74	100.79	101.83	102.88	103.93	104.98	106.04				
68	92.04	93.08	94.12	95.17	96.21	97.26	98.32	99.37	100.43	101.49	102.55	103.62	104.69	105.76	106.83	107.91				
69	93.62	94.68	95.74	96.80	97.87	98.94	100.01	101.09	102.16	103.24	104.33	105.41	106.50	107.59	108.68	109.78				
70	95.20	96.28	97.36	98.45	99.53	100.62	101.71	102.81	103.91	105.01	106.11	107.21	108.32	109.43	110.55	111.66				
71	96.79	97.89	98.99	100.09	101.20	102.31	103.42	104.54	105.65	106.77	107.90	109.02	110.15	111.28	112.41	113.55				
72	98.39	99.51	100.63	101.75	102.88	104.01	105.14	106.27	107.41	108.55	109.69	110.84	111.99	113.14	114.29	115.45				
73	99.99	101.13	102.27	103.41	104.56	105.71	106.86	108.01	109.17	110.33	111.49	112.66	113.83	115.00	116.17	117.35				
74	101.60	102.76	103.92	105.08	106.25	107.42	108.59	109.76	110.94	112.12	113.30	114.49	115.68	116.87	118.06	119.26				
75	103.22	104.39	105.57	106.76	107.94	109.13	110.32	111.52	112.71	113.92	115.12	116.33	117.54	118.75	119.96	121.18				
76	104.84	106.03	107.23	108.44	109.64	110.85	112.06	113.28	114.50	115.72	116.94	118.17	119.40	120.63	121.87	123.11				
77	106.46	107.68	108.90	110.12	111.35	112.58	113.81	115.05	116.29	117.53	118.77	120.02	121.27	122.52	123.78	125.04				
78	108.10	109.33	110.57	111.82	113.06	114.31	115.57	116.82	118.08	119.34	120.61	121.88	123.15	124.42	125.70	126.98				
79	109.74	110.99	112.25	113.52	114.78	116.05	117.33	118.60	119.88	121.17	122.45	123.74	125.03	126.33	127.63	128.93				
80	111.38	112.66	113.94	115.22	116.51	117.80	119.09	120.39	121.69	123.00	124.30	125.61	126.92	128.24	129.56	130.88				
81	113.03	114.33	115.63	116.93	118.24	119.55	120.87	122.19	123.51	124.83	126.16	127.49	128.82	130.16	131.50	132.84				
82	114.69	116.01	117.33	118.65	119.98	121.31	122.65	123.99	125.33	126.67	128.02	129.37	130.73	132.09	133.45	134.81				
83	116.35	117.69	119.03	120.38	121.73	123.08	124.43	125.79	127.16	128.52	129.89	131.26	132.64	134.02	135.40	136.79				
84	118.02	119.38	120.74	122.11	123.48	124.85	126.23	127.61	128.99	130.38	131.77	133.16	134.56	135.96	137.36	138.77				
85	119.69	121.07	122.45	123.84	125.23	126.63	128.02	129.42	130.83	132.24	133.65	135.06	136.48	137.91	139.33	140.76				
86	121.37	122.77	124.17	125.58	126.99	128.41	129.83	131.25	132.68	134.11	135.54	136.97	138.41	139.86	141.30	142.75				
87	123.05	124.48	125.90	127.33	128.76	130.20	131.64	133.08	134.53	135.98	137.43	138.89	140.35	141.82	143.29	144.76				
88	124.74	126.19	127.63	129.08	130.54	131.99	133.45	134.92	136.39	137.86	139.33	140.81	142.30	143.78	145.27	146.77				
89	126.44	127.90	129.37	130.84	132.32	133.79	135.28	136.76	138.25	139.75	141.24	142.74	144.25	145.75	147.27	148.78				
90	128.14	129.63	131.11	132.61	134.10	135.60	137.10	138.61	140.12	141.64	143.16	144.68	146.20	147.73	149.27	150.80				
91	129.85	131.35	132.86	134.38	135.89	137.41	138.94	140.47	142.00	143.54	145.08	146.62	148.17	149.72	151.27	152.83				
92	131.56	133.09	134.62	136.15	137.69	139.23	140.78	142.33	143.88	145.44	147.00	148.57	150.14	151.71	153.28	154.86				
93	133.28	134.82	136.38	137.93	139.49	141.05	142.62	144.19	145.77	147.35	148.93	150.52	152.11	153.70	155.30	156.91				
94	135.00	136.57	138.14	139.72	141.30	142.88	144.47	146.07	147.66	149.26	150.87	152.48	154.09	155.71	157.33	158.95				
95	136.73	138.32	139.91	141.51	143.11	144.72	146.33	147.94	149.56	151.19	152.81	154.44	156.08	157.72	159.36	161.00				
96	138.46	140.07	141.69	143.31	144.93	146.56	148.19	149.83	151.47	153.11	154.76	156.41	158.07	159.73	161.40	163.06				
97	140.20	141.83	143.47	145.11	146.76	148.40	150.06	151.72	153.38	155.05	156.72	158.39	160.07	161.75	163.44	165.13				
98	141.94	143.60	145.25	146.92	148.58	150.26	151.93	153.61	155.30	156.98	158.68	160.37	162.07	163.78	165.49	167.20				
99	143.69	145.37	147.05	148.73	150.42	152.11	153.81	155.51	157.22	158.93	160.64	162.36	164.08	165.81	167.54	169.28				
100	145.44	147.14	148.84	150.55	152.26	153.97	155.69	157.42	159.15	160.88	162.61	164.36	166.10	167.85	169.60	171.36				
101	147.20	148.92	150.64	152.37	154.10	155.84	157.58	159.33	161.08	162.83	164.59	166.35	168.12	169.89	171.67	173.45				
102	148.96	150.70	152.45	154.20	155.95	157.71	159.48	161.24	163.02	164.79	166.57	168.36	170.15	171.94	173.74	175.54				
103	150.73	152.49	154.26	156.03	157.81	159.59	161.38	163.17	164.96	166.76	168.56	170.37	172.18	174.00	175.82	177.64				
104	152.50	154.29	156.08	157.87	159.67	161.47	163.28	165.09	166.91	168.73	170.56	172.38	174.22	176.06	177.90	179.74				
105	154.28	156.09	157.90	159.72	161.54	163.36	165.19	167.02	168.86	170.71	172.55	174.41	176.26	178.12	179.99	181.85				
106	156.06	157.89	159.73	161.56	163.41	165.25	167.11	168.96	170.82	172.69	174.56	176.43	178.31	180.19	182.08	183.97				
107	157.85	159.70	161.56	163.42	165.28	167.15	169.03	170.90	172.79	174.67	176.57	178.46	180.36	182.27	184.18	186.09				
108	159.64	161.52	163.39	165.28	167.16	169.05	170.95	172.85	174.76	176.67	178.58	180.50	182.42	184.35	186.28	188.22				
109	161.44	163.33	165.23	167.14	169.05	170.96	172.88	174.80	176.73	178.66	180.60	182.54	184.49	186.44	188.39	190.35				
110	163.24	165.16	167.08	169.01	170.94	172.87	174.81	176.76	178.71	180.66	182.62	184.59	186.56	188.53	190.51	192.49				
111	165.05	166.99	168.93	170.88	172.83	174.79	176.75	178.72	180.69	182.67	184.65	186.64	188.63	190.62	192.62	194.63				
112	166.86	168.82																		

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-208-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	30.00%	30.25%	30.50%	30.75%	31.00%	31.25%	31.50%	31.75%	32.00%	32.25%	32.50%	32.75%	33.00%	33.25%	33.50%	33.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
61	95.95	96.89	97.84	98.78	99.73	100.68	101.63	102.59	103.54	104.50	105.46	106.42	107.39	108.35	109.32	110.29		
62	97.79	98.75	99.71	100.68	101.65	102.62	103.59	104.56	105.54	106.51	107.49	108.48	109.46	110.45	111.44	112.43		
63	99.63	100.61	101.60	102.58	103.57	104.56	105.55	106.55	107.54	108.54	109.54	110.54	111.55	112.55	113.56	114.57		
64	101.49	102.49	103.49	104.50	105.50	106.51	107.52	108.54	109.55	110.57	111.59	112.61	113.64	114.67	115.69	116.73		
65	103.35	104.37	105.39	106.42	107.45	108.47	109.51	110.54	111.58	112.61	113.66	114.70	115.74	116.79	117.84	118.89		
66	105.22	106.26	107.30	108.35	109.40	110.44	111.50	112.55	113.61	114.67	115.73	116.79	117.86	118.92	119.99	121.06		
67	107.10	108.16	109.22	110.29	111.35	112.42	113.50	114.57	115.65	116.73	117.81	118.89	119.98	121.06	122.16	123.25		
68	108.98	110.06	111.15	112.23	113.32	114.41	115.50	116.60	117.69	118.79	119.90	121.00	122.11	123.22	124.33	125.44		
69	110.88	111.98	113.08	114.19	115.30	116.41	117.52	118.63	119.75	120.87	121.99	123.12	124.25	125.38	126.51	127.64		
70	112.78	113.90	115.02	116.15	117.28	118.41	119.54	120.68	121.82	122.96	124.10	125.25	126.40	127.55	128.70	129.85		
71	114.69	115.83	116.97	118.12	119.27	120.42	121.58	122.73	123.89	125.05	126.22	127.38	128.55	129.72	130.90	132.07		
72	116.61	117.77	118.93	120.10	121.27	122.44	123.62	124.79	125.97	127.16	128.34	129.53	130.72	131.91	133.11	134.30		
73	118.53	119.71	120.90	122.09	123.28	124.47	125.66	126.86	128.06	129.27	130.47	131.68	132.89	134.11	135.32	136.54		
74	120.46	121.67	122.87	124.08	125.29	126.50	127.72	128.94	130.16	131.39	132.61	133.84	135.08	136.31	137.55	138.79		
75	122.40	123.63	124.85	126.08	127.31	128.55	129.79	131.03	132.27	133.51	134.76	136.01	137.27	138.52	139.78	141.04		
76	124.35	125.59	126.84	128.09	129.34	130.60	131.86	133.12	134.38	135.65	136.92	138.19	139.47	140.74	142.02	143.31		
77	126.30	127.57	128.84	130.11	131.38	132.66	133.94	135.22	136.51	137.79	139.08	140.38	141.67	142.97	144.28	145.58		
78	128.26	129.55	130.84	132.13	133.43	134.73	136.03	137.33	138.64	139.95	141.26	142.57	143.89	145.21	146.53	147.86		
79	130.23	131.54	132.85	134.16	135.48	136.80	138.12	139.45	140.77	142.11	143.44	144.78	146.11	147.46	148.80	150.15		
80	132.21	133.54	134.87	136.20	137.54	138.88	140.22	141.57	142.92	144.27	145.63	146.99	148.35	149.71	151.08	152.45		
81	134.19	135.54	136.89	138.25	139.61	140.97	142.34	143.70	145.07	146.45	147.83	149.20	150.59	151.97	153.36	154.75		
82	136.18	137.55	138.93	140.30	141.68	143.07	144.45	145.84	147.24	148.63	150.03	151.43	152.84	154.24	155.65	157.07		
83	138.18	139.57	140.97	142.36	143.77	145.17	146.58	147.99	149.40	150.82	152.24	153.66	155.09	156.52	157.95	159.39		
84	140.18	141.59	143.01	144.43	145.86	147.28	148.71	150.14	151.58	153.02	154.46	155.91	157.35	158.81	160.26	161.72		
85	142.19	143.63	145.07	146.51	147.95	149.40	150.85	152.31	153.76	155.22	156.69	158.16	159.63	161.10	162.57	164.05		
86	144.21	145.67	147.13	148.59	150.06	151.53	153.00	154.47	155.95	157.44	158.92	160.41	161.90	163.40	164.90	166.40		
87	146.23	147.71	149.19	150.68	152.17	153.66	155.15	156.65	158.15	159.66	161.16	162.68	164.19	165.71	167.23	168.75		
88	148.26	149.76	151.27	152.77	154.28	155.80	157.31	158.83	160.36	161.88	163.41	164.95	166.48	168.02	169.56	171.11		
89	150.30	151.82	153.35	154.88	156.41	157.94	159.48	161.02	162.57	164.12	165.67	167.23	168.78	170.34	171.91	173.48		
90	152.34	153.89	155.43	156.98	158.54	160.10	161.66	163.22	164.79	166.36	167.93	169.51	171.09	172.67	174.26	175.85		
91	154.39	155.96	157.53	159.10	160.68	162.26	163.84	165.42	167.01	168.61	170.20	171.80	173.41	175.01	176.62	178.23		
92	156.45	158.04	159.63	161.22	162.82	164.42	166.03	167.63	169.25	170.86	172.48	174.10	175.73	177.36	178.99	180.62		
93	158.51	160.12	161.73	163.35	164.97	166.59	168.22	169.85	171.49	173.12	174.76	176.41	178.06	179.71	181.36	183.02		
94	160.58	162.21	163.85	165.48	167.13	168.77	170.42	172.08	173.73	175.39	177.05	178.72	180.39	182.06	183.74	185.42		
95	162.65	164.31	165.97	167.63	169.29	170.96	172.63	174.31	175.98	177.67	179.35	181.04	182.73	184.43	186.13	187.83		
96	164.74	166.41	168.09	169.77	171.46	173.15	174.84	176.54	178.24	179.95	181.66	183.37	185.08	186.80	188.52	190.25		
97	166.82	168.52	170.22	171.93	173.64	175.35	177.06	178.78	180.51	182.24	183.97	185.70	187.44	189.18	190.92	192.67		
98	168.92	170.64	172.36	174.09	175.82	177.55	179.29	181.03	182.78	184.53	186.28	188.04	189.80	191.56	193.33	195.10		
99	171.01	172.76	174.50	176.25	178.01	179.76	181.52	183.29	185.06	186.83	188.61	190.38	192.17	193.95	195.74	197.54		
100	173.12	174.88	176.65	178.42	180.20	181.98	183.76	185.55	187.34	189.14	190.93	192.74	194.54	196.35	198.16	199.98		
101	175.23	177.02	178.81	180.60	182.40	184.20	186.01	187.82	189.63	191.45	193.27	195.09	196.92	198.75	200.59	202.43		
102	177.35	179.15	180.97	182.78	184.61	186.43	188.26	190.09	191.93	193.77	195.61	197.46	199.31	201.16	203.02	204.88		
103	179.47	181.30	183.13	184.97	186.82	188.67	190.52	192.37	194.23	196.09	197.96	199.83	201.70	203.58	205.46	207.34		
104	181.59	183.45	185.31	187.17	189.04	190.91	192.78	194.66	196.54	198.42	200.31	202.20	204.10	206.00	207.90	209.81		
105	183.73	185.60	187.48	189.37	191.26	193.15	195.05	196.95	198.85	200.76	202.67	204.59	206.51	208.43	210.35	212.28		
106	185.87	187.76	189.67	191.58	193.49	195.40	197.32	199.24	201.17	203.10	205.04	206.97	208.92	210.86	212.81	214.76		
107	188.01	189.93	191.86	193.79	195.72	197.66	199.60	201.55	203.50	205.45	207.41	209.37	211.33	213.30	215.27	217.25		
108	190.16	192.10	194.05	196.00	197.96	199.92	201.89	203.85	205.83	207.80	209.78	211.77	213.76	215.75	217.74	219.74		
109	192.31	194.28	196.25	198.23	200.21	202.19	204.18	206.17	208.16	210.16	212.17	214.17	216.18	218.20	220.21	222.24		
110	194.47	196.46	198.46	200.45	202.46	204.46	206.47	208.49	210.51	212.53	214.55	216.58	218.62	220.65	222.69	224.74		
111	196.64	198.65	200.67	202.69	204.71	206.74	208.77	210.81	212.85	214.90	216.95	219.00	221.05	223.11	225.18	227.25		
112	198.81	200.84	202.88	204.93	206.97	209.03	211.08	213.14	215.20	217.27	219.34	221.42	223.50	225.58	227.67	229.76		
113	200.98	203.04	205.10	207.17	209.24	211.31	213.39	215.48	217.56	219.65	221.75	223.85	225.95	228.05	230.16	232.28		
114	203.16	205.24	207.33	209.42	211.51	213.61	215.71	217.82	219.93	222.04	224.16	226.28	228.40	230.53	232.66	234.80		
115	205.35	207.45	209.56	211.67	213.79	215.91												

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-209-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	34.00%	34.25%	34.50%	34.75%	35.00%	35.25%	35.50%	35.75%	36.00%	36.25%	36.50%	36.75%	37.00%	37.25%	37.50%	37.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
61	111.26	112.24	113.21	114.19	115.17	116.15	117.13	118.12	119.11	120.10	121.09	122.08	123.07	124.07	125.07	126.07				
62	113.42	114.41	115.41	116.41	117.41	118.41	119.41	120.42	121.43	122.44	123.45	124.46	125.48	126.49	127.51	128.53				
63	115.58	116.60	117.61	118.63	119.65	120.68	121.70	122.73	123.76	124.79	125.82	126.85	127.89	128.93	129.97	131.01				
64	117.76	118.79	119.83	120.87	121.91	122.95	124.00	125.05	126.10	127.15	128.20	129.26	130.31	131.37	132.43	133.50				
65	119.94	121.00	122.06	123.12	124.18	125.24	126.31	127.38	128.45	129.52	130.59	131.67	132.75	133.83	134.91	136.00				
66	122.14	123.21	124.29	125.37	126.46	127.54	128.63	129.72	130.81	131.90	133.00	134.10	135.19	136.30	137.40	138.51				
67	124.34	125.44	126.54	127.64	128.74	129.85	130.96	132.07	133.18	134.30	135.41	136.53	137.65	138.77	139.90	141.03				
68	126.56	127.67	128.79	129.92	131.04	132.17	133.30	134.43	135.56	136.70	137.84	138.98	140.12	141.26	142.41	143.56				
69	128.78	129.92	131.06	132.20	133.35	134.50	135.65	136.80	137.95	139.11	140.27	141.43	142.60	143.76	144.93	146.10				
70	131.01	132.17	133.33	134.50	135.67	136.83	138.01	139.18	140.36	141.53	142.72	143.90	145.08	146.27	147.46	148.65				
71	133.25	134.43	135.62	136.80	137.99	139.18	140.38	141.57	142.77	143.97	145.17	146.37	147.58	148.79	150.00	151.21				
72	135.50	136.71	137.91	139.12	140.33	141.54	142.75	143.97	145.19	146.41	147.63	148.86	150.09	151.32	152.55	153.79				
73	137.76	138.99	140.21	141.44	142.67	143.91	145.14	146.38	147.62	148.86	150.11	151.36	152.61	153.86	155.11	156.37				
74	140.03	141.28	142.52	143.77	145.03	146.28	147.54	148.80	150.06	151.32	152.59	153.86	155.13	156.41	157.68	158.96				
75	142.31	143.57	144.84	146.11	147.39	148.66	149.94	151.23	152.51	153.80	155.08	156.38	157.67	158.97	160.26	161.56				
76	144.59	145.88	147.17	148.46	149.76	151.06	152.36	153.66	154.97	156.28	157.59	158.90	160.22	161.53	162.85	164.18				
77	146.89	148.20	149.51	150.82	152.14	153.46	154.78	156.11	157.44	158.77	160.10	161.43	162.77	164.11	165.45	166.80				
78	149.19	150.52	151.85	153.19	154.53	155.87	157.22	158.56	159.91	161.27	162.62	163.98	165.34	166.70	168.06	169.43				
79	151.50	152.85	154.21	155.57	156.93	158.29	159.66	161.03	162.40	163.77	165.15	166.53	167.91	169.30	170.68	172.07				
80	153.82	155.19	156.57	157.95	159.34	160.72	162.11	163.50	164.89	166.29	167.69	169.09	170.49	171.90	173.31	174.72				
81	156.15	157.54	158.94	160.35	161.75	163.16	164.57	165.98	167.40	168.82	170.24	171.66	173.09	174.52	175.95	177.38				
82	158.48	159.90	161.32	162.75	164.17	165.60	167.04	168.47	169.91	171.35	172.79	174.24	175.69	177.14	178.59	180.05				
83	160.83	162.27	163.71	165.16	166.61	168.06	169.51	170.97	172.43	173.89	175.36	176.83	178.30	179.77	181.25	182.72				
84	163.18	164.64	166.10	167.57	169.04	170.52	172.00	173.48	174.96	176.44	177.93	179.42	180.91	182.41	183.91	185.41				
85	165.54	167.02	168.51	170.00	171.49	172.99	174.49	175.99	177.50	179.00	180.51	182.03	183.54	185.06	186.58	188.10				
86	167.90	169.41	170.92	172.43	173.95	175.47	176.99	178.51	180.04	181.57	183.10	184.64	186.18	187.72	189.26	190.81				
87	170.28	171.81	173.34	174.87	176.41	177.95	179.50	181.04	182.59	184.15	185.70	187.26	188.82	190.38	191.95	193.52				
88	172.66	174.21	175.77	177.32	178.88	180.45	182.01	183.58	185.15	186.73	188.31	189.89	191.47	193.06	194.65	196.24				
89	175.05	176.62	178.20	179.78	181.36	182.95	184.54	186.13	187.72	189.32	190.92	192.52	194.13	195.74	197.35	198.96				
90	177.45	179.04	180.64	182.24	183.85	185.46	187.07	188.68	190.30	191.92	193.54	195.17	196.80	198.43	200.06	201.70				
91	179.85	181.47	183.09	184.71	186.34	187.97	189.61	191.24	192.88	194.53	196.17	197.82	199.47	201.13	202.78	204.44				
92	182.26	183.90	185.55	187.19	188.84	190.50	192.15	193.81	195.48	197.14	198.81	200.48	202.15	203.83	205.51	207.19				
93	184.68	186.34	188.01	189.68	191.35	193.03	194.71	196.39	198.07	199.76	201.45	203.15	204.84	206.54	208.25	209.95				
94	187.10	188.79	190.48	192.17	193.87	195.57	197.27	198.97	200.68	202.39	204.11	205.82	207.54	209.26	210.99	212.72				
95	189.54	191.24	192.96	194.67	196.39	198.11	199.84	201.56	203.29	205.03	206.76	208.50	210.25	211.99	213.74	215.49				
96	191.97	193.71	195.44	197.18	198.92	200.66	202.41	204.16	205.92	207.67	209.43	211.19	212.96	214.73	216.50	218.27				
97	194.42	196.17	197.93	199.69	201.46	203.22	204.99	206.77	208.54	210.32	212.10	213.89	215.68	217.47	219.26	221.06				
98	196.87	198.65	200.43	202.21	204.00	205.79	207.58	209.38	211.18	212.98	214.78	216.59	218.40	220.22	222.03	223.85				
99	199.33	201.13	202.93	204.74	206.55	208.36	210.18	212.00	213.82	215.64	217.47	219.30	221.14	222.97	224.81	226.66				
100	201.80	203.62	205.44	207.27	209.11	210.94	212.78	214.62	216.47	218.31	220.17	222.02	223.88	225.74	227.60	229.46				
101	204.27	206.11	207.96	209.81	211.67	213.53	215.39	217.25	219.12	220.99	222.87	224.74	226.62	228.51	230.39	232.28				
102	206.75	208.61	210.49	212.36	214.24	216.12	218.00	219.89	221.78	223.68	225.57	227.47	229.38	231.28	233.19	235.10				
103	209.23	211.12	213.02	214.91	216.81	218.72	220.63	222.54	224.45	226.37	228.29	230.21	232.13	234.06	236.00	237.93				
104	211.72	213.63	215.55	217.47	219.40	221.32	223.25	225.19	227.12	229.06	231.01	232.95	234.90	236.85	238.81	240.76				
105	214.22	216.15	218.09	220.04	221.98	223.93	225.89	227.84	229.80	231.77	233.73	235.70	237.67	239.65	241.62	243.61				
106	216.72	218.68	220.64	222.61	224.58	226.55	228.53	230.51	232.49	234.47	236.46	238.45	240.45	242.45	244.45	246.45				
107	219.23	221.21	223.20	225.18	227.18	229.17	231.17	233.17	235.18	237.19	239.20	241.22	243.23	245.26	247.28	249.31				
108	221.74	223.75	225.76	227.77	229.78	231.80	233.82	235.85	237.88	239.91	241.94	243.98	246.02	248.07	250.12	252.17				
109	224.26	226.29	228.32	230.36	232.39	234.44	236.48	238.53	240.58	242.64	244.69	246.76	248.82	250.89	252.96	255.03				
110	226.79	228.84	230.89	232.95	235.01	237.08	239.14	241.22	243.29	245.37	247.45	249.53	251.62	253.71	255.80	257.90				
111	229.32	231.39	233.47	235.55	237.63	239.72	241.81	243.91												

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-210-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																				
	38.00%	38.25%	38.50%	38.75%	39.00%	39.25%	39.50%	39.75%	40.00%	40.25%	40.50%	40.75%	41.00%	41.25%	41.50%	41.75%	(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)				
61	127.07	128.07	129.08	130.09	131.10	132.11	133.12	134.14	135.15	136.17	137.19	138.21	139.23	140.26	141.29	142.31					
62	129.56	130.58	131.61	132.64	133.67	134.70	135.73	136.77	137.81	138.85	139.89	140.93	141.97	143.02	144.07	145.12					
63	132.05	133.10	134.15	135.20	136.25	137.30	138.36	139.41	140.47	141.53	142.60	143.66	144.73	145.79	146.86	147.94					
64	134.56	135.63	136.70	137.77	138.84	139.92	140.99	142.07	143.15	144.23	145.32	146.40	147.49	148.58	149.67	150.76					
65	137.08	138.17	139.26	140.35	141.45	142.54	143.64	144.74	145.84	146.95	148.05	149.16	150.27	151.38	152.49	153.61					
66	139.61	140.72	141.83	142.95	144.06	145.18	146.30	147.42	148.55	149.67	150.80	151.93	153.06	154.19	155.33	156.46					
67	142.15	143.29	144.42	145.55	146.69	147.83	148.97	150.11	151.26	152.41	153.56	154.71	155.86	157.01	158.17	159.33					
68	144.71	145.86	147.01	148.17	149.33	150.49	151.65	152.82	153.99	155.15	156.32	157.50	158.67	159.85	161.03	162.21					
69	147.27	148.44	149.62	150.80	151.98	153.16	154.35	155.53	156.72	157.91	159.11	160.30	161.50	162.69	163.90	165.10					
70	149.84	151.04	152.24	153.44	154.64	155.84	157.05	158.26	159.47	160.68	161.90	163.11	164.33	165.55	166.78	168.00					
71	152.43	153.65	154.87	156.09	157.31	158.54	159.77	161.00	162.23	163.46	164.70	165.94	167.18	168.42	169.67	170.91					
72	155.02	156.26	157.50	158.75	159.99	161.24	152.49	163.74	165.00	166.26	167.51	168.78	170.04	171.30	172.57	173.84					
73	157.63	158.89	160.15	161.42	162.69	163.96	165.23	166.50	167.78	169.06	170.34	171.62	172.91	174.19	175.48	176.78					
74	160.24	161.53	162.81	164.10	165.39	166.68	167.98	169.27	170.57	171.87	173.18	174.48	175.79	177.10	178.41	179.72					
75	162.87	164.17	165.48	166.79	168.10	169.42	170.73	172.05	173.37	174.70	176.02	177.35	178.68	180.01	181.34	182.68					
76	165.50	166.83	168.16	169.49	170.83	172.16	173.50	174.84	176.19	177.53	178.88	180.23	181.58	182.93	184.29	185.65					
77	168.15	169.50	170.85	172.20	173.56	174.92	176.28	177.64	179.01	180.38	181.75	183.12	184.49	185.87	187.25	188.63					
78	170.80	172.17	173.55	174.92	176.30	177.68	179.07	180.45	181.84	183.23	184.62	186.02	187.41	188.81	190.21	191.62					
79	173.46	174.86	176.25	177.65	179.05	180.46	181.86	183.27	184.68	186.09	187.51	188.93	190.35	191.77	193.19	194.62					
80	176.13	177.55	178.97	180.39	181.82	183.24	184.67	186.10	187.53	188.97	190.41	191.85	193.29	194.73	196.18	197.63					
81	178.82	180.26	181.70	183.14	184.59	186.03	187.49	188.94	190.39	191.85	193.31	194.77	196.24	197.71	199.18	200.65					
82	181.51	182.97	184.43	185.90	187.37	188.84	190.31	191.79	193.26	194.75	196.23	197.71	199.20	200.69	202.18	203.68					
83	184.21	185.69	187.18	188.66	190.16	191.65	193.15	194.64	196.14	197.65	199.15	200.66	202.17	203.68	205.20	206.72					
84	186.91	188.42	189.93	191.44	192.95	194.47	195.99	197.51	199.03	200.56	202.09	203.62	205.15	206.69	208.22	209.76					
85	189.63	191.16	192.69	194.22	195.76	197.30	198.84	200.39	201.93	203.48	205.03	206.58	208.14	209.70	211.26	212.82					
86	192.36	193.91	195.46	197.02	198.58	200.14	201.70	203.27	204.84	206.41	207.98	209.56	211.14	212.72	214.30	215.89					
87	195.09	196.66	198.24	199.82	201.40	202.99	204.57	206.16	207.75	209.35	210.94	212.54	214.14	215.75	217.35	218.96					
88	197.83	199.43	201.03	202.63	204.23	205.84	207.45	209.06	210.68	212.29	213.91	215.54	217.16	218.79	220.42	222.05					
89	200.58	202.20	203.82	205.45	207.07	208.70	210.34	211.97	213.61	215.25	216.89	218.54	220.18	221.83	223.49	225.14					
90	203.34	204.98	206.63	208.27	209.92	211.58	213.23	214.89	216.55	218.21	219.88	221.55	223.22	224.89	226.56	228.24					
91	206.10	207.77	209.44	211.11	212.78	214.46	216.13	217.82	219.50	221.18	222.87	224.56	226.26	227.95	229.65	231.35					
92	208.88	210.57	212.26	213.95	215.65	217.34	219.05	220.75	222.46	224.16	225.88	227.59	229.30	231.02	232.74	234.47					
93	211.66	213.37	215.08	216.80	218.52	220.24	221.96	223.69	225.42	227.15	228.89	230.62	232.36	234.10	235.85	237.59					
94	214.45	216.18	217.92	219.66	221.40	223.14	224.89	226.64	228.39	230.15	231.90	233.66	235.43	237.19	238.96	240.73					
95	217.24	219.00	220.76	222.52	224.29	226.05	227.82	229.60	231.37	233.15	234.93	236.71	238.50	240.28	242.07	243.87					
96	220.05	221.83	223.61	225.39	227.18	228.97	230.77	232.56	234.36	236.16	237.96	239.77	241.58	243.39	245.20	247.02					
97	222.86	224.66	226.47	228.27	230.08	231.90	233.71	235.53	237.35	239.18	241.00	242.83	244.66	246.50	248.33	250.17					
98	225.68	227.50	229.33	231.16	232.99	234.83	236.67	238.51	240.36	242.20	244.05	245.90	247.76	249.61	251.47	253.33					
99	228.50	230.35	232.20	234.05	235.91	237.77	239.63	241.50	243.36	245.23	247.11	248.98	250.86	252.74	254.62	256.50					
100	231.33	233.20	235.08	236.96	238.83	240.72	242.60	244.49	246.38	248.27	250.17	252.07	253.97	255.87	257.77	259.68					
101	234.17	236.07	237.96	239.86	241.77	243.67	245.58	247.49	249.40	251.32	253.24	255.16	257.08	259.01	260.94	262.87					
102	237.02	238.93	240.85	242.78	244.70	246.63	248.56	250.50	252.43	254.37	256.31	258.26	260.20	262.15	264.10	266.06					
103	239.87	241.81	243.75	245.70	247.65	249.60	251.56	253.51	255.47	257.43	259.39	261.36	263.33	265.30	267.28	269.26					
104	242.73	244.69	246.65	248.62	250.60	252.57	254.55	256.53	258.51	260.50	262.48	264.47	266.47	268.46	270.46	272.46					
105	245.59	247.58	249.57	251.56	253.55	255.55	257.55	259.55	261.56	263.57	265.58	267.59	269.61	271.63	273.65	275.67					
106	248.46	250.47	252.48	254.50	256.51	258.54	260.56	262.59	264.61	266.65	268.68	270.72	272.75	274.80	276.84	278.89					
107	251.34	253.37	255.40	257.44	259.48	261.53	263.57	265.62	267.68	269.73	271.79	273.85	275.91	277.97	280.04	282.11					
108	254.22	256.27	258.33	260.39	262.46	264.53	266.59	268.67	270.74	272.82	274.90	276.98	279.07	281.16	283.25	285.34					
109	257.11	259.19	261.27	263.35	265.44	267.53	269.62	271.72	273.82	275.92	278.02	280.12	282.23	284.34	286.46	288.57					
110	260.00	262.10	264.21	266.31	268.43	270.54	272.65	274.77	276.89	279.02	281.14	283.27	285.40	287.54	289.67	291.81					
111	262.90	265.03	267.15	269.28	271.42	273.55	275.69	277.83	279.98	282.13	284.27	286.43</td									

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-301-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
121	10.51	11.87	13.24	14.62	16.01	17.41	18.83	20.25	21.68	23.13	24.58	26.05	27.52	29.01	30.50	32.01
122	10.59	11.97	13.35	14.74	16.15	17.56	18.99	20.43	21.87	23.33	24.80	26.28	27.76	29.26	30.77	32.29
123	10.68	12.07	13.46	14.87	16.29	17.71	19.15	20.60	22.06	23.53	25.01	26.51	28.01	29.52	31.05	32.58
124	10.77	12.17	13.58	14.99	16.42	17.86	19.32	20.78	22.25	23.73	25.23	26.74	28.25	29.78	31.32	32.87
125	10.86	12.27	13.69	15.12	16.56	18.01	19.48	20.95	22.44	23.94	25.45	26.97	28.50	30.04	31.59	33.15
126	10.95	12.37	13.80	15.25	16.70	18.17	19.64	21.13	22.63	24.14	25.66	27.20	28.74	30.30	31.86	33.44
127	11.04	12.47	13.92	15.37	16.84	18.32	19.81	21.31	22.82	24.34	25.88	27.43	28.98	30.55	32.13	33.73
128	11.13	12.57	14.03	15.50	16.98	18.47	19.97	21.48	23.01	24.55	26.10	27.66	29.23	30.81	32.41	34.01
129	11.22	12.67	14.14	15.62	17.11	18.62	20.13	21.66	23.20	24.75	26.31	27.89	29.47	31.07	32.68	34.30
130	11.31	12.78	14.26	15.75	17.25	18.77	20.30	21.84	23.39	24.96	26.53	28.12	29.72	31.33	32.96	34.59
131	11.40	12.88	14.37	15.87	17.39	18.92	20.46	22.02	23.58	25.16	26.75	28.35	29.97	31.59	33.23	34.88
132	11.49	12.98	14.48	16.00	17.53	19.07	20.63	22.19	23.77	25.36	26.97	28.58	30.21	31.85	33.50	35.17
133	11.58	13.08	14.60	16.13	17.67	19.22	20.79	22.37	23.96	25.57	27.19	28.82	30.46	32.11	33.78	35.46
134	11.66	13.18	14.71	16.25	17.81	19.37	20.96	22.55	24.15	25.77	27.40	29.05	30.70	32.37	34.05	35.75
135	11.75	13.28	14.82	16.38	17.95	19.53	21.12	22.73	24.35	25.98	27.62	29.28	30.95	32.63	34.33	36.04
136	11.84	13.38	14.94	16.51	18.09	19.68	21.28	22.90	24.54	26.18	27.84	29.51	31.20	32.90	34.61	36.33
137	11.93	13.49	15.05	16.63	18.22	19.83	21.45	23.08	24.73	26.39	28.06	29.75	31.45	33.16	34.88	36.62
138	12.02	13.59	15.17	16.76	18.36	19.98	21.62	23.26	24.92	26.59	28.28	29.98	31.69	33.42	35.16	36.91
139	12.11	13.69	15.28	16.88	18.50	20.13	21.78	23.44	25.11	26.80	28.50	30.21	31.94	33.68	35.44	37.20
140	12.20	13.79	15.39	17.01	18.64	20.29	21.95	23.62	25.31	27.01	28.72	30.45	32.19	33.94	35.71	37.49
141	12.29	13.89	15.51	17.14	18.73	20.44	22.11	23.80	25.50	27.21	28.94	30.68	32.44	34.21	35.99	37.79
142	12.38	14.00	15.62	17.27	18.92	20.59	22.28	23.98	25.69	27.42	29.16	30.92	32.69	34.47	36.27	38.08
143	12.47	14.10	15.74	17.39	19.06	20.75	22.44	24.16	25.88	27.62	29.38	31.15	32.93	34.73	36.55	38.37
144	12.56	14.20	15.85	17.52	19.20	20.90	22.61	24.34	26.08	27.83	29.60	31.39	33.18	35.00	36.82	38.67
145	12.65	14.30	15.97	17.65	19.34	21.05	22.78	24.51	26.27	28.04	29.82	31.62	33.43	35.26	37.10	38.96
146	12.74	14.40	16.08	17.77	19.48	21.20	22.94	24.69	26.46	28.25	30.04	31.86	33.68	35.53	37.38	39.25
147	12.83	14.51	16.20	17.90	19.62	21.36	23.11	24.87	26.66	28.45	30.26	32.09	33.93	35.79	37.66	39.55
148	12.92	14.61	16.31	18.03	19.76	21.51	23.27	25.05	26.85	28.66	30.49	32.33	34.18	36.06	37.94	39.84
149	13.01	14.71	16.43	18.16	19.90	21.66	23.44	25.23	27.04	28.87	30.71	32.56	34.43	36.32	38.22	40.14
150	13.10	14.81	16.54	18.28	20.04	21.82	23.61	25.42	27.24	29.08	30.93	32.80	34.69	36.59	38.50	40.44
151	13.19	14.92	16.66	18.41	20.18	21.97	23.78	25.60	27.43	29.28	31.15	33.04	34.94	36.85	38.78	40.73
152	13.28	15.02	16.77	18.54	20.32	22.13	23.94	25.78	27.63	29.49	31.38	33.27	35.19	37.12	39.07	41.03
153	13.37	15.12	16.89	18.67	20.46	22.28	24.11	25.96	27.82	29.70	31.60	33.51	35.44	37.39	39.35	41.32
154	13.46	15.22	17.00	18.79	20.61	22.43	24.28	26.14	28.02	29.91	31.82	33.75	35.69	37.65	39.63	41.62
155	13.56	15.33	17.12	18.92	20.75	22.59	24.44	26.32	28.21	30.12	32.04	33.99	35.94	37.92	39.91	41.92
156	13.65	15.43	17.23	19.05	20.89	22.74	24.61	26.50	28.41	30.33	32.27	34.22	36.20	38.19	40.19	42.22
157	13.74	15.53	17.35	19.18	21.03	22.90	24.78	26.68	28.60	30.54	32.49	34.46	36.45	38.45	40.48	42.52
158	13.83	15.64	17.46	19.31	21.17	23.05	24.95	26.86	28.80	30.75	32.72	34.70	36.70	38.72	40.76	42.81
159	13.92	15.74	17.58	19.44	21.31	23.21	25.12	27.05	29.00	30.96	32.94	34.94	36.96	38.99	41.04	43.11
160	14.01	15.84	17.69	19.56	21.45	23.36	25.28	27.23	29.19	31.17	33.16	35.18	37.21	39.26	41.33	43.41
161	14.10	15.95	17.81	19.69	21.59	23.51	25.45	27.41	29.38	31.38	33.39	35.42	37.46	39.53	41.61	43.71
162	14.19	16.05	17.93	19.82	21.74	23.67	25.62	27.59	29.58	31.59	33.61	35.66	37.72	39.80	41.90	44.01
163	14.28	16.15	18.04	19.95	21.88	23.92	25.79	27.77	29.78	31.80	33.84	35.90	37.97	40.07	42.18	44.31
164	14.37	16.25	18.16	20.08	22.02	23.98	25.96	27.96	29.97	32.01	34.06	36.14	38.23	40.34	42.47	44.61
165	14.46	16.36	18.27	20.21	22.16	24.14	26.13	28.14	30.17	32.22	34.29	36.38	38.48	40.61	42.75	44.91
166	14.55	16.46	18.39	20.34	22.30	24.29	26.30	28.32	30.37	32.43	34.51	36.62	38.74	40.88	43.04	45.22
167	14.64	16.56	18.51	20.47	22.45	24.45	26.47	28.51	30.56	32.64	34.74	36.86	38.99	41.15	43.32	45.52
168	14.74	16.67	18.62	20.60	22.59	24.60	26.64	28.69	30.76	32.85	34.97	37.10	39.25	41.42	43.61	45.82
169	14.83	16.77	18.74	20.72	22.73	24.76	26.81	28.87	30.96	33.07	35.19	37.34	39.51	41.69	43.90	46.12
170	14.92	16.88	18.85	20.85	22.87	24.91	26.97	29.06	31.16	33.28	35.42	37.58	39.76	41.96	44.18	46.43
171	15.01	16.98	18.97	20.98	23.02	25.07	27.14	29.24	31.36	33.49	35.65	37.82	40.02	42.24	44.47	46.73
172	15.10	17.08	19.09	21.11	23.16	25.23	27.31	29.42	31.55	33.70	35.87	38.07	40.28	42.51	44.76	47.03
173	15.19	17.19	19.20	21.24	23.30	25.38	27.48	29.61	31.75	33.92	36.10	38.31	40.53	42.78	45.05	47.34
174	15.28	17.29	19.32	21.37	23.44	25.54	27.65	29.79	31.95	34.13	36.33	38.55	40.79	43.05	45.34	47.64
175	15.37	17.39	19.44	21.50	23.59	25.70	27.83	29.98	32.15	34.34	36.56	38.79	41.05	43.33	45.63	47.94
176	15.47	17.50	19.55	21.63	23.73	25.85	28.00	30.16	32.35	34.56	36.78	39.04	41.31	43.60	45.91	48.25
177	15.56	17.60	19.67	21.76	23.87	26.01	28.17	30.35	32.55	34.77	37.01	39.28	41.57	43.87	46.20	48.56
178	15.65	17.71	19.79	21.89	24.02	26.17	28.34	30.53	32.75	34.98	37.24	39.52	41.82	44.15	46.49	48.86
179	15.74	17.81	19.90	22.02	24.16	26.32	28.51	30.71	32.94	35.20	37.47	39.77	42.08	44.42	46.78	49.17
180	15.83	17.92	20.02	22.15	24.30	26.48	28.68	30.90	33.14	35.41	37.70	40.01	42.34	44.70	47.07	49.47

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-302-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																	
181	15.92	18.02	20.14	22.28	24.45	26.64	28.85	31.09	33.34	35.62	37.93	40.25	42.60	44.97	47.37	49.78	
182	16.01	18.12	20.26	22.41	24.59	26.80	29.02	31.27	33.54	35.84	38.16	40.50	42.86	45.25	47.66	50.09	
183	16.11	18.23	20.37	22.54	24.74	26.95	29.19	31.46	33.74	36.05	38.39	40.74	43.12	45.52	47.95	50.40	
184	16.20	18.33	20.49	22.67	24.88	27.11	29.36	31.64	33.94	36.27	38.62	40.99	43.38	45.80	48.24	50.70	
185	16.29	18.44	20.61	22.80	25.02	27.27	29.54	31.83	34.14	36.48	38.85	41.23	43.64	46.08	48.53	51.01	
186	16.38	18.54	20.73	22.93	25.17	27.43	29.71	32.01	34.34	36.70	39.08	41.48	43.90	46.35	48.82	51.32	
187	16.47	18.65	20.84	23.07	25.31	27.58	29.88	32.20	34.55	36.91	39.31	41.72	44.16	46.63	49.12	51.63	
188	16.57	18.75	20.96	23.20	25.46	27.74	30.05	32.39	34.75	37.13	39.54	41.97	44.43	46.91	49.41	51.94	
189	16.66	18.86	21.08	23.33	25.60	27.90	30.22	32.57	34.95	37.35	39.77	42.22	44.69	47.18	49.70	52.25	
190	16.75	18.96	21.20	23.46	25.75	28.06	30.40	32.76	35.15	37.56	40.00	42.46	44.95	47.46	50.00	52.56	
191	16.84	19.07	21.31	23.59	25.89	28.22	30.57	32.95	35.35	37.78	40.23	42.71	45.21	47.74	50.29	52.87	
192	16.93	19.17	21.43	23.72	26.04	28.38	30.74	33.13	35.55	37.99	40.46	42.96	45.47	48.02	50.59	53.18	
193	17.03	19.28	21.55	23.85	26.18	28.53	30.91	33.32	35.75	38.21	40.69	43.20	45.74	48.30	50.88	53.49	
194	17.12	19.38	21.67	23.98	26.33	28.69	31.09	33.51	35.95	38.43	40.93	43.45	46.00	48.58	51.18	53.80	
195	17.21	19.49	21.79	24.12	26.47	28.95	31.26	33.70	36.16	38.64	41.16	43.70	46.26	48.85	51.47	54.11	
196	17.30	19.59	21.90	24.25	26.62	29.01	31.43	33.88	36.36	38.86	41.39	43.95	46.53	49.13	51.77	54.43	
197	17.40	19.70	22.02	24.38	26.76	29.17	31.61	34.07	36.56	39.08	41.62	44.19	46.79	49.41	52.06	54.74	
198	17.49	19.80	22.14	24.51	26.91	29.33	31.78	34.26	36.76	39.30	41.86	44.44	47.06	49.69	52.36	55.05	
199	17.58	19.91	22.26	24.64	27.05	29.49	31.95	34.45	36.97	39.51	42.09	44.69	47.32	49.97	52.66	55.36	
200	17.67	20.01	22.38	24.77	27.20	29.65	32.13	34.64	37.17	39.73	42.32	44.94	47.58	50.26	52.95	55.68	
201	17.77	20.12	22.50	24.91	27.34	29.81	32.30	34.82	37.37	39.95	42.56	45.19	47.85	50.54	53.25	55.99	
202	17.86	20.22	22.62	25.04	27.49	29.97	32.48	35.01	37.58	40.17	42.79	45.44	48.11	50.82	53.55	56.31	
203	17.95	20.33	22.73	25.17	27.63	30.13	32.65	35.20	37.78	40.39	43.02	45.69	48.38	51.10	53.85	56.62	
204	18.04	20.43	22.85	25.30	27.78	30.29	32.82	35.39	37.98	40.61	43.26	45.94	48.65	51.38	54.14	56.93	
205	18.14	20.54	22.97	25.43	27.93	30.45	33.00	35.58	38.19	40.83	43.49	46.19	48.91	51.66	54.44	57.25	
206	18.23	20.65	23.09	25.57	28.07	30.61	33.17	35.77	38.39	41.05	43.73	46.44	49.18	51.95	54.74	57.57	
207	18.32	20.75	23.21	25.70	28.22	30.77	33.35	35.96	38.60	41.26	43.96	46.69	49.44	52.23	55.04	57.88	
208	18.42	20.86	23.33	25.83	28.37	30.93	33.52	36.15	38.80	41.48	44.20	46.94	49.71	52.51	55.34	58.20	
209	18.51	20.96	23.45	25.96	28.51	31.09	33.70	36.34	39.01	41.70	44.43	47.19	49.98	52.79	55.64	58.51	
210	18.60	21.07	23.57	26.10	28.66	31.25	33.87	36.53	39.21	41.92	44.67	47.44	50.25	53.08	55.94	58.83	
211	18.69	21.17	23.69	26.23	28.81	31.41	34.05	36.72	39.42	42.14	44.90	47.69	50.51	53.36	56.24	59.15	
212	18.79	21.28	23.81	26.36	28.95	31.57	34.22	36.91	39.62	42.36	45.14	47.95	50.78	53.65	56.54	59.47	
213	18.88	21.39	23.93	26.50	29.10	31.73	34.40	37.10	39.83	42.59	45.38	48.20	51.05	53.93	56.84	59.78	
214	18.97	21.49	24.05	26.63	29.25	31.89	34.58	37.29	40.03	42.81	45.61	48.45	51.32	54.22	57.14	60.10	
215	19.07	21.60	24.16	26.76	29.39	32.06	34.75	37.48	40.24	43.03	45.85	48.70	51.59	54.50	57.45	60.42	
216	19.16	21.71	24.28	26.90	29.54	32.22	34.93	37.67	40.44	43.25	46.09	48.96	51.86	54.79	57.75	60.74	
217	19.25	21.81	24.40	27.03	29.69	32.38	35.10	37.86	40.65	43.47	46.32	49.21	52.12	55.07	58.05	61.06	
218	19.35	21.92	24.52	27.16	29.83	32.54	35.28	38.05	40.85	43.69	46.56	49.46	52.39	55.36	58.35	61.38	
219	19.44	22.02	24.64	27.30	29.98	32.70	35.46	38.24	41.06	43.91	46.80	49.71	52.66	55.64	58.66	61.70	
220	19.53	22.13	24.76	27.43	30.13	32.86	35.63	38.43	41.27	44.14	47.04	49.97	52.93	55.93	58.96	62.02	
221	19.63	22.24	24.88	27.56	30.28	33.03	35.81	38.62	41.47	44.36	47.27	50.22	53.20	56.22	59.26	62.34	
222	19.72	22.34	25.00	27.70	30.43	33.19	35.99	38.82	41.68	44.58	47.51	50.48	53.47	56.50	59.57	62.66	
223	19.81	22.45	25.12	27.83	30.57	33.35	36.16	39.01	41.89	44.80	47.75	50.73	53.75	56.79	59.87	62.98	
224	19.91	22.56	25.24	27.97	30.72	33.51	36.34	39.20	42.10	45.03	47.99	50.99	54.02	57.08	60.18	63.31	
225	20.00	22.66	25.36	28.10	30.87	33.68	36.52	39.39	42.30	45.25	48.23	51.24	54.29	57.37	60.48	63.63	
226	20.10	22.77	25.48	28.23	31.02	33.84	36.69	39.58	42.51	45.47	48.47	51.50	54.56	57.66	60.79	63.95	
227	20.19	22.88	25.60	28.37	31.17	34.00	36.87	39.78	42.72	45.69	48.71	51.75	54.83	57.94	61.09	64.27	
228	20.28	22.99	25.73	28.50	31.31	34.16	37.05	39.97	42.93	45.52	48.95	52.01	55.10	58.23	61.40	64.60	
229	20.38	23.09	25.85	28.64	31.46	34.33	37.23	40.16	43.13	46.14	49.18	52.26	55.38	58.52	61.70	64.92	
230	20.47	23.20	25.97	28.77	31.61	34.49	37.40	40.36	43.34	46.37	49.42	52.52	55.65	58.81	62.01	65.24	
231	20.56	23.31	26.09	28.91	31.76	34.65	37.58	40.55	43.55	46.59	49.66	52.78	55.92	59.10	62.32	65.57	
232	20.66	23.41	26.21	29.04	31.91	34.82	37.76	40.74	43.76	46.81	49.91	53.03	56.19	59.39	62.62	65.89	
233	20.75	23.52	26.33	29.17	32.06	34.98	37.94	40.94	43.97	47.04	50.15	53.29	56.47	59.68	62.93	66.22	
234	20.85	23.63	26.45	29.31	32.21	35.14	38.12	41.13	44.18	47.26	50.39	53.55	56.74	59.97	63.24	66.54	
235	20.94	23.74	26.57	29.44	32.36	35.31	38.30	41.32	44.39	47.49	50.63	53.80	57.02	60.26	63.55	66.87	
236	21.03	23.84	26.69	29.58	32.51	35.47	38.47	41.52	44.60	47.71	50.87	54.06	57.29	60.55	63.86	67.19	
237	21.13	23.95	26.81	29.71	32.65	35.63	38.65	41.71	44.81	47.94	51.11	54.32	57.56	60.85	64.16	67.52	
238	21.22	24.06	26.93	29.85	32.80	35.80	38.83	41.90	45.02	48.16	51.35	54.58	57.84	61.14	64.47	67.85	
239	21.32	24.17	27.06	29.98	32.95	35.96	39.01	42.10	45.23	48.39	51.59	54.84	58.11	61.43	64.78	68.17	
240	21.41	24.27	27.18	30.12	33.10	36.13	39.19	42.29	45.44	48.62	51.84	55.09	58.39	61.72	65.09	68.50	

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-303-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
241	21.51	24.38	27.30	30.26	33.25	36.29	39.37	42.49	45.65	48.84	52.08	55.35	58.66	62.02	65.40	68.83
242	21.60	24.49	27.42	30.39	33.40	36.46	39.55	42.68	45.86	49.07	52.32	55.61	58.94	62.31	65.71	69.16
243	21.70	24.60	27.54	30.53	33.55	36.62	39.73	42.88	46.07	49.30	52.56	55.87	59.22	62.60	66.02	69.48
244	21.79	24.71	27.66	30.66	33.70	36.79	39.91	43.07	46.28	49.52	52.81	56.13	59.49	62.89	66.33	69.81
245	21.88	24.81	27.78	30.80	33.85	36.95	40.09	43.27	46.49	49.75	53.05	56.39	59.77	63.19	66.65	70.14
246	21.98	24.92	27.91	30.93	34.00	37.11	40.27	43.46	46.70	49.98	53.29	56.65	60.05	63.48	66.96	70.47
247	22.07	25.03	28.03	31.07	34.15	37.28	40.45	43.66	46.91	50.20	53.54	56.91	60.32	63.78	67.27	70.80
248	22.17	25.14	28.15	31.21	34.30	37.45	40.63	43.85	47.12	50.43	53.78	57.17	60.60	64.07	67.58	71.13
249	22.26	25.25	28.27	31.34	34.45	37.61	40.81	44.05	47.33	50.66	54.02	57.43	60.88	64.37	67.89	71.46
250	22.36	25.35	28.39	31.48	34.61	37.78	40.99	44.25	47.55	50.89	54.27	57.69	61.16	64.66	68.21	71.79
251	22.45	25.46	28.52	31.61	34.76	37.94	41.17	44.44	47.76	51.11	54.51	57.95	61.43	64.96	68.52	72.12
252	22.55	25.57	28.64	31.75	34.91	38.11	41.35	44.64	47.97	51.34	54.76	58.21	61.71	65.25	68.83	72.45
253	22.64	25.68	28.76	31.89	35.06	38.27	41.53	44.84	48.18	51.57	55.00	58.48	61.99	65.55	69.15	72.78
254	22.74	25.79	28.88	32.02	35.21	38.44	41.71	45.03	48.39	51.80	55.25	58.74	62.27	65.84	69.46	73.12
255	22.83	25.90	29.01	32.16	35.36	38.60	41.89	45.23	48.61	52.03	55.49	59.00	62.55	66.14	69.77	73.45
256	22.93	26.00	29.13	32.30	35.51	38.77	42.08	45.43	48.82	52.26	55.74	59.26	62.83	66.44	70.09	73.78
257	23.02	26.11	29.25	32.43	35.66	38.94	42.26	45.62	49.03	52.49	55.98	59.52	63.11	66.74	70.40	74.11
258	23.12	26.22	29.37	32.57	35.81	39.10	42.44	45.82	49.25	52.72	56.23	59.79	63.39	67.03	70.72	74.45
259	23.21	26.33	29.50	32.71	35.97	39.27	42.62	46.02	49.46	52.95	56.48	60.05	63.67	67.33	71.03	74.78
260	23.31	26.44	29.62	32.84	36.12	39.44	42.80	46.21	49.67	53.17	56.72	60.31	63.95	67.63	71.35	75.11
261	23.40	26.55	29.74	32.98	36.27	39.60	42.98	46.41	49.89	53.40	56.97	60.58	64.23	67.93	71.67	75.45
262	23.50	26.66	29.86	33.12	36.42	39.77	43.17	46.61	50.10	53.63	57.22	60.84	64.51	68.23	71.98	75.78
263	23.59	26.77	29.99	33.26	36.57	39.94	43.35	46.81	50.31	53.87	57.46	61.11	64.79	68.52	72.30	76.12
264	23.69	26.88	30.11	33.39	36.72	40.10	43.53	47.01	50.53	54.10	57.71	61.37	65.07	68.82	72.62	76.45
265	23.79	26.98	30.23	33.53	36.88	40.27	43.71	47.20	50.74	54.33	57.96	61.63	65.36	69.12	72.93	76.79
266	23.88	27.09	30.36	33.67	37.03	40.44	43.90	47.40	50.96	54.56	58.20	61.90	65.64	69.42	73.25	77.12
267	23.98	27.20	30.48	33.81	37.18	40.61	44.08	47.60	51.17	54.79	58.45	62.16	65.92	69.72	73.57	77.46
268	24.07	27.31	30.60	33.94	37.33	40.77	44.26	47.80	51.39	55.02	58.70	62.43	66.20	70.02	73.89	77.80
269	24.17	27.42	30.73	34.08	37.49	40.94	44.45	48.00	51.60	55.25	58.95	62.69	66.49	70.32	74.21	78.13
270	24.26	27.53	30.85	34.22	37.64	41.11	44.63	48.20	51.82	55.48	59.20	62.96	66.77	70.62	74.52	78.47
271	24.36	27.64	30.97	34.36	37.79	41.28	44.81	48.40	52.03	55.71	59.45	63.23	67.05	70.92	74.84	78.81
272	24.46	27.75	31.10	34.49	37.94	41.44	45.00	48.60	52.25	55.95	59.70	63.49	67.34	71.23	75.16	79.15
273	24.55	27.86	31.22	34.63	38.10	41.61	45.18	48.80	52.46	56.18	59.94	63.76	67.62	71.53	75.48	79.48
274	24.65	27.97	31.34	34.77	38.25	41.78	45.36	49.00	52.68	56.41	60.19	64.02	67.90	71.83	75.80	79.82
275	24.74	28.08	31.47	34.91	38.40	41.95	45.55	49.20	52.89	56.64	60.44	64.29	68.19	72.13	76.12	80.16
276	24.84	28.19	31.59	35.05	38.56	42.12	45.73	49.40	53.11	56.98	60.69	64.56	68.47	72.43	76.44	80.50
277	24.94	28.30	31.72	35.19	38.71	42.29	45.92	49.60	53.33	57.11	60.74	64.83	68.76	72.74	76.76	80.84
278	25.03	28.41	31.84	35.32	38.86	42.45	46.10	49.80	53.54	57.34	61.19	65.09	69.04	73.04	77.09	81.18
279	25.13	28.52	31.96	35.46	39.02	42.62	46.28	50.00	53.76	57.58	61.44	65.36	69.33	73.34	77.41	81.52
280	25.22	28.63	32.09	35.60	39.17	42.79	46.47	50.20	53.98	57.81	61.69	65.63	69.61	73.65	77.73	81.86
281	25.32	28.74	32.21	35.74	39.32	42.96	46.65	50.40	54.19	58.04	61.34	65.90	69.90	73.95	78.05	82.20
282	25.42	28.85	32.34	35.88	39.48	43.13	46.94	50.60	54.41	58.28	62.20	66.16	70.18	74.25	78.37	82.54
283	25.51	28.96	32.46	36.02	39.63	43.30	47.02	50.80	54.53	58.51	62.45	66.43	70.47	74.56	78.70	82.88
284	25.61	29.07	32.58	36.16	39.79	43.47	47.21	51.00	54.85	58.76	62.70	66.70	70.76	74.86	79.02	83.22
285	25.70	29.18	32.71	36.30	39.94	43.64	47.39	51.20	55.06	58.98	62.95	66.97	71.04	75.17	79.34	83.57
286	25.80	29.29	32.83	36.44	40.09	43.81	47.58	51.40	55.28	59.22	63.20	67.24	71.33	75.47	79.67	83.91
287	25.90	29.40	32.96	36.58	40.25	43.98	47.76	51.60	55.50	59.45	63.45	67.51	71.62	75.78	79.99	84.25
288	25.99	29.51	33.08	36.71	40.40	44.15	47.95	51.81	55.72	59.49	63.71	67.78	71.91	76.08	80.31	84.59
289	26.09	29.62	33.21	36.85	40.56	44.32	48.14	52.01	55.94	59.92	63.96	68.05	72.19	76.39	80.64	84.94
290	26.19	29.73	33.33	36.99	40.71	44.49	48.32	52.21	56.16	60.16	64.21	68.32	72.48	76.70	80.96	85.28
291	26.28	29.84	33.46	37.13	40.87	44.56	48.51	52.41	56.37	60.39	64.46	68.59	72.77	77.00	81.29	85.62
292	26.38	29.95	33.58	37.27	41.02	44.83	48.69	52.62	56.59	60.63	64.72	68.86	73.06	77.31	81.61	85.97
293	26.48	30.06	33.71	37.41	41.18	45.00	48.83	52.82	56.31	60.86	64.97	69.13	73.35	77.62	81.94	86.31
294	26.57	30.17	33.83	37.55	41.33	45.17	49.07	53.02	57.03	61.10	65.22	69.40	73.64	77.92	82.26	86.66
295	26.67	30.28	33.96	37.69	41.49	45.34	49.25	53.22	57.25	61.34	65.48	69.67	73.93	78.23	82.59	87.00
296	26.77	30.40	34.08	37.83	41.64	45.51	49.44	53.43	57.47	61.57	65.73	69.95	74.22	78.54	82.92	87.35
297	26.87	30.51	34.21	37.97	41.80	45.68	49.63	53.63	57.69	61.81	65.95	70.22	74.51	78.85	83.24	87.69
298	26.96	30.62	34.33	38.11	41.95	45.85	49.81	53.83	57.91	62.05	66.24	70.49	74.90	79.16	83.57	88.04
299	27.06	30.73	34.46	38.25	42.11	46.02	50.00	54.04	58.13	62.28	66.45	70.76	75.09	79.47	83.90	88.39
300	27.16	30.84	34.59	38.39	42.26	46.19	50.19	54.24	58.35	62.52	66.75	71.04	75.38	79.77	84.23	88.73

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
 SEE INSTRUCTIONS FOR USE OF TABLES

FRB-304-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																	
301	27.25	30.95	34.71	38.53	42.42	46.37	50.37	54.44	58.57	62.76	67.00	71.31	75.67	80.08	84.55	89.08	
302	27.35	31.06	34.84	38.67	42.57	46.54	50.56	54.65	58.79	63.00	67.26	71.58	75.96	80.39	84.88	89.43	
303	27.45	31.17	34.96	38.81	42.73	46.71	50.75	54.85	59.01	63.23	67.52	71.85	76.25	80.70	85.21	89.77	
304	27.55	31.28	35.09	38.96	42.89	46.88	50.94	55.06	59.23	63.47	67.77	72.13	76.54	81.01	85.54	90.12	
305	27.64	31.40	35.21	39.10	43.04	47.05	51.12	55.26	59.45	63.71	68.03	72.40	76.83	81.32	85.87	90.47	
306	27.74	31.51	35.34	39.24	43.20	47.22	51.31	55.46	59.68	63.95	68.28	72.67	77.13	81.63	86.20	90.82	
307	27.84	31.62	35.47	39.38	43.36	47.40	51.50	55.67	59.90	64.19	68.54	72.95	77.42	81.94	86.53	91.17	
308	27.93	31.73	35.59	39.52	43.51	47.57	51.69	55.87	60.12	64.43	68.80	73.22	77.71	82.26	86.86	91.52	
309	28.03	31.84	35.72	39.66	43.67	47.74	51.88	56.08	60.34	64.67	69.05	73.50	78.00	82.57	87.19	91.87	
310	28.13	31.95	35.84	39.80	43.82	47.91	52.07	56.28	60.56	64.91	69.31	73.77	78.30	82.88	87.52	92.22	
311	28.23	32.07	35.97	39.94	43.98	48.09	52.25	56.49	60.78	65.14	69.57	74.05	78.59	83.19	87.85	92.57	
312	28.32	32.18	36.10	40.08	44.14	48.26	52.44	56.69	61.01	65.38	69.82	74.32	78.88	83.50	88.18	92.92	
313	28.42	32.29	36.22	40.23	44.29	48.43	52.63	56.90	61.23	65.62	70.08	74.60	79.13	83.92	88.51	93.27	
314	28.52	32.40	36.35	40.37	44.45	48.60	52.82	57.10	61.45	65.86	70.34	74.87	79.47	84.13	88.84	93.62	
315	28.62	32.51	36.48	40.51	44.61	48.78	53.01	57.31	61.68	66.10	70.60	75.15	79.77	84.44	89.18	93.97	
316	28.72	32.62	36.60	40.65	44.77	48.95	53.20	57.52	61.90	66.34	70.85	75.43	80.06	84.75	89.51	94.32	
317	28.81	32.74	36.73	40.79	44.92	49.12	53.39	57.72	62.12	66.58	71.11	75.70	80.35	85.07	89.84	94.67	
318	28.91	32.85	36.86	40.93	45.08	49.30	53.56	57.93	62.34	66.83	71.37	75.98	80.65	85.38	90.17	95.02	
319	29.01	32.96	36.98	41.08	45.24	49.47	53.77	58.13	62.57	67.07	71.63	76.26	80.94	85.70	90.51	95.38	
320	29.11	33.07	37.11	41.22	45.40	49.64	53.96	58.34	62.79	67.31	71.89	76.53	81.24	86.01	90.84	95.73	
321	29.21	33.19	37.24	41.36	45.55	49.82	54.15	58.55	63.02	67.55	72.15	76.81	81.54	86.32	91.17	96.08	
322	29.30	33.30	37.36	41.50	45.71	49.99	54.34	58.75	63.24	67.79	72.41	77.09	81.83	86.64	91.51	96.44	
323	29.40	33.41	37.49	41.64	45.87	50.16	54.53	58.96	63.46	68.03	72.67	77.36	82.13	86.95	91.84	96.79	
324	29.50	33.52	37.62	41.79	46.03	50.34	54.72	59.17	63.69	68.27	72.93	77.64	82.42	87.27	92.18	97.14	
325	29.60	33.64	37.75	41.93	46.18	50.51	54.91	59.38	63.91	68.52	73.19	77.92	82.72	87.58	92.51	97.50	
326	29.70	33.75	37.87	42.07	46.34	50.69	55.10	59.58	64.14	68.76	73.45	78.20	83.02	87.90	92.85	97.85	
327	29.79	33.86	38.00	42.21	46.50	50.96	55.29	59.79	64.36	69.00	73.71	78.48	83.32	88.22	93.18	98.21	
328	29.89	33.97	38.13	42.36	46.66	51.03	55.48	60.00	64.59	69.74	73.97	78.76	83.61	88.53	93.52	98.56	
329	29.99	34.09	38.26	42.50	46.82	51.21	55.67	60.21	64.81	69.48	74.23	79.04	83.91	88.85	93.85	98.92	
330	30.09	34.20	38.38	42.64	46.98	51.38	55.86	60.41	65.04	69.73	74.49	79.31	84.21	89.17	94.19	99.27	
331	30.19	34.31	38.51	42.79	47.14	51.56	56.05	60.62	65.26	69.97	74.75	79.59	84.51	89.48	94.53	99.63	
332	30.29	34.42	38.64	42.93	47.29	51.73	56.25	60.83	65.49	70.21	75.01	79.87	84.80	89.80	94.86	99.99	
333	30.38	34.54	38.77	43.07	47.45	51.91	56.44	61.04	65.71	70.46	75.27	80.15	85.10	90.12	95.20	100.34	
334	30.48	34.65	38.89	43.22	47.61	52.08	56.63	61.25	65.94	70.70	75.53	80.43	85.40	90.44	95.54	100.70	
335	30.58	34.76	39.02	43.36	47.77	52.26	56.82	61.46	66.17	70.94	75.80	80.71	85.70	90.76	95.87	101.06	
336	30.68	34.88	39.15	43.50	47.93	52.43	57.01	61.67	66.39	71.19	76.06	80.99	86.00	91.07	96.21	101.42	
337	30.78	34.99	39.28	43.65	48.09	52.61	57.20	61.87	66.62	71.43	76.32	81.28	86.30	91.39	96.55	101.77	
338	30.88	35.10	39.41	43.79	48.25	52.78	57.40	62.08	66.84	71.68	76.58	81.56	86.60	91.71	96.89	102.13	
339	30.98	35.22	39.53	43.93	48.41	52.96	57.59	62.29	67.07	71.92	76.84	81.84	86.90	92.03	97.23	102.49	
340	31.08	35.33	39.66	44.08	48.57	53.14	57.78	62.50	67.30	72.17	77.11	82.12	87.20	92.35	97.57	102.85	
341	31.18	35.44	39.79	44.22	48.73	53.31	57.97	62.71	67.52	72.41	77.37	82.40	87.50	92.67	97.91	103.21	
342	31.27	35.56	39.92	44.36	48.89	53.49	58.17	62.92	67.75	72.66	77.63	82.68	87.80	92.99	98.25	103.57	
343	31.37	35.67	40.05	44.51	49.05	53.66	58.36	63.13	67.98	72.90	77.90	82.96	88.10	93.31	98.59	103.93	
344	31.47	35.78	40.18	44.65	49.21	53.84	58.55	63.34	68.21	73.15	78.16	83.25	88.40	93.63	98.93	104.29	
345	31.57	35.90	40.31	44.80	49.37	54.02	58.75	63.55	68.43	73.39	78.42	83.53	88.71	93.95	99.27	104.65	
346	31.67	36.01	40.43	44.94	49.53	54.19	58.94	63.76	68.66	73.64	78.69	83.81	89.01	94.27	99.61	105.01	
347	31.77	36.12	40.56	45.08	49.69	54.37	59.13	63.97	68.89	73.88	78.95	84.10	89.31	94.59	99.95	105.37	
348	31.87	36.24	40.69	45.23	49.85	54.55	59.33	64.18	69.12	74.13	79.22	84.38	89.61	94.92	100.29	105.73	
349	31.97	36.35	40.82	45.37	50.01	54.72	59.52	64.39	69.35	74.38	79.48	84.66	89.91	95.24	100.63	106.09	
350	32.07	36.47	40.95	45.52	50.17	54.90	59.71	64.60	69.58	74.62	79.75	84.95	90.22	95.56	100.97	106.45	
351	32.17	36.58	41.08	45.66	50.33	55.08	59.91	64.82	69.80	74.87	80.01	85.23	90.52	95.88	101.31	106.81	
352	32.27	36.69	41.21	45.81	50.49	55.25	60.10	65.03	70.03	75.12	80.28	85.51	90.82	96.20	101.66	107.18	
353	32.37	36.81	41.34	45.95	50.65	55.43	60.29	65.24	70.26	75.36	80.54	85.80	91.13	96.53	102.00	107.54	
354	32.47	36.92	41.47	46.10	50.81	55.61	60.49	65.45	70.49	75.61	80.81	86.08	91.43	96.85	102.34	107.90	
355	32.56	37.04	41.60	46.24	50.97	55.79	60.68	65.66	70.72	75.86	81.07	86.37	91.73	97.17	102.68	108.27	
356	32.66	37.15	41.73	46.39	51.13	55.96	60.88	65.87	70.95	76.11	81.34	86.65	92.04	97.50	103.03	108.63	
357	32.76	37.27	41.85	46.53	51.29	56.14	61.07	66.09	71.18	76.35	81.61	86.94	92.34	97.82	103.37	108.99	
358	32.86	37.38	41.98	46.68	51.45	56.32	61.27	66.30	71.41	76.60	81.87	87.22	92.65	98.14	103.72	109.36	
359	32.96	37.49	42.11	46.82	51.62	56.50	61.46	66.51	71.64	76.85	82.14	87.51	92.95	98.47	104.06	109.72	
360	33.06	37.61	42.24	46.97	51.78	56.67	61.66	66.72	71.87	77.10	82.41	87.79	93.26	98.79	104.40	110.09	

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-305-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
361	33.16	37.72	42.37	47.11	51.94	56.85	61.85	66.93	72.10	77.35	82.67	88.08	93.56	99.12	104.75	110.45
362	33.26	37.84	42.50	47.26	52.10	57.03	62.05	67.15	72.33	77.60	82.94	88.37	93.87	99.44	105.09	110.82
363	33.36	37.95	42.63	47.40	52.26	57.21	62.24	67.36	72.56	77.84	83.21	88.65	94.17	99.77	105.44	111.18
364	33.46	38.07	42.76	47.55	52.42	57.39	62.44	67.57	72.79	78.09	83.48	88.94	94.48	100.09	105.78	111.55
365	33.56	38.18	42.89	47.69	52.59	57.57	62.63	67.79	73.02	78.34	83.74	89.22	94.78	100.42	106.13	111.91
366	33.66	38.30	43.02	47.84	52.75	57.74	62.83	68.00	73.25	78.59	84.01	89.51	95.09	100.75	106.48	112.28
367	33.76	38.41	43.15	47.99	52.91	57.92	63.02	68.21	73.48	78.84	84.28	89.80	95.40	101.07	106.82	112.65
368	33.86	38.53	43.28	48.13	53.07	58.10	63.22	68.43	73.72	79.09	84.55	90.09	95.70	101.40	107.17	113.01
369	33.96	38.64	43.41	48.28	53.23	58.28	63.42	68.64	73.95	79.34	84.82	90.37	96.01	101.73	107.52	113.38
370	34.06	38.76	43.54	48.42	53.40	58.46	63.61	68.85	74.18	79.59	85.09	90.66	96.32	102.05	107.86	113.75
371	34.16	38.87	43.67	48.57	53.56	58.64	63.81	69.07	74.41	79.84	85.35	90.95	96.63	102.38	108.21	114.12
372	34.26	38.99	43.80	48.72	53.72	58.82	64.01	69.28	74.64	80.09	85.62	91.24	96.93	102.71	108.56	114.48
373	34.36	39.10	43.94	48.86	53.88	59.00	64.20	69.49	74.88	80.34	85.89	91.53	97.24	103.04	108.91	114.85
374	34.46	39.22	44.07	49.01	54.05	59.18	64.40	69.71	75.11	80.59	86.16	91.82	97.55	103.36	109.25	115.22
375	34.56	39.33	44.20	49.16	54.21	59.36	64.60	69.92	75.34	80.84	86.43	92.10	97.86	103.69	109.60	115.59
376	34.67	39.45	44.33	49.30	54.37	59.54	64.79	70.14	75.57	81.09	86.70	92.39	98.17	104.02	109.95	115.96
377	34.77	39.56	44.46	49.45	54.54	59.72	64.99	70.35	75.81	81.35	86.97	92.68	98.48	104.35	110.30	116.33
378	34.87	39.68	44.59	49.60	54.70	59.90	65.19	70.57	76.04	81.60	87.24	92.97	98.78	104.68	110.65	116.70
379	34.97	39.79	44.72	49.74	54.86	60.08	65.38	70.78	76.27	81.85	87.51	93.26	99.09	105.01	111.00	117.07
380	35.07	39.91	44.85	49.89	55.03	60.26	65.58	71.00	76.51	82.10	87.78	93.55	99.40	105.34	111.35	117.44
381	35.17	40.03	44.98	50.04	55.19	60.44	65.78	71.21	76.74	82.35	88.06	93.84	99.71	105.67	111.70	117.81
382	35.27	40.14	45.11	50.18	55.35	60.62	65.98	71.43	76.97	82.61	88.33	94.13	100.02	106.00	112.05	118.18
383	35.37	40.26	45.24	50.33	55.52	60.80	66.17	71.64	77.21	82.86	88.60	94.42	100.33	106.33	112.40	118.55
384	35.47	40.37	45.38	50.48	55.68	60.98	66.37	71.86	77.44	83.11	88.87	94.71	100.64	106.66	112.75	118.92
385	35.57	40.49	45.51	50.63	55.84	61.16	66.57	72.08	77.67	83.36	89.14	95.01	100.95	106.99	113.10	119.29
386	35.67	40.60	45.64	50.77	56.01	61.34	66.77	72.29	77.91	83.62	89.41	95.30	101.27	107.32	113.45	119.67
387	35.77	40.72	45.77	50.92	56.17	61.52	66.97	72.51	78.14	83.87	89.68	95.59	101.58	107.65	113.80	120.04
388	35.87	40.84	45.90	51.07	56.34	61.70	67.17	72.72	78.38	84.12	89.96	95.88	101.89	107.98	114.16	120.41
389	35.98	40.95	46.03	51.22	56.50	61.88	67.36	72.94	78.61	84.38	90.23	96.17	102.20	108.31	114.51	120.78
390	36.08	41.07	46.17	51.36	56.66	62.06	67.56	73.16	78.85	84.63	90.50	96.46	102.51	108.64	114.86	121.16
391	36.18	41.19	46.30	51.51	56.83	62.25	67.76	73.37	79.08	84.88	90.77	96.76	102.82	108.98	115.21	121.53
392	36.28	41.30	46.43	51.66	56.99	62.43	67.96	73.59	79.32	85.14	91.05	97.05	103.14	109.31	115.57	121.90
393	36.38	41.42	46.56	51.81	57.16	62.61	68.16	73.81	79.55	85.39	91.32	97.34	103.45	109.64	115.92	122.28
394	36.48	41.53	46.69	51.96	57.32	62.79	68.36	74.03	79.79	85.64	91.59	97.63	103.76	109.97	116.27	122.65
395	36.58	41.65	46.82	52.10	57.49	62.97	68.56	74.24	80.02	85.90	91.87	97.93	104.07	110.31	116.63	123.02
396	36.68	41.77	46.96	52.25	57.65	63.15	68.76	74.46	80.26	86.15	92.14	98.22	104.39	110.64	116.98	123.40
397	36.79	41.88	47.09	52.40	57.82	63.34	68.96	74.68	80.50	86.41	92.42	98.51	104.70	110.97	117.33	123.77
398	36.89	42.00	47.22	52.55	57.98	63.52	69.16	74.90	80.73	86.66	92.65	98.81	105.01	111.31	117.69	124.15
399	36.99	42.12	47.35	52.70	58.15	63.70	69.36	75.11	80.97	86.92	92.96	99.10	105.33	111.64	118.04	124.52
400	37.09	42.23	47.49	52.85	58.31	63.98	69.56	75.33	81.20	87.17	93.24	99.40	105.64	111.98	118.40	124.90
401	37.19	42.35	47.62	52.99	58.48	64.07	69.76	75.55	81.44	87.43	93.51	99.69	105.96	112.31	118.75	125.28
402	37.29	42.47	47.75	53.14	58.64	64.25	69.96	75.77	81.68	87.69	93.79	99.98	106.27	112.65	119.11	125.65
403	37.40	42.58	47.88	53.29	58.81	64.43	70.16	75.99	81.91	87.94	94.06	100.28	106.59	112.98	119.46	126.03
404	37.50	42.70	48.02	53.44	58.97	64.61	70.36	76.20	82.15	88.20	94.34	100.57	106.90	113.32	119.82	126.41
405	37.60	42.82	48.15	53.59	59.14	64.80	70.56	76.42	82.39	88.45	94.61	100.87	107.22	113.65	120.18	126.78
406	37.70	42.93	48.28	53.74	59.31	64.98	70.76	76.64	82.63	88.71	94.89	101.16	107.53	113.99	120.53	127.16
407	37.80	43.05	48.41	53.89	59.47	65.16	70.96	76.86	82.86	88.97	95.17	101.46	107.85	114.32	120.89	127.54
408	37.90	43.17	48.55	54.04	59.64	65.35	71.16	77.08	83.10	89.22	95.44	101.76	108.16	114.66	121.24	127.92
409	38.01	43.29	48.68	54.19	59.80	65.53	71.36	77.30	83.34	89.48	95.72	102.05	108.48	115.00	121.60	128.29
410	38.11	43.40	48.81	54.34	59.97	65.71	71.56	77.52	83.58	89.74	95.99	102.35	108.79	115.33	121.96	128.67
411	38.21	43.52	48.95	54.49	60.14	65.90	71.76	77.74	83.82	89.99	96.27	102.64	109.11	115.67	122.32	129.05
412	38.31	43.54	49.08	54.64	60.30	66.08	71.97	77.96	84.05	90.25	96.55	102.94	109.43	116.01	122.67	129.43
413	38.41	43.76	49.21	54.78	60.47	66.26	72.17	78.18	84.29	90.51	96.82	103.24	109.74	116.34	123.03	129.81
414	38.52	43.87	49.35	54.93	60.64	66.45	72.37	78.40	84.53	90.77	97.10	103.53	110.06	116.68	123.39	130.19
415	38.62	43.99	49.48	55.08	60.80	66.63	72.57	78.62	84.77	91.02	97.38	103.83	110.38	117.02	123.75	130.57
416	38.72	44.11	49.61	55.23	60.97	66.82	72.77	78.84	85.01	91.28	97.66	104.13	110.70	117.36	124.11	130.95
417	38.82	44.23	49.75	55.38	61.14	67.00	72.98	79.06	85.25	91.54	97.93	104.43	111.01	117.70	124.47	131.33
418	38.93	44.34	49.88	55.53	61.30	67.18	73.18	79.28	85.49	91.80	98.21	104.72	111.33	118.03	124.83	131.71
419	39.03	44.46	50.01	55.68	61.47	67.37	73.38	79.50	85.73	92.06	98.49	105.02	111.65	118.37	125.19	132.09
420	39.13	44.														

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-306-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
421	39.23	44.70	50.28	55.98	61.80	67.74	73.78	79.94	86.20	92.57	99.05	105.62	112.29	119.05	125.91	132.85
422	39.34	44.82	50.42	56.14	61.97	67.92	73.99	80.16	86.44	92.83	99.32	105.92	112.61	119.39	126.27	133.23
423	39.44	44.93	50.55	56.29	62.14	68.11	74.19	80.38	86.68	93.09	99.60	106.22	112.93	119.73	126.63	133.61
424	39.54	45.05	50.68	56.44	62.31	68.29	74.39	80.60	86.92	93.35	99.88	106.51	113.24	120.07	126.99	134.00
425	39.64	45.17	50.82	56.59	62.47	68.48	74.60	80.83	87.17	93.61	100.16	106.81	113.56	120.41	127.35	134.38
426	39.75	45.29	50.95	56.74	62.64	68.66	74.80	81.05	87.41	93.87	100.44	107.11	113.88	120.75	127.71	134.76
427	39.85	45.41	51.09	56.89	62.81	68.85	75.00	81.27	87.65	94.13	100.72	107.41	114.20	121.09	128.07	135.14
428	39.95	45.52	51.22	57.04	62.98	69.03	75.21	81.49	87.89	94.39	101.00	107.71	114.52	121.43	128.43	135.53
429	40.05	45.64	51.35	57.19	63.15	69.22	75.41	81.71	88.13	94.65	101.28	108.01	114.84	121.77	128.80	135.91
430	40.16	45.76	51.49	57.34	63.31	69.40	75.61	81.94	88.37	94.91	101.56	108.31	115.16	122.11	129.16	136.29
431	40.26	45.88	51.62	57.49	63.48	69.59	75.82	82.16	88.61	95.17	101.84	108.61	115.49	122.46	129.52	136.68
432	40.36	46.00	51.76	57.64	63.65	69.78	76.02	82.38	88.85	95.43	102.12	108.91	115.81	122.80	129.88	137.06
433	40.47	46.12	51.89	57.79	63.82	69.96	76.22	82.60	89.09	95.69	102.40	109.21	116.13	123.14	130.25	137.45
434	40.57	46.23	52.03	57.95	63.99	70.15	76.43	82.82	89.33	95.95	102.68	109.51	116.45	123.48	130.61	137.83
435	40.67	46.35	52.16	58.10	64.15	70.33	76.63	83.05	89.58	96.22	102.96	109.82	116.77	123.82	130.97	138.22
436	40.78	46.47	52.30	58.25	64.32	70.52	76.84	83.27	89.82	96.48	103.24	110.12	117.09	124.17	131.34	138.60
437	40.88	46.59	52.43	58.40	64.49	70.71	77.04	83.49	90.06	96.74	103.53	110.42	117.41	124.51	131.70	138.99
438	40.98	46.71	52.57	58.55	64.66	70.89	77.25	83.72	90.30	97.00	103.81	110.72	117.74	124.85	132.07	139.37
439	41.08	46.83	52.70	58.70	64.83	71.08	77.45	83.94	90.54	97.26	104.09	111.02	118.06	125.20	132.43	139.76
440	41.19	46.95	52.84	58.85	65.00	71.27	77.66	84.16	90.79	97.52	104.37	111.32	118.38	125.54	132.79	140.14
441	41.29	47.07	52.97	59.01	65.17	71.45	77.86	84.39	91.03	97.79	104.65	111.63	118.70	125.88	133.16	140.53
442	41.39	47.19	53.11	59.16	65.34	71.64	78.07	84.61	91.27	98.05	104.93	111.93	119.03	126.23	133.52	140.92
443	41.50	47.30	53.24	59.31	65.51	71.83	78.27	84.84	91.52	98.31	105.22	112.23	119.35	126.57	133.89	141.30
444	41.60	47.42	53.38	59.46	65.68	72.01	78.48	85.06	91.76	98.57	105.50	112.53	119.67	126.92	134.26	141.69
445	41.71	47.54	53.51	59.61	65.84	72.20	78.68	85.28	92.00	98.84	105.78	112.84	120.00	127.26	134.62	142.08
446	41.81	47.66	53.65	59.77	66.01	72.39	78.89	85.51	92.25	99.10	106.07	113.14	120.32	127.60	134.99	142.47
447	41.91	47.78	53.78	59.92	66.18	72.58	79.09	85.73	92.49	99.36	106.35	113.44	120.65	127.95	135.35	142.85
448	42.02	47.90	53.92	60.07	66.35	72.76	79.30	85.96	92.73	99.63	106.63	113.75	120.97	128.29	135.72	143.24
449	42.12	48.02	54.06	60.22	66.52	72.95	79.50	86.18	92.98	99.89	106.92	114.05	121.29	128.64	136.09	143.63
450	42.22	48.14	54.19	60.38	66.69	73.14	79.71	86.41	93.22	100.15	107.20	114.36	121.62	128.99	136.45	144.02
451	42.33	48.26	54.33	60.53	66.86	73.33	79.92	86.63	93.47	100.42	107.48	114.66	121.94	129.33	136.82	144.41
452	42.43	48.38	54.46	60.68	67.03	73.51	80.12	86.86	93.71	100.68	107.77	114.96	122.27	129.68	137.19	144.80
453	42.54	48.50	54.60	60.83	67.20	73.70	80.33	87.08	93.95	100.95	108.05	115.27	122.59	130.02	137.56	145.18
454	42.64	48.62	54.73	60.99	67.37	73.89	80.54	87.31	94.20	101.21	108.34	115.57	122.92	130.37	137.92	145.57
455	42.74	48.74	54.87	61.14	67.54	74.08	80.74	87.53	94.44	101.47	108.62	115.88	123.25	130.72	138.29	145.96
456	42.85	48.86	55.01	61.29	67.71	74.27	80.95	87.76	94.69	101.74	108.90	116.18	123.57	131.06	138.66	146.35
457	42.95	48.98	55.14	61.45	67.89	74.46	81.16	87.98	94.93	102.00	109.19	116.49	123.90	131.41	139.03	146.74
458	43.06	49.10	55.28	61.60	68.06	74.64	81.36	88.21	95.18	102.27	109.47	116.79	124.22	131.76	139.40	147.13
459	43.16	49.22	55.42	61.75	68.23	74.83	81.57	88.44	95.42	102.53	109.76	117.10	124.55	132.11	139.77	147.53
460	43.26	49.34	55.55	61.91	68.40	75.02	81.78	88.66	95.67	102.80	110.05	117.41	124.88	132.46	140.14	147.92
461	43.37	49.46	55.69	62.06	68.57	75.21	81.99	88.89	95.92	103.06	110.33	117.71	125.20	132.80	140.51	148.31
462	43.47	49.58	55.82	62.21	68.74	75.40	82.19	89.11	96.16	103.33	110.62	118.02	125.53	133.15	140.88	148.70
463	43.58	49.70	55.96	62.37	68.91	75.59	82.40	89.34	96.41	103.60	110.90	118.32	125.86	133.50	141.25	149.09
464	43.68	49.82	56.10	62.52	69.08	75.78	82.61	89.57	96.65	103.86	111.19	118.63	126.19	133.85	141.62	149.48
465	43.79	49.94	56.23	62.67	69.25	75.97	82.82	89.79	96.90	104.13	111.47	118.94	126.51	134.20	141.99	149.88
466	43.89	50.06	56.37	62.83	69.42	76.16	83.02	90.02	97.15	104.39	111.76	119.25	126.84	134.55	142.36	150.27
467	43.99	50.18	56.51	62.98	69.60	76.35	83.23	90.25	97.39	104.66	112.05	119.55	127.17	134.90	142.73	150.66
468	44.10	50.30	56.65	63.14	69.77	76.54	83.44	90.48	97.64	104.93	112.33	119.86	127.50	135.25	143.10	151.05
469	44.20	50.42	56.78	63.29	69.94	76.73	83.65	90.70	97.89	105.19	112.62	120.17	127.83	135.60	143.47	151.45
470	44.31	50.54	56.92	63.44	70.11	76.92	83.86	90.93	98.13	105.46	112.91	120.48	128.16	135.95	143.84	151.84
471	44.41	50.66	57.06	63.60	70.28	77.11	84.07	91.16	98.38	105.73	113.20	120.78	128.48	136.30	144.21	152.23
472	44.52	50.78	57.19	63.75	70.45	77.30	84.27	91.39	98.63	105.99	113.48	121.09	128.81	136.65	144.59	152.63
473	44.62	50.90	57.33	63.91	70.63	77.49	84.48	91.61	98.87	106.26	113.77	121.40	129.14	137.00	144.96	153.02
474	44.73	51.02	57.47	64.06	70.80	77.68	84.69	91.84	99.12	106.53	114.06	121.71	129.47	137.35	145.33	153.42
475	44.83	51.14	57.61	64.22	70.97	77.87	84.90	92.07	99.37	106.80	114.35	122.02	129.80	137.70	145.70	153.81
476	44.94	51.26	57.74	64.37	71.14	78.06	85.11	92.30	99.62	107.06	114.64	122.33	130.13	138.05	146.08	154.20
477	45.04	51.39	57.88	64.52	71.31	78.25	85.32	92.53	99.87	107.33	114.92	122.64	130.46	138.40	146.45	154.60
478	45.15	51.51	58.02	64.68	71.49	78.44	85.53	92.75	100.11	107.60	115.21	122.94	130.79	138.75	146.82	154.99
479	45.25	51.63	58.16	64.83	71.66	78.63	85.74	92.98	100.36	107.87	115.50	123.25	131			

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-307-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
121	33.52	35.05	36.59	38.13	39.69	41.26	42.83	44.42	46.01	47.62	49.23	50.86	52.50	54.14	55.79	57.46
122	33.82	35.36	36.92	38.48	40.05	41.63	43.22	44.82	46.43	48.06	49.69	51.33	52.98	54.64	56.31	57.99
123	34.12	35.68	37.25	38.82	40.41	42.00	43.61	45.23	46.86	48.49	50.14	51.80	53.47	55.14	56.83	58.53
124	34.42	35.99	37.58	39.17	40.77	42.38	44.00	45.64	47.28	48.93	50.60	52.27	53.95	55.65	57.35	59.07
125	34.73	36.31	37.91	39.51	41.13	42.76	44.39	46.04	47.70	49.37	51.05	52.74	54.44	56.15	57.87	59.61
126	35.03	36.63	38.24	39.86	41.49	43.13	44.79	46.45	48.13	49.81	51.51	53.21	54.93	56.66	58.40	60.14
127	35.33	36.94	38.57	40.21	41.85	43.51	45.18	46.86	48.55	50.25	51.96	53.69	55.42	57.17	58.92	60.68
128	35.63	37.26	38.90	40.55	42.21	43.89	45.57	47.27	48.98	50.69	52.42	54.16	55.91	57.67	59.44	61.23
129	35.93	37.58	39.23	40.90	42.58	44.27	45.97	47.68	49.40	51.14	52.88	54.64	56.40	58.18	59.97	61.77
130	36.24	37.90	39.57	41.25	42.94	44.65	46.36	48.09	49.83	51.58	53.34	55.11	56.90	58.69	60.50	62.31
131	36.54	38.21	39.90	41.60	43.31	45.03	46.76	48.50	50.26	52.02	53.80	55.59	57.39	59.20	61.02	62.86
132	36.84	38.53	40.23	41.95	43.67	45.41	47.15	48.91	50.68	52.47	54.26	56.07	57.88	59.71	61.55	63.40
133	37.15	38.85	40.57	42.30	44.04	45.79	47.55	49.33	51.11	52.91	54.72	56.54	58.38	60.22	62.08	63.95
134	37.45	39.17	40.90	42.65	44.40	46.17	47.95	49.74	51.54	53.36	55.18	57.02	58.87	60.74	62.61	64.49
135	37.76	39.49	41.24	43.00	44.77	46.55	48.35	50.15	51.97	53.80	55.65	57.50	59.37	61.25	63.14	65.04
136	38.06	39.81	41.57	43.35	45.13	46.93	48.74	50.57	52.40	54.25	56.11	57.98	59.87	61.76	63.67	65.59
137	38.37	40.13	41.91	43.70	45.50	47.32	49.14	50.98	52.83	54.70	56.58	58.46	60.37	62.28	64.20	66.14
138	38.68	40.46	42.25	44.05	45.87	47.70	49.54	51.40	53.27	55.15	57.04	58.95	60.86	62.79	64.74	66.69
139	38.98	40.78	42.58	44.40	46.24	48.08	49.94	51.81	53.70	55.60	57.51	59.43	61.36	63.31	65.27	67.24
140	39.29	41.10	42.92	44.76	46.61	48.47	50.34	52.23	54.13	56.05	57.97	59.91	61.86	63.83	65.81	67.80
141	39.60	41.42	43.26	45.11	46.98	48.85	50.74	52.65	54.57	56.50	58.44	60.40	62.37	64.35	66.34	68.35
142	39.91	41.74	43.60	45.46	47.35	49.24	51.15	53.07	55.00	56.95	58.91	60.88	62.87	64.87	66.88	68.91
143	40.21	42.07	43.94	45.82	47.72	49.63	51.55	53.49	55.44	57.40	59.38	61.37	63.37	65.39	67.42	69.46
144	40.52	42.39	44.28	46.17	48.09	50.01	51.95	53.91	55.87	57.85	59.85	61.86	63.88	65.91	67.96	70.02
145	40.83	42.72	44.62	46.53	48.46	50.40	52.36	54.33	56.31	58.31	60.32	62.34	64.38	66.43	68.50	70.58
146	41.14	43.04	44.96	46.89	48.83	50.79	52.76	54.75	56.75	58.76	60.79	62.83	64.89	66.96	69.04	71.13
147	41.45	43.37	45.30	47.24	49.20	51.18	53.17	55.17	57.19	59.22	61.26	63.32	65.39	67.48	69.58	71.69
148	41.76	43.69	45.64	47.60	49.58	51.57	53.57	55.59	57.62	59.67	61.73	63.81	65.90	68.01	70.12	72.25
149	42.07	44.02	45.98	47.96	49.95	51.96	53.98	56.01	58.06	60.13	62.21	64.30	66.41	68.53	70.67	72.82
150	42.38	44.35	46.32	48.32	50.32	52.35	54.38	56.44	58.50	60.59	62.68	64.79	66.92	69.06	71.21	73.38
151	42.69	44.67	46.67	48.67	50.70	52.74	54.79	56.86	58.95	61.04	63.16	65.29	67.43	69.59	71.76	73.94
152	43.01	45.00	47.01	49.03	51.07	53.13	55.20	57.29	59.39	61.50	63.63	65.78	67.94	70.11	72.30	74.51
153	43.32	45.33	47.35	49.39	51.45	53.52	55.61	57.71	59.83	61.96	64.11	66.27	68.45	70.64	72.85	75.07
154	43.63	45.66	47.70	49.75	51.83	53.91	56.02	58.14	60.27	62.42	64.55	66.77	68.96	71.17	73.40	75.64
155	43.94	45.98	48.04	50.11	52.20	54.31	56.43	58.56	60.72	62.88	65.07	67.26	69.48	71.70	73.95	76.21
156	44.26	46.31	48.39	50.47	52.58	54.70	56.84	58.99	61.16	63.34	65.54	67.76	69.99	72.24	74.50	76.77
157	44.57	46.64	48.73	50.84	52.96	55.09	57.25	59.42	61.60	63.81	66.02	68.26	70.50	72.77	75.05	77.34
158	44.88	46.97	49.08	51.20	53.34	55.49	57.66	59.85	62.05	64.27	66.50	68.75	71.02	73.30	75.60	77.91
159	45.20	47.30	49.42	51.56	53.71	55.89	58.07	60.28	62.50	64.73	66.92	69.25	71.54	73.84	76.15	78.48
160	45.51	47.63	49.77	51.92	54.09	56.28	58.49	60.71	62.94	65.20	67.47	69.75	72.05	74.37	76.71	79.06
161	45.83	47.96	50.12	52.29	54.47	56.68	58.90	61.14	63.35	65.66	67.95	70.25	72.57	74.91	77.26	79.63
162	46.15	48.30	50.46	52.65	54.85	57.07	59.31	61.57	63.84	66.13	68.43	70.75	73.09	75.45	77.82	80.20
163	46.46	48.63	50.81	53.02	55.23	57.47	59.73	62.00	64.29	66.59	68.92	71.26	73.61	75.98	78.37	80.78
164	46.78	48.96	51.16	53.38	55.62	57.87	60.14	62.43	64.74	67.06	69.40	71.76	74.13	76.52	78.93	81.35
165	47.09	49.29	51.51	53.75	56.00	58.27	60.56	62.86	65.19	67.53	69.89	72.26	74.65	77.06	79.49	81.93
166	47.41	49.63	51.86	54.11	56.38	58.67	60.97	63.30	65.64	68.00	70.37	72.76	75.17	77.60	80.05	82.51
167	47.73	49.96	52.21	54.48	56.76	59.07	61.39	63.73	66.09	68.47	70.86	73.27	75.70	78.14	80.61	83.08
168	48.05	50.29	52.56	54.84	57.15	59.47	61.81	64.17	66.54	68.93	71.35	73.78	76.22	78.69	81.17	83.66
169	48.37	50.63	52.91	55.21	57.53	59.87	62.23	64.60	66.95	69.41	71.83	74.28	76.75	79.23	81.73	84.24
170	48.68	50.96	53.26	55.58	57.92	60.27	62.64	65.04	67.45	69.88	72.32	74.79	77.27	79.77	82.29	84.82
171	49.00	51.30	53.61	55.95	58.30	60.67	63.06	65.47	67.90	70.35	72.81	75.30	77.80	80.32	82.85	85.41
172	49.32	51.63	53.97	56.32	58.69	61.08	63.48	65.91	68.36	70.82	73.30	75.80	78.32	80.86	83.42	85.99
173	49.64	51.97	54.32	56.69	59.07	61.48	63.90	66.35	68.81	71.29	73.75	76.31	79.85	81.41	83.98	86.57
174	49.96	52.31	54.67	57.06	59.46	61.88	64.32	66.79	69.27	71.77	74.25	76.82	79.38	81.95	84.55	87.16
175	50.28	52.64	55.03	57.43	59.85	62.29	64.75	67.23	69.72	72.24	74.78	77.34	79.91	82.50	85.11	87.74
176	50.61	52.98	55.38	57.80	60.23	62.69	65.17	67.67	70.18	72.72	75.27	77.85	80.44	83.05	85.68	88.33
177	50.93	53.32	55.73	58.17	60.62	63.10	65.59	68.11	70.64	73.19	75.77	78.36	80.97	83.60	86.25	88.92
178	51.25	53.66	56.09	58.54	61.01	63.50	66.01	68.55	71.10	73.67	76.26	78.87	81.50	84.15	86.82	89.51
179	51.57	54.00	56.44	58.91	61.40	63.91	66.44	68.99	71.56	74.15	76.76	79.39	82.03	84.70	87.39	90.10
180	51.89	54.34	56.80	59.28	61.79	64.32	66.86	69.43	72.02	74.63	77.25	79.90	82.57	85.25	87.96	90.69

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
 SEE INSTRUCTIONS FOR USE OF TABLES

FRB-308-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
181	52.22	54.68	57.16	59.66	62.18	64.72	67.29	69.87	72.48	75.10	77.75	80.42	83.10	85.81	88.53	91.28
182	52.54	55.02	57.51	60.03	62.57	65.13	67.71	70.32	72.94	75.58	78.25	80.93	83.64	86.36	89.10	91.87
183	52.86	55.36	57.87	60.40	62.96	65.54	68.14	70.76	73.40	76.06	78.75	81.45	84.17	86.92	89.68	92.46
184	53.19	55.70	58.23	60.78	63.35	65.95	68.57	71.20	73.86	76.54	79.24	81.97	84.71	87.47	90.25	93.05
185	53.51	56.04	58.58	61.15	63.74	66.36	68.99	71.65	74.33	77.02	79.74	82.48	85.25	88.03	90.83	93.65
186	53.84	56.38	58.94	61.53	64.14	66.77	69.42	72.09	74.79	77.51	80.24	83.00	85.78	88.58	91.40	94.24
187	54.16	56.72	59.30	61.90	64.53	67.18	69.85	72.54	75.25	77.99	80.75	83.52	86.32	89.14	91.98	94.84
188	54.49	57.06	59.66	62.28	64.92	67.59	70.28	72.99	75.72	78.47	81.25	84.04	86.86	89.70	92.56	95.44
189	54.82	57.41	60.02	62.66	65.32	68.00	70.71	73.43	76.18	78.96	81.75	84.57	87.40	90.26	93.14	96.04
190	55.14	57.75	60.38	63.04	65.71	68.41	71.14	73.88	76.65	79.44	82.25	85.09	87.94	90.82	93.72	96.63
191	55.47	58.09	60.74	63.41	66.11	68.83	71.57	74.33	77.12	79.93	82.76	85.61	88.48	91.38	94.30	97.23
192	55.80	58.44	61.10	63.79	66.50	69.24	72.00	74.78	77.59	80.41	83.26	86.13	89.03	91.94	94.88	97.84
193	56.12	58.78	61.46	64.17	66.90	69.65	72.43	75.23	78.05	80.90	83.77	86.66	89.57	92.50	95.46	98.44
194	56.45	59.13	61.83	64.55	67.30	70.07	72.86	75.68	78.52	81.39	84.27	87.18	90.11	93.07	96.04	99.04
195	56.78	59.47	62.19	64.93	67.69	70.48	73.30	76.13	78.99	81.87	84.78	87.71	90.66	93.63	96.63	99.64
196	57.11	59.82	62.55	65.31	68.09	70.90	73.73	76.58	79.46	82.36	85.29	88.23	91.20	94.20	97.21	100.25
197	57.44	60.16	62.91	65.69	68.49	71.31	74.16	77.04	79.93	82.85	85.80	88.76	91.75	94.76	97.80	100.85
198	57.77	60.51	63.28	66.07	68.89	71.73	74.60	77.49	80.40	83.34	86.30	89.29	92.30	95.33	98.38	101.46
199	58.10	60.86	63.64	66.45	69.29	72.15	75.03	77.94	80.88	83.83	86.81	89.82	92.85	95.90	98.97	102.06
200	58.43	61.20	64.01	66.83	69.69	72.57	75.47	78.40	81.35	84.32	87.32	90.35	93.39	96.46	99.56	102.67
201	58.76	61.55	64.37	67.22	70.09	72.98	75.90	78.85	81.82	84.82	87.83	90.88	93.94	97.03	100.14	103.28
202	59.09	61.90	64.74	67.60	70.49	73.40	76.34	79.31	82.29	85.31	88.35	91.41	94.49	97.60	100.73	103.89
203	59.42	62.25	65.10	67.98	70.89	73.82	76.78	79.76	82.77	85.80	88.86	91.94	95.04	98.17	101.32	104.50
204	59.75	62.60	65.47	68.37	71.29	74.24	77.22	80.22	83.24	86.30	89.37	92.47	95.60	98.74	101.92	105.11
205	60.08	62.95	65.84	68.75	71.69	74.66	77.66	80.67	83.72	86.79	90.39	93.00	96.15	99.32	102.51	105.72
206	60.42	63.30	66.20	69.14	72.10	75.08	78.09	81.13	84.20	87.29	90.40	93.54	96.70	99.89	103.10	106.33
207	60.75	63.65	66.57	69.52	72.50	75.50	78.53	81.59	84.67	87.78	90.51	94.07	97.25	100.46	103.69	106.95
208	61.08	64.00	66.94	69.91	72.90	75.92	78.97	82.05	85.15	88.28	91.43	94.61	97.81	101.04	104.29	107.56
209	61.42	64.35	67.31	70.29	73.31	76.35	79.41	82.51	85.63	88.77	91.95	95.14	98.36	101.61	104.88	108.18
210	61.75	64.70	67.68	70.68	73.71	76.77	79.86	82.97	86.11	89.27	92.46	95.68	98.92	102.19	105.43	108.79
211	62.09	65.05	68.04	71.07	74.12	77.19	80.30	83.43	86.59	89.77	92.98	96.22	99.48	102.76	106.07	109.41
212	62.42	65.40	68.41	71.45	74.52	77.62	80.74	83.89	87.07	90.27	93.50	96.75	100.03	103.34	106.67	110.03
213	62.76	65.76	68.78	71.84	74.93	78.04	81.18	84.35	87.55	90.77	94.02	97.29	100.59	103.92	107.27	110.65
214	63.09	66.11	69.15	72.23	75.33	78.47	81.63	84.81	88.03	91.27	94.54	97.83	101.15	104.50	107.87	111.26
215	63.43	66.46	69.53	72.62	75.74	78.89	82.07	85.28	88.51	91.77	95.06	98.37	101.71	105.08	108.47	111.88
216	63.76	66.82	69.90	73.01	76.15	79.32	82.51	85.74	88.99	92.27	95.58	98.91	102.27	105.66	109.07	112.51
217	64.10	67.17	70.27	73.40	76.56	79.74	82.96	86.20	89.47	92.77	96.10	99.45	102.83	106.24	109.67	113.13
218	64.44	67.52	70.64	73.79	76.96	80.17	83.40	86.67	89.96	93.28	96.62	100.00	103.39	106.82	110.27	113.75
219	64.77	67.88	71.01	74.18	77.37	80.60	83.85	87.13	90.44	93.78	97.15	100.54	103.96	107.40	110.87	114.37
220	65.11	68.23	71.39	74.57	77.78	81.03	84.30	87.60	90.93	94.28	97.67	101.08	104.52	107.99	111.48	115.00
221	65.45	68.59	71.76	74.96	78.19	81.45	84.74	88.06	91.41	94.79	98.19	101.63	105.08	108.57	112.08	115.62
222	65.79	68.95	72.13	75.35	78.60	81.88	85.19	88.53	91.90	95.29	98.72	102.17	105.65	109.16	112.69	116.25
223	66.13	69.30	72.51	75.75	79.01	82.31	85.64	89.00	92.38	95.80	99.24	102.72	106.21	109.74	113.29	116.87
224	66.47	69.66	72.88	76.14	79.43	82.74	86.09	89.47	92.37	96.31	99.77	103.26	106.78	110.33	113.90	117.50
225	66.81	70.02	73.26	76.53	79.84	83.17	86.54	89.93	93.36	96.81	100.30	103.81	107.35	110.91	114.51	118.13
226	67.15	70.37	73.63	76.93	80.25	83.60	86.99	90.40	93.85	97.32	100.82	104.36	107.92	111.50	115.12	118.76
227	67.49	70.73	74.01	77.32	80.66	84.04	87.44	90.87	94.34	97.83	101.35	104.90	108.48	112.09	115.73	119.39
228	67.83	71.09	74.39	77.72	81.08	84.47	87.89	91.34	94.83	98.34	101.88	105.45	109.05	112.68	116.34	120.02
229	68.17	71.45	74.76	78.11	81.49	84.90	88.34	91.81	95.32	98.85	102.41	106.00	109.62	113.27	116.95	120.65
230	68.51	71.81	75.14	78.51	81.90	85.33	88.79	92.28	95.81	99.36	102.94	106.55	110.19	113.86	117.56	121.28
231	68.85	72.17	75.52	78.90	82.32	85.77	89.25	92.76	96.30	99.87	103.47	107.10	110.76	114.45	118.17	121.91
232	69.19	72.53	75.90	79.30	82.73	86.20	89.70	93.23	96.79	100.38	104.00	107.65	111.34	115.04	118.78	122.55
233	69.54	72.89	76.28	79.70	83.15	86.63	90.15	93.70	97.28	100.89	104.54	108.21	111.91	115.64	119.40	123.18
234	69.88	73.25	76.65	80.09	83.57	87.07	90.61	94.18	97.78	101.41	105.07	108.76	112.48	116.23	120.01	123.82
235	70.22	73.61	77.03	80.49	83.98	87.51	91.06	94.65	98.27	101.92	105.60	109.31	113.05	116.83	120.62	124.45
236	70.57	73.97	77.41	80.89	84.40	87.94	91.52	95.12	98.76	102.43	106.14	109.87	113.63	117.42	121.24	125.09
237	70.91	74.33	77.79	81.29	84.82	88.38	91.97	95.60	99.26	102.95	106.67	110.42	114.20	118.02	121.86	125.73
238	71.25	74.70	78.17	81.69	85.23	88.81	92.43	96.07	99.75	103.46	107.21	110.98	114.78	118.61	122.47	126.37
239	71.60	75.06	78.56	82.09	85.65	89.25	92.89	96.55	100.25	103.98	107.74	111.53	115.36	119.21	123.09	127.00
240	71.94	75.42	78.94	82.49	86.07	89.69	93.34	97.03	100.75	104.50	108.28	112.09	115.93</td			

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-309-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
241	72.29	75.79	79.32	82.89	86.49	90.13	93.80	97.50	101.24	105.01	108.81	112.65	116.51	120.41	124.33	128.28		
242	72.63	76.15	79.70	83.29	86.91	90.57	94.26	97.98	101.74	105.53	109.35	113.21	117.09	121.01	124.95	128.93		
243	72.98	76.51	80.08	83.69	87.33	91.01	94.72	98.46	102.24	106.05	109.89	113.76	117.67	121.61	125.57	129.57		
244	73.33	76.88	80.47	84.09	87.75	91.45	95.18	98.94	102.74	106.57	110.43	114.32	118.25	122.21	126.19	130.21		
245	73.67	77.24	80.85	84.49	88.17	91.89	95.64	99.42	103.24	107.09	110.97	114.88	118.83	122.81	126.82	130.85		
246	74.02	77.61	81.24	84.90	88.59	92.33	96.10	99.90	103.74	107.61	111.51	115.44	119.41	123.41	127.44	131.50		
247	74.37	77.98	81.62	85.30	89.02	92.77	96.56	100.38	104.24	108.13	112.05	116.01	119.99	124.01	128.06	132.14		
248	74.72	78.34	82.00	85.70	89.44	93.21	97.02	100.86	104.74	108.65	112.59	116.57	120.58	124.62	128.69	132.79		
249	75.06	78.71	82.39	86.11	89.86	93.65	97.48	101.34	105.24	109.17	113.13	117.13	121.16	125.22	129.31	133.44		
250	75.41	79.08	82.77	86.51	90.29	94.10	97.94	101.83	105.74	109.69	113.68	117.69	121.74	125.83	129.94	134.08		
251	75.76	79.44	83.16	86.92	90.71	94.54	98.41	102.31	106.24	110.22	114.22	118.26	122.33	126.43	130.57	134.73		
252	76.11	79.81	83.55	87.32	91.13	94.98	98.87	102.79	106.75	110.74	114.76	118.82	122.91	127.04	131.19	135.38		
253	76.46	80.18	83.93	87.73	91.56	95.43	99.33	103.27	107.25	111.26	115.31	119.39	123.50	127.64	131.82	136.03		
254	76.81	80.55	84.32	88.13	91.99	95.87	99.80	103.76	107.76	111.79	115.85	119.95	124.09	128.25	132.45	136.68		
255	77.16	80.92	84.71	88.54	92.41	96.32	100.26	104.24	108.26	112.31	116.40	120.52	124.67	128.86	133.08	137.33		
256	77.51	81.29	85.10	88.95	92.84	96.76	100.73	104.73	108.77	112.84	116.95	121.09	125.26	129.47	133.71	137.98		
257	77.86	81.65	85.49	89.36	93.26	97.21	101.19	105.22	109.27	113.37	117.49	121.66	125.85	130.08	134.34	138.63		
258	78.22	82.02	85.87	89.76	93.69	97.66	101.66	105.70	109.78	113.89	118.04	122.22	126.44	130.69	134.97	139.29		
259	78.57	82.40	86.26	90.17	94.12	98.10	102.13	106.19	110.29	114.42	118.59	122.79	127.03	131.30	135.61	139.94		
260	78.92	82.77	86.65	90.58	94.55	98.55	102.60	106.68	110.79	114.95	119.14	123.36	127.62	131.91	136.24	140.60		
261	79.27	83.14	87.04	90.99	94.98	99.00	103.06	107.16	111.30	115.48	119.69	123.93	128.21	132.53	136.87	141.25		
262	79.62	83.51	87.43	91.40	95.40	99.45	103.53	107.65	111.81	116.01	120.24	124.50	128.80	133.14	137.51	141.91		
263	79.98	83.88	87.82	91.81	95.83	99.90	104.00	108.14	112.32	116.54	120.79	125.07	129.40	133.75	138.14	142.56		
264	80.33	84.25	88.22	92.22	96.26	100.35	104.47	108.63	112.83	117.07	121.34	125.65	129.99	134.37	138.78	143.22		
265	80.69	84.63	88.61	92.63	96.69	100.80	104.94	109.12	113.34	117.60	121.89	126.22	130.58	134.98	139.41	143.88		
266	81.04	85.00	89.00	93.04	97.13	101.25	105.41	109.61	113.85	118.13	122.44	126.79	131.18	135.60	140.05	144.54		
267	81.39	85.37	89.39	93.45	97.56	101.70	105.88	110.10	114.36	118.66	123.00	127.37	131.77	136.21	140.69	145.20		
268	81.75	85.75	89.78	93.87	97.99	102.15	106.35	110.60	114.88	119.19	123.55	127.94	132.37	136.83	141.33	145.86		
269	82.10	86.12	90.18	94.28	98.42	102.60	106.83	111.09	115.39	119.73	124.10	128.52	132.97	137.45	141.97	146.52		
270	82.46	86.49	90.57	94.69	98.85	103.06	107.30	111.58	115.90	120.26	124.66	129.09	133.56	138.07	142.61	147.18		
271	82.82	86.87	90.97	95.10	99.29	103.51	107.77	112.07	116.42	120.80	125.21	129.67	134.16	138.69	143.25	147.84		
272	83.17	87.24	91.36	95.52	99.72	103.96	108.24	112.57	116.93	121.33	125.77	130.25	134.76	139.31	143.89	148.51		
273	83.53	87.62	91.75	95.93	100.15	104.42	108.72	113.06	117.45	121.87	126.33	130.82	135.36	139.93	144.53	149.17		
274	83.89	88.00	92.15	96.35	100.59	104.87	109.19	113.56	117.96	122.40	126.88	131.40	135.96	140.55	145.17	149.83		
275	84.24	88.37	92.55	96.76	101.02	105.32	109.67	114.05	118.48	122.94	127.44	131.98	136.56	141.17	145.82	150.50		
276	84.60	88.75	92.94	97.18	101.46	105.78	110.14	114.55	118.99	123.48	128.00	132.56	137.16	141.79	146.46	151.16		
277	84.96	89.13	93.34	97.59	101.89	106.24	110.62	115.04	119.51	124.01	128.56	133.14	137.76	142.41	147.11	151.83		
278	85.32	89.50	93.73	98.01	102.33	106.69	111.10	115.54	120.03	124.55	129.12	133.72	138.36	143.04	147.75	152.50		
279	85.68	89.88	94.13	98.43	102.77	107.15	111.57	116.04	120.55	125.09	129.68	134.30	138.96	143.66	148.40	153.17		
280	86.04	90.26	94.53	98.84	103.20	107.61	112.05	116.54	121.06	125.63	130.24	134.88	139.57	144.29	149.04	153.83		
281	86.40	90.64	94.93	99.26	103.64	108.06	112.53	117.03	121.58	126.17	130.80	135.47	140.17	144.91	149.69	154.50		
282	86.76	91.02	95.33	99.68	104.08	108.52	113.01	117.53	122.10	126.71	131.36	136.05	140.78	145.54	150.34	155.17		
283	87.12	91.40	95.72	100.10	104.52	108.98	113.48	118.03	122.62	127.25	131.92	136.63	141.38	146.17	150.99	155.84		
284	87.48	91.78	96.12	100.52	104.96	109.44	113.96	118.53	123.14	127.79	132.49	137.22	141.99	146.79	151.64	156.51		
285	87.84	92.16	96.52	100.94	105.39	109.90	114.44	119.03	123.66	128.34	133.05	137.80	142.59	147.42	152.29	157.19		
286	88.20	92.54	96.92	101.36	105.83	110.36	114.92	119.53	124.19	128.88	133.61	138.39	143.20	148.05	152.94	157.86		
287	88.56	92.92	97.32	101.78	106.27	110.82	115.40	120.04	124.71	129.42	134.18	138.97	143.81	148.68	153.59	158.53		
288	88.92	93.30	97.72	102.20	106.71	111.28	115.89	120.54	125.23	129.97	134.74	139.56	144.42	149.31	154.24	159.21		
289	89.28	93.68	98.13	102.62	107.16	111.74	116.37	121.04	125.75	130.51	135.31	140.15	145.02	149.94	154.89	159.88		
290	89.65	94.06	98.53	103.04	107.60	112.20	116.85	121.54	126.28	131.06	135.88	140.73	145.63	150.57	155.54	160.56		
291	90.01	94.44	98.93	103.46	108.04	112.86	117.33	122.05	126.80	131.60	136.44	141.32	146.24	151.20	156.20	161.23		
292	90.37	94.83	99.33	103.88	108.48	113.13	117.82	122.55	127.33	132.15	137.01	141.91	146.85	151.83	156.85	161.91		
293	90.74	95.21	99.73	104.30	108.92	113.59	118.30	123.05	127.85	132.69	137.58	142.50	147.46	152.47	157.51	162.58		
294	91.10	95.59	100.14	104.73	109.37	114.05	118.78	123.56	128.38	133.24	138.15	143.09	148.08	153.10	158.16	163.26		
295	91.46	95.98	100.54															

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-310-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
301	93.66	98.29	102.97	107.70	112.48	117.31	122.18	127.11	132.07	137.09	142.14	147.24	152.37	157.55	162.77	168.02		
302	94.02	98.67	103.37	108.13	112.93	117.78	122.67	127.62	132.60	137.64	142.71	147.83	152.99	158.19	163.43	168.71		
303	94.39	99.06	103.78	108.55	113.37	118.24	123.16	128.12	133.13	138.19	143.29	148.43	153.61	158.83	164.09	169.39		
304	94.76	99.45	104.19	108.98	113.82	118.71	123.65	128.63	133.67	138.74	143.86	149.02	154.23	159.47	164.75	170.07		
305	95.12	99.83	104.59	109.41	114.27	119.18	124.14	129.14	134.20	139.29	144.43	149.62	154.84	160.11	165.41	170.76		
306	95.49	100.22	105.00	109.83	114.72	119.65	124.63	129.66	134.73	139.85	145.01	150.21	155.46	160.75	166.08	171.44		
307	95.86	100.61	105.41	110.26	115.16	120.12	125.12	130.17	135.26	140.40	145.59	150.81	156.08	161.39	166.74	172.13		
308	96.23	101.00	105.82	110.69	115.61	120.59	125.61	130.68	135.79	140.96	146.16	151.41	156.70	162.03	167.40	172.81		
309	96.60	101.39	106.23	111.12	116.06	121.06	126.10	131.19	136.33	141.51	146.74	152.01	157.32	162.68	168.07	173.50		
310	96.97	101.77	106.64	111.55	116.51	121.53	126.59	131.70	136.86	142.07	147.31	152.61	157.94	163.32	168.73	174.19		
311	97.34	102.16	107.04	111.98	116.96	122.00	127.08	132.22	137.40	142.62	147.89	153.21	158.56	163.96	169.40	174.88		
312	97.71	102.55	107.45	112.41	117.41	122.47	127.57	132.73	137.93	143.18	148.47	153.81	159.19	164.61	170.07	175.57		
313	98.08	102.94	107.86	112.84	117.86	122.94	128.07	133.24	138.47	143.73	149.05	154.41	159.81	165.25	170.73	176.26		
314	98.45	103.33	108.27	113.27	118.32	123.41	128.56	133.76	139.00	144.29	149.63	155.01	160.43	165.90	171.40	176.95		
315	98.82	103.72	108.69	113.70	118.77	123.89	129.05	134.27	139.54	144.85	150.21	155.61	161.05	166.54	172.07	177.64		
316	99.19	104.12	109.10	114.13	119.22	124.36	129.55	134.79	140.07	145.41	150.79	156.21	161.68	167.19	172.74	178.33		
317	99.56	104.51	109.51	114.56	119.67	124.83	130.04	135.30	140.61	145.97	151.37	156.81	162.30	167.84	173.41	179.02		
318	99.93	104.90	109.92	115.00	120.13	125.31	130.54	135.82	141.15	146.53	151.95	157.42	162.93	168.48	174.08	179.71		
319	100.31	105.29	110.33	115.43	120.58	125.78	131.03	136.34	141.69	147.09	152.53	158.02	163.56	169.13	174.75	180.40		
320	100.68	105.68	110.75	115.86	121.03	126.26	131.53	136.85	142.23	147.65	153.11	158.63	164.18	169.78	175.42	181.10		
321	101.05	106.08	111.16	116.30	121.49	126.73	132.03	137.37	142.77	148.21	153.70	159.23	164.81	170.43	176.09	181.79		
322	101.42	106.47	111.57	116.73	121.94	127.21	132.52	137.89	143.31	148.77	154.28	159.84	165.44	171.08	176.76	182.49		
323	101.80	106.86	111.99	117.16	122.40	127.68	133.02	138.41	143.85	149.33	154.86	160.44	166.06	171.73	177.44	183.18		
324	102.17	107.26	112.40	117.60	122.85	128.16	133.52	138.93	144.39	149.89	155.45	161.05	166.69	172.38	178.11	183.88		
325	102.55	107.65	112.81	118.03	123.31	128.64	134.02	139.45	144.93	150.46	156.03	161.66	167.32	173.03	178.78	184.57		
326	102.92	108.05	113.23	118.47	123.76	129.11	134.51	139.97	145.47	151.02	156.62	162.26	167.95	173.68	179.46	185.27		
327	103.29	108.44	113.64	118.90	124.22	129.59	135.01	140.49	146.01	151.58	157.20	162.87	168.58	174.34	180.13	185.97		
328	103.67	108.84	114.06	119.34	124.68	130.07	135.51	141.01	146.55	152.15	157.79	163.48	169.21	174.99	180.81	186.67		
329	104.04	109.23	114.48	119.78	125.14	130.55	136.01	141.53	147.10	152.71	158.38	164.09	169.84	175.64	181.48	187.37		
330	104.42	109.63	114.89	120.21	125.59	131.03	136.51	142.05	147.64	153.28	158.96	164.70	170.48	176.30	182.16	188.07		
331	104.80	110.02	115.31	120.65	126.05	131.51	137.01	142.57	148.18	153.84	159.55	165.31	171.11	176.95	182.84	188.77		
332	105.17	110.42	115.73	121.09	126.51	131.99	137.51	143.10	148.73	154.41	160.14	165.92	171.74	177.61	183.52	189.47		
333	105.55	110.82	116.14	121.53	126.97	132.47	138.02	143.62	149.27	154.98	160.73	166.53	172.37	178.26	184.19	190.17		
334	105.93	111.21	116.56	121.97	127.43	132.95	138.52	144.14	149.82	155.54	161.32	167.14	173.01	178.92	184.87	190.87		
335	106.30	111.61	116.98	122.40	127.89	133.43	139.02	144.67	150.36	156.11	161.91	167.75	173.64	179.58	185.55	191.57		
336	106.68	112.01	117.40	122.84	128.35	133.91	139.52	145.19	150.91	156.68	162.50	168.36	174.28	180.23	186.23	192.27		
337	107.06	112.41	117.82	123.28	128.81	134.39	140.03	145.72	151.46	157.25	163.05	168.98	174.91	180.89	186.91	192.98		
338	107.44	112.81	118.24	123.72	129.27	134.87	140.53	146.24	152.00	157.82	163.68	169.59	175.55	181.55	187.59	193.68		
339	107.82	113.20	118.65	124.16	129.73	135.36	141.03	146.77	152.55	158.39	164.27	170.21	176.18	182.21	188.28	194.38		
340	108.20	113.60	119.07	124.60	130.19	135.84	141.54	147.28	153.10	158.96	164.86	170.82	176.82	182.87	188.96	195.09		
341	108.57	114.00	119.49	125.05	130.66	136.32	142.04	147.82	153.65	159.53	165.46	171.43	177.46	183.53	189.64	195.79		
342	108.95	114.40	119.92	125.49	131.12	136.81	142.55	148.35	154.20	160.10	166.05	172.05	178.10	184.19	190.32	196.50		
343	109.33	114.80	120.34	125.93	131.58	137.29	143.06	148.87	154.75	160.67	166.64	172.67	178.73	184.85	191.01	197.21		
344	109.71	115.20	120.76	126.37	132.04	137.77	143.56	149.40	155.30	161.24	167.24	173.28	179.37	185.51	191.69	197.91		
345	110.09	115.61	121.18	126.81	132.51	138.26	144.07	149.93	155.85	161.82	167.83	173.90	180.01	186.17	192.38	198.62		
346	110.48	116.01	121.60	127.26	132.97	138.75	144.58	150.46	156.40	162.39	168.43	174.52	180.65	186.83	193.06	199.33		
347	110.86	116.41	122.02	127.70	133.44	139.23	145.08	150.99	156.95	162.96	169.02	175.14	181.29	187.50	193.75	200.04		
348	111.24	116.81	122.45	128.14	133.90	139.72	145.59	151.52	157.50	163.54	169.62	175.75	181.93	188.16	194.43	200.75		
349	111.62	117.21	122.87	128.59	134.37	140.20	146.10	152.05	158.05	164.11	170.22	176.37	182.58	188.83	195.12	201.46		
350	112.00	117.61	123.29	129.03	134.83	140.69	146.61	152.58	158.61	164.68	170.81	176.99	183.22	189.49	195.81	202.17		
351	112.38	118.02	123.72	129.48	135.30	141.18	147.12	153.11	159.16	165.26	171.41	177.61	183.86	190.16	196.49	202.88		
352	112.77	118.42	124.14	129.92	135.76	141.67	147.63	153.64	159.71	165.83	172.01	178.23	184.50	190.82	197.18	203.59		
353	113.15	118.82	124.56	130.37	136.23	142.15	148.14	154.17	160.27	166.41	172.61	178.85	185.15	191.49	197.87	204.30		
354	113.53	119.23	124.99	130.81	136.70	142.64	148.65	154.71	160.82	166.99	173.21	179.47	185.79	192.15	198.56	205.01		
355	113.92	119.63	125.41	131.26	137.17	143.13	149.16</											

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-311-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
361	116.22	122.06	127.97	133.94	139.98	146.07	152.23	158.44	164.71	171.04	177.41	183.84	190.31	196.83	203.40	210.01		
362	116.61	122.47	128.40	134.39	140.45	146.57	152.74	158.98	165.27	171.62	178.01	184.46	190.96	197.50	204.09	210.73		
363	117.00	122.88	128.83	134.84	140.92	147.06	153.26	159.51	165.83	172.20	178.62	185.09	191.61	198.17	204.79	211.44		
364	117.38	123.28	129.25	135.29	141.39	147.55	153.77	160.05	166.39	172.78	179.22	185.71	192.26	198.85	205.48	212.16		
365	117.77	123.69	129.68	135.74	141.86	148.04	154.29	160.59	166.95	173.36	179.82	186.34	192.90	199.52	206.18	212.88		
366	118.15	124.10	130.11	136.19	142.33	148.54	154.80	161.13	167.51	173.94	180.43	186.97	193.55	200.19	206.87	213.60		
367	118.54	124.51	130.54	136.64	142.80	149.03	155.32	161.66	168.07	174.52	181.03	187.59	194.20	200.86	207.57	214.32		
368	118.93	124.92	130.97	137.09	143.28	149.52	155.83	162.20	168.63	175.10	181.64	188.22	194.85	201.54	208.26	215.03		
369	119.32	125.32	131.40	137.54	143.75	150.02	156.35	162.74	169.19	175.69	182.24	188.85	195.51	202.21	208.96	215.75		
370	119.71	125.73	131.83	137.99	144.22	150.51	156.87	163.28	169.75	176.27	182.85	189.48	196.16	202.88	209.66	216.47		
371	120.09	126.14	132.26	138.45	144.70	151.01	157.38	163.82	170.31	176.86	183.46	190.11	196.81	203.56	210.35	217.19		
372	120.48	126.55	132.69	138.90	145.17	151.50	157.90	164.36	170.87	177.44	184.06	190.74	197.46	204.23	211.05	217.92		
373	120.87	126.96	133.12	139.35	145.64	152.00	158.42	164.90	171.43	178.02	184.67	191.37	198.11	204.91	211.75	218.64		
374	121.26	127.37	133.55	139.80	146.12	152.50	158.94	165.44	172.00	178.61	185.28	192.00	198.77	205.59	212.45	219.36		
375	121.65	127.78	133.99	140.26	146.59	152.99	159.46	165.98	172.56	179.20	185.89	192.63	199.42	206.26	213.15	220.08		
376	122.04	128.19	134.42	140.71	147.07	153.49	159.98	166.52	173.12	179.78	186.49	193.26	200.08	206.94	213.85	220.80		
377	122.43	128.61	134.85	141.16	147.54	153.99	160.49	167.06	173.69	180.37	187.10	193.89	200.73	207.62	214.55	221.53		
378	122.82	129.02	135.28	141.62	148.02	154.49	161.01	167.60	174.25	180.96	187.71	194.52	201.38	208.29	215.25	222.25		
379	123.21	129.43	135.72	142.07	148.50	154.98	161.54	168.15	174.82	181.54	188.32	195.16	202.04	208.97	215.95	222.98		
380	123.60	129.84	136.15	142.53	148.97	155.48	162.06	168.69	175.38	182.13	188.93	195.79	202.70	209.65	216.65	223.70		
381	123.99	130.25	136.58	142.98	149.45	155.98	162.58	169.23	175.95	182.72	189.54	196.42	203.35	210.33	217.36	224.43		
382	124.39	130.67	137.02	143.44	149.93	156.48	163.10	169.78	176.51	183.31	190.16	197.06	204.01	211.01	218.06	225.15		
383	124.78	131.08	137.45	143.89	150.40	156.98	163.62	170.32	177.08	183.90	190.77	197.69	204.67	211.69	218.76	225.88		
384	125.17	131.49	137.89	144.35	150.88	157.48	164.14	170.86	177.65	184.49	191.38	198.33	205.32	212.37	219.47	226.60		
385	125.56	131.91	138.32	144.81	151.36	157.98	164.66	171.41	178.21	185.08	191.99	198.96	205.98	213.05	220.17	227.33		
386	125.95	132.32	138.76	145.26	151.84	158.48	165.19	171.95	178.78	185.67	192.60	199.60	206.64	213.73	220.87	228.06		
387	126.35	132.73	139.19	145.72	152.32	158.98	165.71	172.50	179.35	186.26	193.22	200.23	207.30	214.42	221.58	228.79		
388	126.74	133.15	139.63	146.18	152.80	159.48	166.23	173.05	179.92	186.85	193.83	200.87	207.96	215.10	222.28	229.52		
389	127.14	133.56	140.06	146.64	153.28	159.99	166.76	173.59	180.49	187.44	194.45	201.51	208.62	215.78	222.99	230.24		
390	127.53	133.98	140.50	147.10	153.76	160.49	167.28	174.14	181.06	188.03	195.06	202.14	209.28	216.46	223.70	230.97		
391	127.92	134.39	140.94	147.55	154.24	160.99	167.81	174.69	181.63	188.62	195.68	202.78	209.94	217.15	224.40	231.70		
392	128.32	134.81	141.38	148.01	154.72	161.49	168.33	175.23	182.20	189.22	196.29	203.42	210.60	217.83	225.11	232.43		
393	128.71	135.23	141.81	148.47	155.20	162.00	168.86	175.78	182.77	189.81	196.91	204.06	211.26	218.52	225.82	233.16		
394	129.11	135.64	142.25	148.93	155.68	162.50	169.38	176.33	183.34	190.40	197.52	204.70	211.92	219.20	226.53	233.90		
395	129.50	136.06	142.69	149.39	156.16	163.00	169.91	176.88	183.91	191.00	198.14	205.34	212.59	219.89	227.23	234.63		
396	129.90	136.48	143.13	149.85	156.65	163.51	170.44	177.43	184.48	191.59	198.76	205.98	213.25	220.57	227.94	235.36		
397	130.29	136.89	143.57	150.31	157.13	164.01	170.96	177.98	185.05	192.18	199.37	206.62	213.91	221.26	228.65	236.09		
398	130.69	137.31	144.01	150.77	157.61	164.52	171.49	178.53	185.62	192.78	199.99	207.26	214.58	221.94	229.36	236.82		
399	131.09	137.73	144.44	151.23	158.10	165.02	172.02	179.08	186.20	193.37	200.61	207.90	215.24	222.63	230.07	237.56		
400	131.48	138.15	144.88	151.70	158.58	165.53	172.55	179.63	186.77	193.97	201.23	208.54	215.90	223.32	230.78	238.29		
401	131.88	138.57	145.32	152.16	159.06	166.04	173.07	180.18	187.34	194.57	201.85	209.18	216.57	224.01	231.49	239.02		
402	132.28	138.98	145.77	152.62	159.55	166.54	173.60	180.73	187.92	195.16	202.47	209.82	217.23	224.70	232.20	239.76		
403	132.68	139.40	146.21	153.08	160.03	167.05	174.13	181.28	188.49	195.76	203.09	210.47	217.90	225.38	232.92	240.49		
404	133.07	139.82	146.65	153.55	160.52	167.56	174.66	181.83	189.07	196.36	203.71	211.11	218.57	226.07	233.63	241.23		
405	133.47	140.24	147.09	154.01	161.00	168.06	175.19	182.39	189.64	196.96	204.33	211.75	219.23	226.76	234.34	241.96		
406	133.87	140.66	147.53	154.47	161.49	168.57	175.72	182.94	190.22	197.55	204.95	212.40	215.90	227.45	235.05	242.70		
407	134.27	141.08	147.97	154.94	161.97	169.08	176.25	183.49	190.79	198.15	205.57	213.04	220.57	228.14	235.77	243.44		
408	134.67	141.50	148.41	155.40	162.46	169.59	176.78	184.04	191.37	198.75	206.19	213.69	221.23	228.83	236.48	244.17		
409	135.07	141.92	148.86	155.86	162.95	170.10	177.31	184.60	191.94	199.35	206.81	214.33	221.90	229.52	237.19	244.91		
410	135.47	142.34	149.30	156.33	163.43	170.61	177.85	185.15	192.52	199.95	207.44	214.98	222.57	230.22	237.91	245.65		
411	135.87	142.77	149.74	156.79	163.92	171.12	178.38	185.71	193.10	200.55	208.06	215.62	223.24	230.91	238.62	246.39		
412	136.27	143.19	150.19	157.26	164.41	171.63	178.91	186.26	193.68	201.15	208.68	216.27	223.91	231.60	239.34	247.13		
413	136.67	143.61	150.63	157.73	164.90	172.14	179.44	186.82	194.25	201.75	209.31	216.92	224.58	232.29	240.06	247.86		
414	137.07	144.03	151.07	158.19	165.38	172.65	179.98	187.37	194.83	202.35	209.93	217.56	225.25	232.99	240.77			

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-312-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
421	139.88	147.00	154.19	161.46	168.81	176.23	183.72	191.27	198.89	206.57	214.31	222.10	229.95	237.85	245.80	253.79		
422	140.29	147.42	154.64	161.93	169.30	176.74	184.25	191.83	199.47	207.17	214.93	222.75	230.62	238.54	246.51	254.53		
423	140.69	147.85	155.08	162.40	169.79	177.26	184.79	192.39	200.05	207.78	215.56	223.40	231.30	239.24	247.23	255.27		
424	141.09	148.27	155.53	162.87	170.28	177.77	185.33	192.95	200.63	208.38	216.19	224.05	231.97	239.94	247.95	256.02		
425	141.50	148.70	155.98	163.34	170.78	178.28	185.86	193.51	201.22	208.99	216.82	224.70	232.64	240.63	248.67	256.76		
426	141.90	149.12	156.43	163.81	171.27	178.80	186.40	194.07	201.80	209.59	217.45	225.36	233.32	241.33	249.40	257.51		
427	142.30	149.55	156.87	164.28	171.76	179.31	186.94	194.63	202.38	210.20	218.08	226.01	233.99	242.03	250.12	258.25		
428	142.71	149.97	157.32	164.75	172.25	179.83	187.47	195.19	202.97	210.81	218.70	226.66	234.67	242.73	250.84	258.99		
429	143.11	150.40	157.77	165.22	172.75	180.34	188.01	195.75	203.55	211.41	219.33	227.31	235.34	243.43	251.56	259.74		
430	143.52	150.83	158.22	165.69	173.24	180.86	188.55	196.31	204.13	212.02	219.96	227.97	236.02	244.13	252.28	260.48		
431	143.92	151.25	158.67	166.16	173.73	181.38	189.09	196.87	204.72	212.63	220.59	228.62	236.70	244.83	253.00	261.23		
432	144.33	151.68	159.12	166.63	174.23	181.89	189.63	197.43	205.30	213.23	221.22	229.27	237.37	245.53	253.73	261.98		
433	144.74	152.11	159.57	167.11	174.72	182.41	190.17	198.00	205.89	213.84	221.86	229.93	238.05	246.23	254.45	262.72		
434	145.14	152.54	160.02	167.58	175.21	182.93	190.71	198.56	206.47	214.45	222.45	230.58	238.73	246.93	255.17	263.47		
435	145.55	152.97	160.47	168.05	175.71	183.44	191.25	199.12	207.06	215.06	223.12	231.23	239.41	247.63	255.90	264.22		
436	145.95	153.39	160.92	168.52	176.20	183.96	191.79	199.68	207.64	215.67	223.75	231.89	240.08	248.33	256.62	264.96		
437	146.36	153.82	161.37	169.00	176.70	184.48	192.33	200.25	208.23	216.28	224.38	232.55	240.76	249.03	257.35	265.71		
438	146.77	154.25	161.82	169.47	177.20	185.00	192.87	200.81	208.82	216.89	225.02	233.20	241.44	249.73	258.07	266.46		
439	147.18	154.68	162.27	169.94	177.69	185.52	193.41	201.38	209.40	217.50	225.65	233.86	242.12	250.44	258.80	267.21		
440	147.58	155.11	162.72	170.42	178.19	186.04	193.95	201.94	209.95	218.11	226.28	234.51	242.80	251.14	259.52	267.96		
441	147.99	155.54	163.18	170.89	178.69	186.55	194.50	202.50	210.58	218.72	226.92	235.17	243.48	251.84	260.25	268.71		
442	148.40	155.97	163.63	171.37	179.18	187.07	195.04	203.07	211.17	219.33	227.55	235.83	244.16	252.54	260.98	269.46		
443	148.81	156.40	164.08	171.84	179.68	187.59	195.58	203.64	211.76	219.94	228.18	236.49	244.84	253.25	261.70	270.21		
444	149.22	156.83	164.53	172.32	180.18	188.11	196.12	204.20	212.34	220.55	228.82	237.14	245.52	253.95	262.43	270.96		
445	149.63	157.26	164.99	172.79	180.68	188.63	196.67	204.77	212.93	221.16	229.45	237.80	246.20	254.66	263.16	271.71		
446	150.04	157.70	165.44	173.27	181.17	189.16	197.21	205.33	213.52	221.78	230.09	238.46	246.88	255.36	263.89	272.46		
447	150.45	158.13	165.89	173.74	181.67	189.68	197.75	205.90	214.11	222.39	230.73	239.12	247.57	256.07	264.62	273.21		
448	150.85	158.56	166.35	174.22	182.17	190.20	198.30	206.47	214.70	223.00	231.36	239.78	248.25	256.77	265.34	273.96		
449	151.27	158.99	166.80	174.70	182.67	190.72	198.84	207.03	215.29	223.62	232.00	240.44	248.93	257.48	266.07	274.71		
450	151.68	159.42	167.26	175.17	183.17	191.24	199.39	207.60	215.88	224.23	232.63	241.10	249.61	258.18	266.80	275.47		
451	152.09	159.86	167.71	175.65	183.67	191.76	199.93	208.17	216.48	224.84	233.27	241.76	250.30	258.89	267.53	276.22		
452	152.50	160.29	168.17	176.13	184.17	192.29	200.48	208.74	217.07	225.46	233.91	242.42	250.98	259.60	268.26	276.97		
453	152.91	160.72	168.62	176.61	184.67	192.81	201.02	209.31	217.66	226.07	234.55	243.08	251.67	260.30	268.99	277.73		
454	153.32	161.15	169.08	177.08	185.17	193.33	201.57	209.88	218.25	226.69	235.18	243.74	252.35	261.01	269.72	278.48		
455	153.73	161.59	169.53	177.56	185.67	193.86	202.12	210.45	218.84	227.30	235.82	244.40	253.03	261.72	270.45	279.23		
456	154.14	162.02	169.99	178.04	186.17	194.38	202.66	211.02	219.43	227.92	236.46	245.06	253.72	262.43	271.18	279.99		
457	154.55	162.46	170.45	178.52	186.67	194.91	203.21	211.59	220.03	228.53	237.10	245.73	254.40	263.14	271.92	280.74		
458	154.97	162.89	170.90	179.00	187.18	195.43	203.76	212.16	220.62	229.15	237.74	246.39	255.09	263.84	272.65	281.50		
459	155.38	163.33	171.36	179.48	187.68	195.95	204.31	212.73	221.21	229.77	238.38	247.05	255.78	264.55	273.38	282.25		
460	155.79	163.76	171.82	179.96	188.18	196.48	204.85	213.30	221.81	230.38	239.02	247.71	256.46	265.26	274.11	283.01		
461	156.21	164.20	172.27	180.44	188.68	197.00	205.40	213.87	222.40	231.00	239.66	248.38	257.15	265.97	274.85	283.77		
462	156.62	164.63	172.73	180.92	189.19	197.53	205.95	214.44	223.00	231.62	240.30	249.04	257.84	266.68	275.58	284.52		
463	157.03	165.07	173.19	181.40	189.69	198.06	206.50	215.01	223.59	232.24	240.94	249.70	258.52	267.39	276.31	285.28		
464	157.45	165.50	173.65	181.88	190.19	198.58	207.05	215.58	224.19	232.85	241.58	250.37	259.21	268.10	277.05	286.04		
465	157.86	165.94	174.11	182.36	190.70	199.11	207.60	216.16	224.78	233.47	242.22	251.03	259.90	268.81	277.78	286.79		
466	158.28	166.38	174.57	182.84	191.20	199.64	208.15	216.73	225.38	234.09	242.87	251.70	260.59	269.53	278.51	287.55		
467	158.69	166.81	175.03	183.32	191.70	200.16	208.70	217.30	225.97	234.71	243.51	252.36	261.28	270.24	279.25	288.31		
468	159.10	167.25	175.49	183.81	192.21	200.69	209.25	217.87	226.57	235.33	244.15	253.03	261.96	270.95	279.98	289.07		
469	159.52	167.69	175.94	184.29	192.71	201.22	209.80	218.45	227.17	235.95	244.79	253.70	262.65	271.66	280.72	289.82		
470	159.94	168.12	176.40	184.77	193.22	201.75	210.35	219.02	227.76	236.57	245.44	254.36	263.34	272.37	281.46	290.58		
471	160.35	168.56	176.87	185.25	193.72	202.27	210.90	219.60	228.36	237.19	246.08	255.03	264.03	273.09	282.19	291.34		
472	160.77	169.00	177.33	185.74	194.23	202.80	211.45	220.17	228.96	237.81	246.72	255.70	264.72	273.80	282.93	292.10		
473	161.18	169.44	177.79	186.22	194.74	203.33	212.00	220.75	229.56	238.43	247.37	256.36	265.41	274.51	283.66	292.86		
474	161.60	169.88	178.25	186.70	195.24	203.86	212.56	221.32	2									

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-313-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
121	59.13	60.81	62.51	64.21	65.92	67.64	69.37	71.11	72.86	74.61	76.38	78.15	79.94	81.73	83.53	85.34		
122	59.68	61.38	63.09	64.81	66.54	68.28	70.03	71.78	73.55	75.32	77.11	78.90	80.70	82.51	84.33	86.16		
123	60.24	61.95	63.68	65.42	67.16	68.92	70.68	72.46	74.24	76.03	77.84	79.65	81.47	83.30	85.14	86.98		
124	60.79	62.53	64.27	66.02	67.79	69.56	71.34	73.13	74.94	76.75	78.57	80.40	82.24	84.09	85.94	87.81		
125	61.35	63.10	64.86	66.63	68.41	70.20	72.00	73.81	75.63	77.46	79.30	81.15	83.01	84.87	86.75	88.64		
126	61.90	63.67	65.45	67.24	69.04	70.85	72.66	74.49	76.33	78.18	80.04	81.90	83.78	85.67	87.56	89.47		
127	62.46	64.25	66.04	67.85	69.66	71.49	73.33	75.17	77.03	78.90	80.77	82.66	84.55	86.46	88.37	90.30		
128	63.02	64.82	66.64	68.46	70.29	72.14	73.99	75.86	77.73	79.62	81.51	83.41	85.33	87.25	89.18	91.13		
129	63.58	65.40	67.23	69.07	70.92	72.78	74.66	76.54	78.43	80.34	82.25	84.17	86.10	88.05	90.00	91.96		
130	64.14	65.98	67.82	69.68	71.55	73.43	75.32	77.23	79.14	81.06	82.99	84.93	86.88	88.84	90.82	92.80		
131	64.70	66.56	68.42	70.30	72.19	74.08	75.99	77.91	79.84	81.78	83.73	85.69	87.66	89.64	91.63	93.63		
132	65.26	67.14	69.02	70.91	72.82	74.74	76.66	78.60	80.55	82.51	84.48	86.45	88.44	90.44	92.45	94.47		
133	65.83	67.72	69.62	71.53	73.45	75.39	77.33	79.29	81.26	83.23	85.22	87.22	89.23	91.25	93.28	95.31		
134	66.39	68.30	70.22	72.15	74.09	76.04	78.01	79.98	81.96	83.96	85.97	87.98	90.01	92.05	94.10	96.16		
135	66.96	68.88	70.82	72.77	74.73	76.70	78.68	80.67	82.68	84.69	86.72	88.75	90.80	92.86	94.92	97.00		
136	67.52	69.47	71.42	73.39	75.36	77.35	79.35	81.36	83.39	85.42	87.47	89.52	91.59	93.66	95.75	97.85		
137	68.09	70.05	72.02	74.01	76.00	78.01	80.03	82.06	84.10	86.15	88.22	90.29	92.38	94.47	96.58	98.70		
138	68.66	70.64	72.63	74.63	76.64	78.67	80.71	82.76	84.82	86.89	88.97	91.06	93.17	95.28	97.41	99.55		
139	69.23	71.22	73.23	75.25	77.29	79.33	81.39	83.45	85.53	87.62	89.72	91.84	93.96	96.09	98.24	100.40		
140	69.80	71.81	73.84	75.88	77.93	79.99	82.07	84.15	86.25	88.36	90.48	92.61	94.75	96.91	99.07	101.25		
141	70.37	72.40	74.45	76.50	78.57	80.65	82.75	84.85	86.97	89.10	91.24	93.39	95.55	97.72	99.91	102.10		
142	70.94	72.99	75.06	77.13	79.22	81.32	83.43	85.55	87.69	89.84	91.99	94.16	96.35	98.54	100.75	102.96		
143	71.52	73.58	75.67	77.76	79.86	81.98	84.11	86.25	88.41	90.58	92.75	94.94	97.15	99.36	101.58	103.82		
144	72.09	74.18	76.28	78.39	80.51	82.65	84.80	86.96	89.13	91.32	93.52	95.72	97.95	100.18	102.42	104.68		
145	72.67	74.77	76.89	79.02	81.16	83.32	85.48	87.66	89.86	92.06	94.28	96.51	98.75	101.00	103.26	105.54		
146	73.24	75.37	77.50	79.65	81.81	83.98	86.17	88.37	90.58	92.81	95.04	97.29	99.55	101.82	104.11	106.40		
147	73.82	75.96	78.12	80.28	82.46	84.65	86.86	89.08	91.31	93.55	95.81	98.08	100.36	102.65	104.95	107.27		
148	74.40	76.56	78.73	80.92	83.11	85.33	87.55	89.79	92.04	94.30	96.58	98.86	101.16	103.47	105.80	108.13		
149	74.98	77.16	79.35	81.55	83.77	86.00	88.24	90.50	92.77	95.05	97.34	99.65	101.97	104.30	106.65	109.00		
150	75.56	77.76	80.19	82.44	86.67	88.93	91.21	93.50	95.80	98.11	100.44	102.78	105.13	107.50	109.87			
151	76.14	78.35	80.58	82.82	85.08	87.35	89.63	91.92	94.23	96.55	98.89	101.23	103.59	105.96	108.35	110.74		
152	76.72	78.96	81.20	83.46	85.73	88.02	90.32	92.64	94.96	97.30	99.66	102.02	104.40	106.80	109.20	111.62		
153	77.31	79.56	81.82	84.10	86.39	88.70	91.02	93.35	95.70	98.06	100.43	102.82	105.22	107.63	110.05	112.49		
154	77.89	80.16	82.44	84.74	87.05	89.38	91.72	94.07	96.44	98.81	101.21	103.61	106.03	108.47	110.91	113.37		
155	78.48	80.76	83.07	85.38	87.71	90.06	92.42	94.79	97.17	99.57	101.98	104.41	106.85	109.30	111.77	114.25		
156	79.06	81.37	83.69	86.03	88.37	90.74	93.12	95.51	97.91	100.33	102.76	105.21	107.67	110.14	112.63	115.12		
157	79.65	81.98	84.31	86.67	89.04	91.42	93.82	96.23	98.65	101.09	103.54	106.01	108.49	110.98	113.49	116.01		
158	80.24	82.58	84.94	87.31	89.70	92.10	94.52	96.95	99.39	101.85	104.32	106.81	109.31	111.82	114.35	116.89		
159	80.83	83.19	85.57	87.96	90.37	92.79	95.22	97.67	100.14	102.61	105.11	107.61	110.13	112.67	115.21	117.77		
160	81.42	83.80	86.20	88.61	91.03	93.47	95.93	98.40	100.88	103.38	105.89	108.42	110.96	113.51	116.08	118.66		
161	82.01	84.41	86.82	89.25	91.70	94.16	96.63	99.12	101.63	104.14	106.68	109.22	111.78	114.36	116.94	119.55		
162	82.60	85.02	87.45	89.90	92.37	94.85	97.34	99.85	102.37	104.91	107.46	110.03	112.61	115.20	117.81	120.43		
163	83.20	85.63	88.09	90.55	93.04	95.54	98.05	100.58	103.12	105.68	108.25	110.84	113.44	116.05	118.68	121.33		
164	83.79	86.25	88.72	91.20	93.71	96.23	98.76	101.31	103.87	106.45	109.04	111.65	114.27	116.90	119.55	122.22		
165	84.39	86.86	89.35	91.86	94.38	96.92	99.47	102.04	104.62	107.22	109.83	112.46	115.10	117.76	120.43	123.11		
166	84.98	87.48	89.99	92.51	95.05	97.61	100.18	102.77	105.37	107.99	110.62	113.27	115.93	118.61	121.30	124.01		
167	85.58	88.09	90.62	93.17	95.73	98.30	100.89	103.50	106.13	108.76	111.42	114.09	116.77	119.47	122.18	124.90		
168	86.18	88.71	91.26	93.82	96.40	99.00	101.61	104.24	106.88	109.54	112.21	114.90	117.60	120.32	123.05	125.80		
169	86.78	89.33	91.89	94.48	97.08	99.69	102.32	104.97	107.64	110.31	113.01	115.72	118.44	121.18	123.93	126.70		
170	87.38	89.95	92.53	95.14	97.75	100.39	103.04	105.71	108.39	111.09	113.81	116.54	119.28	122.04	124.81	127.60		
171	87.98	90.57	93.17	95.79	98.43	101.09	103.76	106.45	109.15	111.87	114.60	117.35	120.12	122.90	125.70	128.51		
172	88.58	91.19	93.81	96.45	99.11	101.79	104.48	107.19	109.91	112.65	115.41	118.18	120.96	123.76	126.58	129.41		
173	89.18	91.81	94.45	97.11	99.79	102.49	105.20	107.93	110.67	113.43	116.21	119.00	121.80	124.63	127.46	130.32		
174	89.79	92.43	95.10	97.78	100.47	103.19	105.92	108.67	111.43	114.21	117.01	119.82	122.65	125.49	128.35	131.22		
175	90.39	93.06	95.74	98.44	101.16	103.89	106.64	109.41	112.20	115.00	117.81	120.65	123.49	126.36	129.24	132.13		
176	91.00	93.68	96.38	99.10	101.84	104.60	107.37	110.16	112.96	115.78	118.62	121.47	124.34	127.23	130.13	133.04		
177	91.60	94.31	97.03	99.77	102.53	105.30	108.09	110.90	113.73	116.57	119.43	122.30	125.19	128.10	131.02	133.95		
178	92.21	94.93	97.68	100.44	103.21	106.01	108.82</											

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-314-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
181	94.04	96.82	99.62	102.44	105.28	108.13	111.00	113.89	116.80	119.72	122.67	125.62	128.60	131.59	134.59	137.62		
182	94.65	97.45	100.27	103.11	105.97	108.84	111.73	114.64	117.57	120.52	123.48	126.46	129.45	132.46	135.49	138.53		
183	95.26	98.08	100.92	103.78	106.66	109.55	112.47	115.40	118.35	121.31	124.29	127.29	130.31	133.34	136.39	139.45		
184	95.88	98.72	101.58	104.45	107.35	110.27	113.20	116.15	119.12	122.11	125.11	128.13	131.17	134.22	137.29	140.38		
185	96.49	99.35	102.23	105.13	108.04	110.98	113.93	116.91	119.89	122.90	125.93	128.97	132.03	135.10	138.19	141.30		
186	97.10	99.98	102.88	105.80	108.74	111.69	114.67	117.66	120.67	123.70	126.74	129.81	132.89	135.98	139.10	142.22		
187	97.72	100.62	103.54	106.48	109.43	112.41	115.40	118.42	121.45	124.50	127.56	130.65	133.75	136.87	140.00	143.15		
188	98.34	101.26	104.20	107.15	110.13	113.13	116.14	119.18	122.23	125.30	128.38	131.49	134.61	137.75	140.91	144.08		
189	98.95	101.89	104.85	107.83	110.83	113.85	116.88	119.94	123.01	126.10	129.21	132.33	135.48	138.64	141.81	145.01		
190	99.57	102.53	105.51	108.51	111.53	114.56	117.62	120.70	123.79	126.90	130.03	133.18	136.34	139.52	142.72	145.94		
191	100.19	103.17	106.17	109.19	112.23	115.28	118.36	121.46	124.57	127.70	130.85	134.02	137.21	140.41	143.63	146.87		
192	100.81	103.81	106.83	109.87	112.93	116.01	119.10	122.22	125.36	128.51	131.68	134.87	138.08	141.30	144.54	147.80		
193	101.43	104.45	107.49	110.55	113.63	116.73	119.85	122.98	126.14	129.31	132.51	135.72	138.95	142.19	145.46	148.74		
194	102.06	105.09	108.15	111.23	114.33	117.45	120.59	123.75	126.93	130.12	133.34	136.57	139.82	143.09	146.37	149.67		
195	102.68	105.74	108.82	111.92	115.04	118.18	121.34	124.51	127.71	130.93	134.17	137.42	140.69	143.98	147.29	150.61		
196	103.30	106.38	109.48	112.60	115.74	118.90	122.08	125.28	128.50	131.74	135.00	138.27	141.56	144.87	148.20	151.55		
197	103.93	107.03	110.15	113.29	116.45	119.63	122.83	126.05	129.29	132.55	135.83	139.12	142.44	145.77	149.12	152.49		
198	104.55	107.67	110.81	113.97	117.15	120.36	123.58	126.82	130.08	133.36	136.66	139.98	143.31	146.67	150.04	153.43		
199	105.18	108.32	111.48	114.66	117.86	121.08	124.33	127.59	130.87	134.17	137.49	140.83	144.19	147.57	150.96	154.37		
200	105.81	108.97	112.15	115.35	118.57	121.81	125.08	128.36	131.67	134.99	138.33	141.69	145.07	148.47	151.88	155.32		
201	106.44	109.62	112.82	116.04	119.28	122.55	125.83	129.13	132.46	135.80	139.17	142.55	145.95	149.37	152.81	156.26		
202	107.07	110.26	113.49	116.73	119.99	123.28	126.58	129.91	133.25	136.62	140.00	143.41	146.83	150.27	153.73	157.21		
203	107.70	110.92	114.16	117.42	120.70	124.01	127.34	130.68	134.05	137.44	140.84	144.27	147.71	151.18	154.66	158.16		
204	108.33	111.57	114.83	118.11	121.42	124.74	128.09	131.46	134.85	138.26	141.68	145.13	148.60	152.08	155.59	159.11		
205	108.96	112.22	115.50	118.81	122.13	125.48	128.85	132.24	135.65	139.08	142.53	145.99	149.48	152.99	156.51	160.06		
206	109.59	112.87	116.17	119.50	122.85	126.21	129.60	133.01	136.45	139.90	143.37	146.86	150.37	153.90	157.44	161.01		
207	110.23	113.53	116.85	120.19	123.56	126.95	130.36	133.79	137.25	140.72	144.21	147.72	151.26	154.81	158.37	161.96		
208	110.86	114.18	117.52	120.89	124.28	127.69	131.12	134.57	138.05	141.54	145.06	148.59	152.14	155.72	159.31	162.92		
209	111.49	114.84	118.20	121.59	125.00	128.43	131.88	135.36	138.85	142.37	145.90	149.46	153.03	156.63	160.24	163.87		
210	112.13	115.49	118.88	122.29	125.72	129.17	132.64	136.14	139.65	143.19	146.75	150.33	153.92	157.54	161.18	164.83		
211	112.77	116.15	119.56	122.99	126.44	129.91	133.41	136.92	140.46	144.02	147.60	151.20	154.82	158.45	162.11	165.79		
212	113.41	116.81	120.24	123.69	127.16	130.65	134.17	137.71	141.27	144.85	148.45	152.07	155.71	159.37	163.05	166.75		
213	114.04	117.47	120.92	124.39	127.88	131.39	134.93	138.49	142.07	145.68	149.30	152.94	156.60	160.29	163.99	167.71		
214	114.68	118.13	121.60	125.09	128.60	132.14	135.70	139.28	142.88	146.50	150.15	153.81	157.50	161.20	164.93	168.67		
215	115.32	118.79	122.28	125.79	129.33	132.88	136.46	140.07	143.69	147.34	151.00	154.69	158.40	162.12	165.87	169.63		
216	115.97	119.45	122.96	126.49	130.05	133.63	137.23	140.86	144.50	148.17	151.86	155.56	159.29	163.04	166.81	170.60		
217	116.61	120.11	123.64	127.20	130.78	134.38	138.00	141.65	145.31	149.00	152.71	156.44	160.19	163.96	167.73	171.56		
218	117.25	120.78	124.33	127.90	131.50	135.12	138.77	142.44	146.13	149.84	153.57	157.32	161.09	164.89	168.70	172.53		
219	117.90	121.44	125.01	128.61	132.23	135.87	139.54	143.23	146.94	150.67	154.42	158.20	161.99	165.81	169.64	173.50		
220	118.54	122.11	125.70	129.32	132.96	136.62	140.31	144.02	147.75	151.51	155.28	159.08	162.90	166.73	170.59	174.47		
221	119.19	122.77	126.39	130.03	133.69	137.37	141.08	144.82	148.57	152.34	156.14	159.96	163.80	167.66	171.54	175.44		
222	119.83	123.44	127.08	130.74	134.42	138.13	141.86	145.61	149.39	153.18	157.00	160.84	164.70	168.59	172.49	176.41		
223	120.48	124.11	127.77	131.45	135.15	138.88	142.63	146.41	150.20	154.02	157.86	161.73	165.61	169.51	173.44	177.38		
224	121.13	124.78	128.46	132.16	135.88	139.63	143.41	147.20	151.02	154.86	158.73	162.61	166.52	170.44	174.39	178.36		
225	121.78	125.45	129.15	132.87	136.62	140.39	144.18	148.00	151.84	155.71	159.59	163.50	167.43	171.37	175.34	179.33		
226	122.43	126.12	129.84	133.58	137.35	141.14	144.96	148.80	152.66	156.55	160.46	164.38	168.33	172.31	176.30	180.31		
227	123.08	126.79	130.53	134.30	138.09	141.90	145.74	149.60	153.48	157.39	161.32	165.27	169.25	173.24	177.25	181.29		
228	123.73	127.46	131.22	135.01	138.82	142.66	146.52	150.40	154.31	158.24	162.19	166.16	170.16	174.17	178.21	182.26		
229	124.38	128.14	131.92	135.73	139.56	143.42	147.30	151.20	155.13	159.08	163.06	167.05	171.07	175.11	179.17	183.24		
230	125.03	128.81	132.61	136.44	140.30	144.18	148.08	152.01	155.96	159.93	163.93	167.94	171.98	176.04	180.12	184.22		
231	125.69	129.48	133.31	137.16	141.04	144.94	148.86	152.81	156.78	160.78	164.80	168.84	172.90	176.98	181.08	185.21		
232	126.34	130.16	134.01	137.88	141.77	145.70	149.64	153.62	157.61	161.63	165.67	169.73	173.81	177.92	182.04	186.19		
233	127.00	130.84	134.70	138.60	142.52	146.46	150.43	154.42	158.44	162.48	166.54	170.62	174.73	178.86	183.01	187.17		
234	127.65	131.51	135.40	139.32	143.26	147.22	151.21	155.23	159.27	163.33	167.41	171.52	175.65	179.80	183.97	188.16		
235	128.31	132.19	136.10	140.04	144.00	147.99	152.00	156.04	160.10	164.18	168.29	172.42	176.57	180.74	184.93	189.15		
236	128.97	132.87	136.80	140.76	144.74	148.75</												

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-315-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
241	132.27	136.28	140.32	144.38	148.47	152.59	156.73	160.90	165.10	169.31	173.55	177.82	182.10	186.41	190.74	195.09		
242	132.93	136.96	141.02	145.11	149.22	153.36	157.53	161.72	165.93	170.17	174.44	178.72	183.03	187.36	191.71	196.08		
243	133.59	137.65	141.73	145.84	149.97	154.13	158.32	162.53	166.77	171.03	175.32	179.63	183.96	188.31	192.68	197.08		
244	134.26	138.33	142.43	146.56	150.72	154.91	159.11	163.35	167.61	171.89	176.20	180.53	184.89	189.26	193.66	198.08		
245	134.92	139.02	143.14	147.29	151.47	155.68	159.91	164.17	168.45	172.76	177.09	181.44	185.81	190.21	194.63	199.07		
246	135.59	139.70	143.85	148.02	152.22	156.45	160.71	164.99	169.29	173.62	177.97	182.35	186.75	191.17	195.61	200.07		
247	136.25	140.39	144.56	148.75	152.98	157.23	161.50	165.80	170.13	174.48	178.86	183.26	187.68	192.12	196.59	201.07		
248	136.92	141.08	145.27	149.49	153.73	158.00	162.30	166.62	170.97	175.35	179.74	184.17	188.61	193.08	197.56	202.07		
249	137.59	141.77	145.98	150.22	154.49	158.78	163.10	167.45	171.82	176.21	180.63	185.08	189.54	194.03	198.54	203.07		
250	138.26	142.46	146.69	150.95	155.24	159.56	163.90	168.27	172.66	177.08	181.52	185.99	190.48	194.99	199.52	204.08		
251	138.93	143.15	147.41	151.69	156.00	160.34	164.70	169.09	173.51	177.95	182.41	186.90	191.41	195.95	200.50	205.08		
252	139.60	143.84	148.12	152.42	156.76	161.11	165.50	169.91	174.35	178.82	183.30	187.81	192.35	196.91	201.48	206.09		
253	140.27	144.54	148.83	153.16	157.51	161.90	166.30	170.74	175.20	179.68	184.19	188.73	193.29	197.87	202.47	207.09		
254	140.94	145.23	149.55	153.90	158.27	162.68	167.11	171.56	176.05	180.56	185.09	189.64	194.22	198.83	203.45	208.10		
255	141.61	145.92	150.26	154.63	159.03	163.46	167.91	172.39	176.90	181.43	185.98	190.56	195.16	199.79	204.44	209.11		
256	142.28	146.62	150.98	155.37	159.79	164.24	168.72	173.22	177.75	182.30	186.88	191.48	196.10	200.75	205.42	210.11		
257	142.96	147.31	151.70	156.11	160.55	165.02	169.52	174.05	178.60	183.17	187.77	192.40	197.04	201.72	206.41	211.12		
258	143.63	148.01	152.42	156.85	161.32	165.81	170.33	174.88	179.45	184.05	188.67	193.32	197.99	202.68	207.40	212.14		
259	144.31	148.71	153.14	157.59	162.08	166.59	171.14	175.71	180.30	184.92	189.57	194.24	198.93	203.65	208.39	213.15		
260	144.98	149.40	153.85	158.33	162.84	167.38	171.94	176.54	181.15	185.80	190.47	195.16	199.87	204.61	209.38	214.16		
261	145.66	150.10	154.58	159.08	163.61	168.17	172.75	177.37	182.01	186.67	191.36	196.08	200.82	205.58	210.37	215.17		
262	146.34	150.80	155.30	159.82	164.37	168.95	173.56	178.20	182.86	187.55	192.26	197.00	201.76	206.55	211.36	216.19		
263	147.02	151.50	156.02	160.56	165.14	169.74	174.37	179.03	183.72	188.43	193.17	197.93	202.71	207.52	212.35	217.20		
264	147.70	152.20	156.74	161.31	165.91	170.53	175.19	179.87	184.58	189.31	194.07	198.85	203.66	208.49	213.34	218.22		
265	148.38	152.91	157.47	162.06	166.67	171.32	176.00	180.70	185.43	190.19	194.97	199.78	204.61	209.46	214.34	219.24		
266	149.06	153.61	158.19	162.80	167.44	172.11	176.81	181.54	186.29	191.07	195.88	200.70	205.56	210.43	215.33	220.26		
267	149.74	154.31	158.91	163.55	168.21	172.91	177.63	182.38	187.15	191.95	196.78	201.63	206.51	211.41	216.33	221.28		
268	150.42	155.01	159.64	164.30	168.98	173.70	178.44	183.21	188.01	192.84	197.69	202.56	207.46	212.38	217.33	222.30		
269	151.10	155.72	160.37	165.05	169.75	174.49	179.26	184.05	188.87	193.72	198.55	203.49	208.41	213.36	218.33	223.32		
270	151.79	156.42	161.09	165.80	170.53	175.29	180.07	184.89	189.73	194.60	199.50	204.42	209.36	214.33	219.32	224.34		
271	152.47	157.13	161.82	166.55	171.30	176.08	180.89	185.73	190.60	195.49	200.41	205.35	210.32	215.31	220.32	225.36		
272	153.16	157.84	162.55	167.30	172.07	176.88	181.71	186.57	191.46	196.38	201.32	206.28	211.27	216.29	221.33	226.39		
273	153.84	158.55	163.28	168.05	172.85	177.67	182.53	187.41	192.33	197.26	202.22	207.22	212.23	217.27	222.33	227.41		
274	154.53	159.25	164.01	168.80	173.62	178.47	183.35	188.26	193.19	198.15	203.14	208.15	213.19	218.25	223.33	228.44		
275	155.21	159.96	164.74	169.56	174.40	179.27	184.17	189.10	194.06	199.04	204.05	209.08	214.14	219.23	224.33	229.46		
276	155.90	160.67	165.48	170.31	175.17	180.07	184.99	189.94	194.92	199.53	204.96	210.02	215.10	220.21	225.34	230.49		
277	156.59	161.38	166.21	171.06	175.95	180.87	185.81	190.79	195.79	200.82	205.88	210.96	216.06	221.19	226.34	231.52		
278	157.28	162.09	166.94	171.82	176.73	181.67	186.64	191.64	196.66	201.71	206.79	211.89	217.02	222.17	227.35	232.55		
279	157.97	162.81	167.68	172.58	177.51	182.47	187.46	192.48	197.53	202.60	207.71	212.83	217.98	223.16	228.36	233.58		
280	158.66	163.52	168.41	173.33	178.29	183.27	188.29	193.33	198.40	203.50	208.62	213.77	218.94	224.14	229.36	234.61		
281	159.35	164.23	169.15	174.09	179.07	184.08	189.11	194.18	199.27	204.39	209.54	214.71	219.91	225.13	230.37	235.64		
282	160.04	164.95	169.88	174.85	179.85	184.88	189.94	195.03	200.14	205.29	210.46	215.65	220.87	226.11	231.38	236.67		
283	160.74	165.66	170.62	175.61	180.63	185.68	190.77	195.88	201.01	206.18	211.37	216.59	221.83	227.10	232.39	237.71		
284	161.43	166.38	171.36	176.37	181.41	186.49	191.59	196.73	201.89	207.08	212.25	217.53	222.80	228.09	233.40	238.74		
285	162.12	167.09	172.09	177.13	182.20	187.29	192.42	197.58	202.76	207.97	213.21	218.48	223.77	229.08	234.42	239.78		
286	162.82	167.81	172.83	177.89	182.98	188.10	193.25	198.43	203.64	208.87	214.13	219.42	224.73	230.07	235.43	240.81		
287	163.51	168.53	173.57	178.65	183.77	188.91	194.08	199.28	204.51	209.77	215.06	220.37	225.70	231.06	236.44	241.85		
288	164.21	169.24	174.31	179.42	184.55	189.72	194.91	200.14	205.35	210.67	215.98	221.31	226.67	232.05	237.46	242.89		
289	164.90	169.96	175.06	180.18	185.34	190.53	195.74	200.99	206.27	211.57	216.90	222.26	227.64	233.04	238.47	243.92		
290	165.60	170.68	175.80	180.95	186.12	191.34	196.58	201.85	207.15	212.47	217.82	223.20	228.61	234.04	239.49	244.96		
291	166.30	171.40	176.54	181.71	186.91	192.15	197.41	202.70	208.02	213.37	218.75	224.15	229.58	235.03	240.51	246.00		
292	167.00	172.12	177.28	182.48	187.70	192.96	198.24	203.56	208.90	214.28	219.67	225.10	230.55	236.02	241.52	247.04		
293	167.70	172.85	178.03	183.24	188.49	193.77	199.08	204.42	209.78	215.18	220.60	226.05	231.52	237.02	242.54	248.09		
294	168.40	173.57	178.77	184.01	189.28	194.58	199.91	205.27	210.66	216.08	221.53	227.00</td						

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-316-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
301	173.31	178.64	184.00	189.40	194.83	200.29	205.78	211.30	216.85	222.43	228.04	233.67	239.33	245.01	250.72	256.45			
302	174.02	179.37	184.75	190.17	195.62	201.11	206.62	212.17	217.74	223.34	228.97	234.63	240.31	246.01	251.74	257.50			
303	174.73	180.10	185.50	190.95	196.42	201.93	207.46	213.03	218.63	224.25	229.91	235.58	241.29	247.02	252.77	258.55			
304	175.43	180.83	186.26	191.72	197.22	202.75	208.31	213.90	219.52	225.16	230.84	236.54	242.27	248.02	253.80	259.60			
305	176.14	181.56	187.01	192.49	198.01	203.57	209.15	214.76	220.41	226.08	231.77	237.50	243.25	249.03	254.82	260.65			
306	176.85	182.29	187.76	193.27	198.81	204.39	209.99	215.63	221.30	226.99	232.71	238.46	244.23	250.03	255.85	261.70			
307	177.55	183.02	188.51	194.05	199.61	205.21	210.84	216.50	222.19	227.90	233.65	239.42	245.21	251.04	256.88	262.75			
308	178.26	183.75	189.27	194.82	200.41	206.03	211.68	217.37	223.08	228.82	234.58	240.38	246.20	252.04	257.91	263.80			
309	178.97	184.48	190.02	195.60	201.21	206.85	212.53	218.23	223.97	229.73	235.52	241.34	247.18	253.05	258.94	264.86			
310	179.68	185.21	190.78	196.38	202.01	207.68	213.38	219.10	224.86	230.65	236.46	242.30	248.17	254.06	259.97	265.91			
311	180.39	185.95	191.53	197.16	202.81	208.50	214.22	219.97	225.75	231.56	237.40	243.26	249.15	255.07	261.01	266.97			
312	181.10	186.68	192.29	197.94	203.62	209.33	215.07	220.85	226.65	232.48	238.34	244.23	250.14	256.08	262.04	268.02			
313	181.82	187.41	193.05	198.72	204.42	210.15	215.92	221.72	227.54	233.40	239.28	245.19	251.13	257.09	263.07	269.08			
314	182.53	188.15	193.81	199.50	205.22	210.98	216.77	222.59	228.44	234.32	240.22	246.16	252.11	258.10	264.11	270.14			
315	183.24	188.89	194.56	200.28	206.03	211.81	217.62	223.46	229.33	235.24	241.17	247.12	253.10	259.11	265.14	271.19			
316	183.96	189.62	195.32	201.06	206.83	212.63	218.47	224.34	230.23	236.16	242.11	248.09	254.09	260.12	266.18	272.25			
317	184.67	190.36	196.08	201.84	207.64	213.46	219.32	225.21	231.13	237.08	243.05	249.05	255.08	261.13	267.21	273.31			
318	185.39	191.10	196.84	202.63	208.44	214.29	220.17	226.09	232.03	238.00	244.00	250.02	256.07	262.15	268.25	274.37			
319	186.10	191.83	197.60	203.41	209.25	215.12	221.03	226.96	232.93	238.92	244.94	250.99	257.06	263.16	269.29	275.43			
320	186.82	192.57	198.37	204.19	210.06	215.95	221.88	227.84	233.83	239.84	245.89	251.96	258.06	264.18	270.32	276.49			
321	187.53	193.31	199.13	204.98	210.86	216.78	222.73	228.71	234.73	240.77	246.83	252.93	259.05	265.19	271.36	277.55			
322	188.25	194.05	199.89	205.76	211.67	217.61	223.59	229.59	235.63	241.69	247.78	253.90	260.04	266.21	272.40	278.62			
323	188.97	194.79	200.65	206.55	212.48	218.45	224.44	230.47	236.53	242.61	248.73	254.87	261.04	267.23	273.44	279.68			
324	189.69	195.53	201.42	207.34	213.29	219.28	225.30	231.35	237.43	243.54	249.68	255.84	262.03	268.24	274.48	280.74			
325	190.41	196.28	202.18	208.13	214.10	220.11	226.15	232.23	238.33	244.46	250.62	256.81	263.02	269.26	275.52	281.81			
326	191.13	197.02	202.95	208.91	214.91	220.95	227.01	233.11	239.23	245.39	251.57	257.78	264.02	270.28	276.57	282.87			
327	191.85	197.76	203.71	209.70	215.72	221.78	227.87	233.99	240.14	246.32	252.52	258.76	265.02	271.30	277.61	283.94			
328	192.57	198.51	204.48	210.49	216.54	222.62	228.73	234.87	241.04	247.25	253.47	259.73	266.01	272.32	278.65	285.01			
329	193.29	199.25	205.25	211.28	217.35	223.45	229.59	235.75	241.95	248.17	254.43	260.71	267.01	273.34	279.70	286.07			
330	194.01	199.99	206.01	212.07	218.16	224.29	230.45	236.64	242.85	249.10	255.38	261.68	268.01	274.36	280.74	287.14			
331	194.73	200.74	206.78	212.86	218.98	225.13	231.31	237.52	243.76	250.03	256.33	262.66	269.01	275.39	281.79	288.21			
332	195.46	201.49	207.55	213.65	219.79	225.96	232.17	238.40	244.67	250.96	257.28	263.63	270.01	276.41	282.83	289.28			
333	196.18	202.23	208.32	214.45	220.61	226.80	233.03	239.29	245.58	251.89	258.24	264.61	271.01	277.43	283.88	290.35			
334	196.90	202.98	209.09	215.24	221.42	227.64	233.89	240.17	246.48	252.82	259.19	265.59	272.01	278.46	284.93	291.42			
335	197.63	203.73	209.86	216.03	222.24	228.48	234.75	241.06	247.39	253.76	260.15	266.57	273.01	279.48	285.97	292.49			
336	198.35	204.47	210.63	216.83	223.06	229.32	235.62	241.94	248.30	254.69	261.10	267.54	274.01	280.50	287.02	293.56			
337	199.08	205.22	211.40	217.62	223.87	230.16	236.48	242.83	249.21	255.62	262.06	268.52	275.02	281.53	288.07	294.63			
338	199.81	205.97	212.18	218.42	224.69	231.00	237.34	243.72	250.12	256.56	263.02	269.50	276.02	282.56	289.12	295.70			
339	200.53	206.72	212.95	219.21	225.51	231.84	238.21	244.61	251.03	257.49	263.97	270.49	277.02	283.58	290.17	296.78			
340	201.26	207.47	213.72	220.01	226.33	232.69	239.08	245.50	251.95	258.42	264.93	271.47	278.03	284.61	291.22	297.85			
341	201.99	208.22	214.50	220.81	227.15	233.53	239.94	246.38	252.86	259.36	265.89	272.45	279.03	285.64	292.27	298.93			
342	202.72	208.98	215.27	221.60	227.97	234.37	240.81	247.27	253.77	260.30	266.85	273.43	280.04	286.67	293.32	300.00			
343	203.45	209.73	216.05	224.40	228.79	235.22	241.68	248.16	254.68	261.23	267.81	274.41	281.04	287.70	294.37	301.08			
344	204.18	210.48	216.82	223.20	229.61	236.06	242.54	249.06	255.60	262.17	268.77	275.40	282.05	288.73	295.43	302.15			
345	204.91	211.23	217.60	224.00	230.44	236.91	243.41	249.95	256.51	263.11	269.73	276.38	283.06	289.76	296.48	303.23			
346	205.64	211.99	218.38	224.80	231.26	237.75	244.28	250.84	257.43	264.05	270.69	277.37	284.06	290.79	297.54	304.30			
347	206.37	212.74	219.15	225.60	232.08	238.60	245.15	251.73	258.34	264.99	271.65	278.35	285.07	291.82	298.59	305.38			
348	207.10	213.50	219.93	226.40	232.91	239.45	246.02	252.63	259.26	265.93	272.62	279.34	286.08	292.85	299.64	306.46			
349	207.83	214.25	220.71	227.20	233.73	240.29	246.89	253.52	260.18	266.87	273.58	280.32	287.09	293.88	300.70	307.54			
350	208.57	215.01	221.49	228.00	234.56	241.14	247.76	254.41	261.10	267.81	274.54	281.31	288.10	294.92	301.76	308.62			
351	209.30	215.76	222.27	228.81	235.38	241.99	248.63	255.31	262.01	268.75	275.51	282.30	289.11	295.95	302.81	309.70			
352	210.03	216.52	223.05	229.61	236.21	242.84	249.51	256.20	262.93	269.69	276.47	283.29	290.12	296.99	303.87	310.			

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-317-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
361	216.66	223.36	230.09	236.86	243.67	250.51	257.38	264.29	271.22	278.19	285.18	292.20	299.25	306.32	313.41	320.53		
362	217.40	224.12	230.88	237.67	244.50	251.36	258.26	265.19	272.15	279.14	286.15	293.20	300.26	307.36	314.47	321.61		
363	218.14	224.88	231.66	238.48	245.33	252.22	259.14	266.09	273.07	280.08	287.12	294.19	301.28	308.40	315.54	322.70		
364	218.88	225.65	232.45	239.29	246.16	253.07	260.02	266.99	274.00	281.03	288.09	295.18	302.30	309.44	316.60	323.78		
365	219.62	226.41	233.23	240.10	247.00	253.93	260.90	267.89	274.92	281.98	289.07	296.18	303.32	310.48	317.66	324.87		
366	220.36	227.17	234.02	240.91	247.83	254.79	261.78	268.80	275.85	282.93	290.04	297.17	304.33	311.52	318.73	325.96		
367	221.11	227.94	234.81	241.72	248.66	255.64	262.66	269.70	276.78	283.88	291.01	298.17	305.35	312.56	319.79	327.05		
368	221.85	228.70	235.60	242.53	249.50	256.50	263.54	270.60	277.70	284.83	291.98	299.17	306.37	313.60	320.86	328.13		
369	222.59	229.47	236.39	243.34	250.33	257.36	264.42	271.51	278.63	285.78	292.96	300.16	307.39	314.65	321.92	329.22		
370	223.33	230.24	237.18	244.15	251.17	258.22	265.30	272.41	279.56	286.73	293.93	301.16	308.41	315.69	322.99	330.31		
371	224.08	231.00	237.97	244.97	252.00	259.08	266.18	273.32	280.49	287.68	294.91	302.16	309.43	316.73	324.06	331.40		
372	224.82	231.77	238.76	245.78	252.84	259.94	267.06	274.22	281.42	288.63	295.88	303.16	310.46	317.78	325.12	332.49		
373	225.57	232.54	239.55	246.59	253.68	260.80	267.95	275.13	282.34	289.59	296.86	304.15	311.48	318.82	326.19	333.58		
374	226.31	233.30	240.34	247.41	254.51	261.66	268.83	276.04	283.27	290.54	297.83	305.15	312.50	319.87	327.26	334.67		
375	227.06	234.07	241.13	248.22	255.35	262.52	269.72	276.95	284.21	291.49	298.81	306.15	313.52	320.91	328.33	335.77		
376	227.80	234.84	241.92	249.04	256.19	263.38	270.60	277.85	285.14	292.45	299.79	307.15	314.55	321.96	329.40	336.86		
377	228.55	235.61	242.71	249.85	257.03	264.24	271.49	278.76	286.07	293.40	300.77	308.15	315.57	323.01	330.47	337.95		
378	229.30	236.38	243.51	250.67	257.87	265.10	272.37	279.67	287.00	294.36	301.74	309.16	316.59	324.05	331.54	339.04		
379	230.04	237.15	244.30	251.49	258.71	265.97	273.26	280.58	287.93	295.31	302.72	310.16	317.62	325.10	332.61	340.14		
380	230.79	237.92	245.09	252.30	259.55	266.83	274.14	281.49	288.86	296.27	303.70	311.16	318.64	326.15	333.68	341.23		
381	231.54	238.69	245.89	253.12	260.39	267.69	275.03	282.40	289.80	297.23	304.68	312.16	319.67	327.20	334.75	342.32		
382	232.29	239.47	246.68	253.94	261.23	268.56	275.92	283.31	290.73	298.18	305.66	313.16	320.69	328.25	335.82	343.42		
383	233.04	240.24	247.48	254.76	262.07	269.42	276.81	284.22	291.67	299.14	306.64	314.17	321.72	329.30	336.89	344.51		
384	233.79	241.01	248.28	255.58	262.92	270.29	277.69	285.13	292.60	300.10	307.62	315.17	322.75	330.35	337.97	345.61		
385	234.54	241.78	249.07	256.40	263.76	271.15	278.58	286.04	293.54	301.06	308.60	316.18	323.77	331.40	339.04	346.71		
386	235.29	242.56	249.87	257.22	264.60	272.02	279.47	286.96	294.47	302.01	309.58	317.18	324.80	332.45	340.11	347.80		
387	236.04	243.33	250.67	258.04	265.44	272.89	280.36	287.87	295.41	302.97	310.57	318.19	325.83	333.50	341.19	348.90		
388	236.79	244.11	251.46	258.86	266.29	273.75	281.25	288.78	296.34	303.93	311.55	319.19	326.86	334.55	342.26	350.00		
389	237.54	244.88	252.26	259.68	267.13	274.62	282.14	289.70	297.28	304.89	312.53	320.20	327.89	335.60	343.34	351.09		
390	238.29	245.66	253.06	260.50	267.98	275.49	283.03	290.61	298.22	305.85	313.52	321.20	328.92	336.65	344.41	352.19		
391	239.05	246.43	253.86	261.32	268.82	276.36	283.93	291.53	299.16	306.81	314.50	322.21	329.95	337.71	345.49	353.29		
392	239.80	247.21	254.66	262.15	269.67	277.23	284.82	292.44	300.09	307.78	315.48	323.22	330.98	338.76	346.56	354.39		
393	240.55	247.99	255.46	262.97	270.52	278.10	285.71	293.36	301.03	308.74	316.47	324.23	332.01	339.81	347.64	355.49		
394	241.31	248.76	256.26	263.79	271.36	278.97	286.60	294.27	301.97	309.70	317.45	325.23	333.04	340.87	348.72	356.59		
395	242.06	249.54	257.06	264.62	272.21	279.84	287.50	295.19	302.91	310.66	318.44	326.24	334.07	341.92	349.79	357.69		
396	242.82	250.32	257.86	265.44	273.06	280.71	288.39	296.11	303.85	311.62	319.43	327.25	335.10	342.98	350.87	358.79		
397	243.57	251.10	258.66	266.27	273.90	281.58	289.29	297.02	304.79	312.59	320.41	328.26	336.13	344.03	351.95	359.89		
398	244.33	251.88	259.46	267.09	274.75	282.45	290.18	297.94	305.73	313.55	321.40	329.27	337.17	345.09	353.03	360.99		
399	245.09	252.66	260.27	267.92	275.60	283.32	291.07	298.86	306.67	314.52	322.39	330.28	338.20	346.14	354.11	362.09		
400	245.84	253.44	261.07	268.74	276.45	284.19	291.97	299.78	307.62	315.48	323.37	331.29	339.23	347.20	355.18	363.19		
401	246.60	254.22	261.87	269.57	277.30	285.07	292.87	300.70	308.56	316.45	324.36	332.30	340.27	348.25	356.26	364.29		
402	247.36	255.00	262.68	270.40	278.15	285.94	293.76	301.62	309.50	317.41	325.35	333.31	341.30	349.31	357.34	365.40		
403	248.11	255.78	263.48	271.22	279.00	286.81	294.66	302.54	310.44	318.38	326.34	334.33	342.34	350.37	358.42	366.50		
404	248.87	256.56	264.29	272.05	279.85	287.69	295.56	303.46	311.39	319.34	327.33	335.34	343.37	351.43	359.51	367.60		
405	249.63	257.34	265.09	272.88	280.70	288.56	296.45	304.38	312.33	320.31	328.32	336.35	344.41	352.49	360.59	368.71		
406	250.39	258.12	265.90	273.71	281.56	289.44	297.35	305.30	313.27	321.28	329.31	337.36	345.44	353.54	361.67	369.81		
407	251.15	258.91	266.70	274.54	282.41	290.31	298.25	306.22	314.22	322.24	330.30	338.38	346.48	354.60	362.75	370.92		
408	251.91	259.69	267.51	275.37	283.26	291.19	299.15	307.14	315.16	323.21	331.29	339.39	347.51	355.66	363.83	372.02		
409	252.67	260.47	268.32	276.20	284.11	292.06	300.05	308.06	316.11	324.18	332.28	340.40	348.55	356.72	364.91	373.13		
410	253.43	261.26	269.12	277.03	284.97	292.94	300.95	308.99	317.05	325.15	333.27	341.42	349.59	357.78	366.00	374.23		
411	254.19	262.04	269.93	277.86	285.82	293.82	301.85	309.91	318.00	326.12	334.26	342.43	350.63	358.84	367.08	375.34		
412	254.95	262.83	270.74	278.69	286.67	294.69	302.75	310.83	318.95	327.09	335.26	343.45	351.66	359.90	368.16	376.44		
413	255.72	263.61	271.55	279.52	287.53	295.57	303.65	311.76	319.89	328.06	336.25	344.46	352.70	360.96	369.25	377.55		
414	256.48	264.40	272.36	280.35	288.38	296.45	304.55	312.68	320.84	329.03	337.24	345.48						

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-318-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
421	261.83	269.91	278.03	286.19	294.38	302.61	310.87	319.16	327.48	335.83	344.20	352.60	361.02	369.47	377.93	386.41		
422	262.59	270.70	278.84	287.02	295.24	303.49	311.77	320.09	328.43	336.80	345.20	353.62	362.06	370.53	379.02	387.52		
423	263.36	271.49	279.65	287.86	296.10	304.37	312.68	321.01	329.38	337.77	346.19	354.64	363.11	371.59	380.10	388.63		
424	264.13	272.27	280.46	288.69	296.95	305.25	313.58	321.94	330.33	338.75	347.19	355.66	364.15	372.66	381.19	389.74		
425	264.89	273.06	281.28	289.53	297.81	306.13	314.49	322.87	331.28	339.72	348.19	356.68	365.19	373.72	382.28	390.50		
426	265.66	273.85	282.09	290.36	298.67	307.02	315.39	323.80	332.23	340.70	349.18	357.70	366.23	374.79	383.37	391.96		
427	266.43	274.65	282.90	291.20	299.53	307.90	316.30	324.73	333.19	341.67	350.18	358.72	367.28	375.85	384.45	393.07		
428	267.19	275.44	283.72	292.04	300.39	308.78	317.21	325.66	334.14	342.65	351.18	359.74	368.32	376.92	385.54	394.18		
429	267.96	276.23	284.53	292.88	301.25	309.67	318.11	326.59	335.09	343.62	352.18	360.76	369.36	377.99	386.63	395.30		
430	268.73	277.02	285.35	293.71	302.12	310.55	319.02	327.52	336.04	344.60	353.18	361.78	370.41	379.05	387.72	396.41		
431	269.50	277.81	286.16	294.55	302.98	311.44	319.93	328.45	337.00	345.57	354.18	362.80	371.45	380.12	388.81	397.52		
432	270.27	278.60	286.98	295.39	303.84	312.32	320.83	329.38	337.95	346.55	355.18	363.82	372.50	381.19	389.90	398.63		
433	271.04	279.40	287.79	296.23	304.70	313.21	321.74	330.31	338.90	347.53	356.17	364.85	373.54	382.26	390.99	399.75		
434	271.81	280.19	288.61	297.07	305.56	314.09	322.65	331.24	339.86	348.50	357.17	365.87	374.59	383.32	392.08	400.86		
435	272.58	280.98	289.43	297.91	306.43	314.98	323.56	332.17	340.81	349.48	358.17	366.89	375.63	384.39	393.17	401.97		
436	273.35	281.78	290.24	298.75	307.29	315.86	324.47	333.10	341.77	350.46	359.18	367.92	376.68	385.46	394.26	403.08		
437	274.12	282.57	291.06	299.59	308.15	316.75	325.38	334.04	342.72	351.44	360.18	368.94	377.72	386.53	395.35	404.20		
438	274.89	283.37	291.88	300.43	309.02	317.64	326.29	334.97	343.68	352.42	361.18	369.96	378.77	387.60	396.45	405.31		
439	275.66	284.16	292.70	301.27	309.88	318.52	327.20	335.90	344.63	353.39	362.18	370.99	379.82	388.67	397.54	406.43		
440	276.44	284.96	293.51	302.11	310.74	319.41	328.11	336.84	345.59	354.37	363.18	372.01	380.86	389.74	398.63	407.54		
441	277.21	285.75	294.33	302.95	311.61	320.30	329.02	337.77	346.55	355.35	364.18	373.04	381.91	390.81	399.72	408.66		
442	277.98	286.55	295.15	303.80	312.47	321.19	329.93	338.70	347.50	356.33	365.18	374.06	382.96	391.88	400.82	409.77		
443	278.75	287.34	295.97	304.64	313.34	322.07	330.84	339.64	348.46	357.31	366.19	375.09	384.01	392.95	401.91	410.89		
444	279.53	288.14	296.79	305.48	314.21	322.96	331.75	340.57	349.42	358.29	367.19	376.11	385.06	394.02	403.00	412.00		
445	280.30	288.94	297.61	306.32	315.07	323.85	332.66	341.51	350.38	359.27	368.19	377.14	386.10	395.09	404.10	413.12		
446	281.08	289.73	298.43	307.17	315.94	324.74	333.58	342.44	351.33	360.25	369.20	378.16	387.15	396.16	405.19	414.24		
447	281.85	290.53	299.25	308.01	316.80	325.63	334.49	343.38	352.29	361.24	370.20	379.19	388.20	397.23	406.28	415.35		
448	282.63	291.33	300.07	308.86	317.67	326.52	335.40	344.31	353.25	362.22	371.21	380.22	389.25	398.31	407.38	416.47		
449	283.40	292.13	300.90	309.70	318.54	327.41	336.32	345.25	354.21	363.20	372.21	381.24	390.30	399.38	408.47	417.59		
450	284.18	292.93	301.72	310.54	319.41	328.30	337.23	346.19	355.17	364.18	373.21	382.27	391.35	400.45	409.57	418.70		
451	284.95	293.73	302.54	311.39	320.28	329.19	338.14	347.12	356.13	365.16	374.22	383.30	392.40	401.52	410.66	419.82		
452	285.73	294.53	303.36	312.24	321.14	330.09	339.06	348.06	357.09	366.15	375.23	384.33	393.45	402.60	411.76	420.94		
453	286.50	295.32	304.18	313.08	322.01	330.98	339.97	349.00	358.05	367.13	376.23	385.36	394.50	403.67	412.85	422.06		
454	287.28	296.12	305.01	313.93	322.88	331.87	340.89	349.94	359.01	368.11	377.24	386.38	395.55	404.74	413.95	423.17		
455	288.06	296.93	305.83	314.77	323.75	332.76	341.80	350.87	359.97	369.09	378.24	387.41	396.60	405.82	415.05	424.29		
456	288.84	297.73	306.65	315.62	324.62	333.65	342.72	351.81	360.93	370.08	379.25	388.44	397.66	406.89	416.14	425.41		
457	289.61	298.53	307.48	316.47	325.49	334.55	343.63	352.75	361.89	371.06	380.26	389.47	398.71	407.96	417.24	426.53		
458	290.39	299.33	308.30	317.31	326.36	335.44	344.55	353.69	362.86	372.05	381.26	390.50	399.76	409.04	418.34	427.65		
459	291.17	300.13	309.13	318.16	327.23	336.33	345.47	354.63	363.82	373.03	382.27	391.53	400.81	410.11	419.43	428.77		
460	291.95	300.93	309.95	319.01	328.10	337.23	346.38	355.57	364.78	374.02	383.28	392.56	401.86	411.19	420.53	429.89		
461	292.73	301.73	310.78	319.86	328.97	338.12	347.30	356.51	365.74	375.00	384.29	393.59	402.92	412.26	421.63	431.01		
462	293.51	302.54	311.60	320.71	329.84	339.02	348.22	357.45	366.70	375.99	385.29	394.62	403.97	413.34	422.73	432.13		
463	294.29	303.34	312.43	321.56	330.72	339.91	349.13	358.39	367.67	376.97	386.30	395.65	405.02	414.41	423.82	433.25		
464	295.07	304.14	313.25	322.40	331.59	340.81	350.05	359.33	368.63	377.96	387.31	396.68	406.08	415.49	424.92	434.37		
465	295.85	304.95	314.08	323.25	332.46	341.70	350.97	360.27	369.59	378.94	388.32	397.71	407.13	416.57	426.02	435.49		
466	296.63	305.75	314.91	324.10	333.33	342.60	351.89	361.21	370.56	379.93	389.33	398.75	408.19	417.64	427.12	436.61		
467	297.41	306.55	315.74	324.95	334.21	343.49	352.81	362.15	371.52	380.92	390.34	399.78	409.24	418.72	428.22	437.73		
468	298.19	307.36	316.56	325.80	335.08	344.39	353.73	363.09	372.49	381.91	391.35	400.81	410.29	419.80	429.32	438.85		
469	298.97	308.16	317.39	326.65	335.95	345.28	354.65	364.04	373.45	382.89	392.36	401.84	411.35	420.87	430.42	439.98		
470	299.75	308.97	318.22	327.51	336.83	346.18	355.57	364.98	374.42	383.88	393.37	402.88	412.40	421.95	431.52	441.10		
471	300.54	309.77	319.05	328.36	337.70	347.08	356.49	365.92	375.38	384.87	394.38	403.91	413.46	423.03	432.62	442.22		
472	301.32	310.58	319.87	329.21	338.58	347.98	357.41	366.86	376.35	385.86	395.39	404.94	414.51	424.11	433.72	443.34		
473	302.10	311.38	320.70	330.06	339.45	348.87	358.33	367.81	377.31	386.84	396.40	405.97	415.57	425.18	434.82	444.47		
474	302.89	312.19	321.53	330.91	340.33	349.77	359.25	368.75	378.28	387.83	397.41	407.01	41					

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-319-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																				
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%	(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)				
121	87.16	88.99	90.82	92.66	94.52	96.38	98.25	100.12	102.01	103.90	105.80	107.71	109.63	111.56	113.49	115.43					
122	88.00	89.84	91.70	93.56	95.43	97.31	99.20	101.10	103.01	104.92	106.84	108.77	110.71	112.65	114.61	116.57					
123	88.84	90.71	92.58	94.46	96.35	98.25	100.16	102.08	104.00	105.94	107.88	109.83	111.79	113.75	115.73	117.71					
124	89.69	91.57	93.46	95.36	97.28	99.19	101.12	103.06	105.00	106.96	108.92	110.89	112.87	114.85	116.85	118.85					
125	90.53	92.43	94.35	96.27	98.20	100.14	102.09	104.04	106.01	107.98	109.96	111.95	113.95	115.96	117.97	120.00					
126	91.38	93.30	95.23	97.17	99.12	101.08	103.05	105.03	107.01	109.01	111.01	113.02	115.04	117.06	119.10	121.14					
127	92.23	94.17	96.12	98.08	100.05	102.03	104.02	106.01	108.02	110.03	112.06	114.09	116.13	118.17	120.23	122.29					
128	93.08	95.04	97.01	98.99	100.98	102.98	104.99	107.00	109.03	111.06	113.11	115.16	117.22	119.29	121.36	123.45					
129	93.93	95.91	97.90	99.90	101.91	103.93	105.96	108.00	110.04	112.10	114.16	116.23	118.31	120.40	122.50	124.60					
130	94.79	96.79	98.80	100.82	102.85	104.89	106.93	108.99	111.06	113.13	115.21	117.31	119.41	121.52	123.63	125.76					
131	95.65	97.67	99.69	101.73	103.78	105.84	107.91	109.99	112.07	114.17	116.27	118.38	120.50	122.64	124.77	126.92					
132	96.50	98.54	100.59	102.65	104.72	106.80	108.89	110.98	113.09	115.21	117.33	119.46	121.61	123.76	125.92	128.09					
133	97.36	99.42	101.49	103.57	105.66	107.76	109.87	111.98	114.11	116.25	118.39	120.55	122.71	124.88	127.06	129.25					
134	98.23	100.31	102.39	104.49	106.60	108.72	110.85	112.99	115.13	117.29	119.46	121.63	123.81	126.01	128.21	130.42					
135	99.09	101.19	103.30	105.42	107.55	109.68	111.83	113.99	116.16	118.34	120.52	122.72	124.92	127.14	129.36	131.59					
136	99.96	102.07	104.20	106.34	108.49	110.65	112.82	115.00	117.19	119.38	121.59	123.81	126.03	128.27	130.51	132.76					
137	100.82	102.96	105.11	107.27	109.44	111.62	113.81	116.01	119.21	120.43	122.66	124.90	127.14	129.40	131.67	133.94					
138	101.69	103.85	106.02	108.20	110.39	112.59	114.80	117.02	119.25	121.48	123.73	125.99	128.26	130.54	132.82	135.12					
139	102.56	104.74	106.93	109.13	111.34	113.56	115.79	118.03	120.28	122.54	124.81	127.09	129.38	131.68	133.98	136.30					
140	103.44	105.64	107.84	110.06	112.29	114.53	116.78	119.04	121.32	123.60	125.89	128.19	130.50	132.82	135.14	137.48					
141	104.31	106.53	108.76	111.00	113.25	115.51	117.78	120.06	122.35	124.65	126.97	129.29	131.62	133.96	136.31	138.67					
142	105.19	107.43	109.68	111.94	114.21	116.49	118.78	121.08	123.39	125.72	128.05	130.39	132.74	135.10	137.48	139.86					
143	106.07	108.32	110.59	112.87	115.17	117.47	119.78	122.10	124.43	126.78	129.13	131.49	133.87	136.25	138.64	141.05					
144	106.95	109.22	111.51	113.81	116.13	118.45	120.78	123.12	125.48	127.84	130.22	132.60	135.00	137.40	139.82	142.24					
145	107.83	110.13	112.44	114.76	117.09	119.43	121.79	124.15	126.52	128.91	131.31	133.71	136.13	138.55	140.99	143.43					
146	108.71	111.03	113.36	115.70	118.05	120.42	122.79	125.18	127.57	129.98	132.40	134.82	137.26	139.71	142.17	144.63					
147	109.60	111.93	114.29	116.65	119.02	121.40	123.80	126.21	128.62	131.05	133.49	135.94	138.40	140.86	143.34	145.83					
148	110.48	112.84	115.21	117.60	119.99	122.39	124.81	127.24	129.68	132.12	134.58	137.05	139.53	142.02	144.52	147.03					
149	111.37	113.75	116.14	118.55	120.96	123.39	125.82	128.27	130.73	133.20	135.68	138.17	140.67	143.18	145.71	148.24					
150	112.26	114.66	117.07	119.50	121.93	124.38	126.84	129.31	131.79	134.28	136.78	139.29	141.81	144.35	146.89	149.45					
151	113.15	115.57	118.01	120.45	122.91	125.37	127.85	130.34	132.84	135.36	137.88	140.41	142.96	145.51	148.08	150.65					
152	114.05	116.49	118.94	121.41	123.88	126.37	128.87	131.38	133.90	136.44	138.98	141.54	144.10	146.68	149.27	151.87					
153	114.94	117.40	119.88	122.36	124.86	127.37	129.89	132.42	134.97	137.52	140.09	142.66	145.25	147.85	150.46	153.08					
154	115.84	118.32	120.81	123.32	125.84	128.37	130.91	133.47	136.03	138.61	141.20	143.79	146.49	149.02	151.65	154.29					
155	116.74	119.24	121.75	124.28	126.82	129.37	131.94	134.51	137.10	139.70	142.30	144.92	147.56	150.20	152.85	155.51					
156	117.64	120.16	122.70	125.24	127.80	130.38	132.96	135.56	138.17	140.78	143.42	146.06	148.71	151.37	154.05	156.73					
157	118.54	121.08	123.64	126.21	128.79	131.38	133.99	136.61	139.24	141.88	144.53	147.19	149.87	152.55	155.25	157.95					
158	119.44	122.01	124.58	127.17	129.78	132.39	135.02	137.66	140.31	142.97	145.64	148.33	151.03	153.73	156.45	159.18					
159	120.35	122.93	125.53	128.14	130.77	133.40	136.05	138.71	141.38	144.07	146.76	149.47	152.19	154.92	157.66	160.41					
160	121.25	123.86	126.48	129.11	131.76	134.41	137.08	139.76	142.46	145.16	147.88	150.61	153.35	156.10	158.86	161.64					
161	122.16	124.79	127.43	130.08	132.75	135.43	138.12	140.82	143.54	146.26	149.00	151.75	154.51	157.29	160.07	162.87					
162	123.07	125.72	128.38	131.05	133.74	136.44	139.15	141.88	144.62	147.36	150.13	152.90	155.68	158.48	161.28	164.10					
163	123.98	126.65	129.33	132.03	134.74	137.46	140.19	142.94	145.70	148.47	151.25	154.04	156.85	159.67	162.50	165.33					
164	124.89	127.58	130.29	133.01	135.74	138.48	141.23	144.00	146.78	149.57	152.38	155.19	158.02	160.86	163.71	166.57					
165	125.81	128.52	131.25	133.98	136.73	139.50	142.28	145.06	147.87	150.68	153.51	156.34	159.19	162.05	164.93	167.81					
166	126.73	129.46	132.20	134.96	137.74	140.52	143.32	146.13	148.95	151.79	154.64	157.50	160.37	163.25	166.15	169.05					
167	127.64	130.40	133.16	135.94	138.74	141.55	144.37	147.20	150.04	152.90	155.77	158.65	161.55	164.45	167.37	170.30					
168	128.56	131.34	134.13	136.93	139.74	142.57	145.41	148.27	151.13	154.01	156.91	159.81	162.72	165.65	168.59	171.54					
169	129.48	132.28	135.09	137.91	140.75	143.60	146.46	149.34	152.23	155.13	158.04	160.97	163.91	166.86	169.82	172.79					
170	130.41	133.22	136.05	138.90	141.76	144.63	147.51	150.41	153.32	156.24	159.18	162.13	165.09	168.06	171.04	174.04					
171	131.33	134.17	137.02	139.89	142.77	145.															

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-320-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
181	140.65	143.70	146.77	149.85	152.95	156.06	159.19	162.33	165.48	168.65	171.83	175.02	178.22	181.44	184.67	187.91
182	141.59	144.67	147.76	150.86	153.98	157.11	160.26	163.42	166.60	169.78	172.99	176.20	179.43	182.67	185.92	189.19
183	142.53	145.63	148.74	151.87	155.01	158.16	161.33	164.52	167.71	170.92	174.15	177.39	180.64	183.90	187.17	190.46
184	143.48	146.60	149.73	152.88	156.04	159.22	162.41	165.61	168.83	172.07	175.31	178.57	181.84	185.13	188.43	191.74
185	144.42	147.56	150.72	153.89	157.07	160.27	163.48	166.71	169.95	173.21	176.48	179.76	183.06	186.36	189.68	193.02
186	145.37	148.53	151.71	154.90	158.10	161.33	164.56	167.81	171.08	174.35	177.64	180.95	184.27	187.60	190.94	194.30
187	146.32	149.50	152.70	155.91	159.14	162.38	165.64	168.91	172.20	175.50	178.81	182.14	185.48	188.84	192.20	195.58
188	147.27	150.47	153.69	156.93	160.18	163.44	166.72	170.02	173.33	176.65	179.98	183.33	186.70	190.07	193.46	196.86
189	148.22	151.44	154.69	157.94	161.22	164.50	167.81	171.12	174.45	177.80	181.16	184.53	187.91	191.31	194.72	199.15
190	149.17	152.42	155.68	158.96	162.26	165.56	168.89	172.23	175.58	178.95	182.33	185.73	189.13	192.56	195.99	199.44
191	150.12	153.39	156.68	159.98	163.30	166.63	169.98	173.34	176.71	180.10	183.51	186.92	190.35	193.80	197.26	200.73
192	151.08	154.37	157.68	161.00	164.34	167.69	171.06	174.45	177.84	181.26	184.68	188.12	191.58	195.04	198.52	202.02
193	152.03	155.35	158.68	162.02	165.38	168.76	172.15	175.56	178.98	182.41	185.86	189.33	192.80	196.29	199.79	203.31
194	152.99	156.33	159.68	163.05	166.43	169.83	173.24	176.67	180.11	183.57	187.04	190.53	194.03	197.54	201.06	204.60
195	153.95	157.31	160.68	164.07	167.48	170.90	174.33	177.79	181.25	184.73	188.23	191.73	195.26	198.79	202.34	205.90
196	154.91	158.29	161.69	165.10	168.53	171.97	175.43	178.90	182.39	185.89	189.41	192.94	196.48	200.04	203.61	207.20
197	155.87	159.28	162.69	166.13	169.58	173.04	176.52	180.02	183.53	187.06	190.59	194.15	197.72	201.30	204.89	208.50
198	156.84	160.26	163.70	167.16	170.63	174.12	177.62	181.14	184.67	188.22	191.78	195.36	198.95	202.55	206.17	209.80
199	157.80	161.25	164.71	168.19	171.68	175.19	178.72	182.26	185.82	189.39	192.97	196.57	200.18	203.81	207.45	211.10
200	158.77	162.24	165.72	169.22	172.74	176.27	179.82	183.38	186.96	190.55	194.16	197.78	201.42	205.07	208.73	212.40
201	159.73	163.22	166.73	170.25	173.79	177.35	180.92	184.51	188.11	191.72	195.35	199.00	202.65	206.33	210.01	213.71
202	160.70	164.22	167.74	171.29	174.85	178.43	182.02	185.63	189.25	192.89	196.55	200.21	203.89	207.59	211.30	215.02
203	161.67	165.21	168.76	172.33	175.91	179.51	183.13	186.76	190.40	194.06	197.74	201.43	205.13	208.85	212.58	216.33
204	162.64	166.20	169.77	173.36	176.97	180.59	184.23	187.89	191.55	195.24	198.94	202.65	206.38	210.12	213.87	217.64
205	163.62	167.20	170.79	174.40	178.03	181.68	185.34	189.01	192.71	196.41	200.13	203.87	207.62	211.38	215.16	218.95
206	164.59	168.19	171.81	175.44	179.10	182.76	186.45	190.15	193.86	197.59	201.33	205.09	208.86	212.65	216.45	220.26
207	165.57	169.19	172.83	176.49	180.16	183.85	187.56	191.28	195.02	198.77	202.53	206.32	210.11	213.92	217.74	221.58
208	166.54	170.19	173.85	177.53	181.23	184.94	188.67	192.41	196.17	199.95	203.74	207.54	211.36	215.19	219.04	222.90
209	167.52	171.19	174.87	178.58	182.29	186.03	189.78	193.55	197.33	201.13	204.94	208.77	212.61	216.46	220.33	224.21
210	168.50	172.19	175.90	179.62	183.36	187.12	190.89	194.68	198.49	202.31	206.15	210.00	213.86	217.74	221.63	225.53
211	169.48	173.19	176.92	180.67	184.43	188.21	192.01	195.82	199.65	203.49	207.35	211.23	215.11	219.01	222.93	226.86
212	170.46	174.20	177.95	181.72	185.51	189.31	193.13	196.96	200.81	204.68	208.56	212.46	216.37	220.29	224.23	228.18
213	171.45	175.20	178.98	182.77	186.58	190.40	194.25	198.10	201.98	205.87	209.77	213.69	217.62	221.57	225.53	229.50
214	172.43	176.21	180.01	183.82	187.65	191.50	195.37	199.25	203.14	207.05	210.98	214.92	218.88	222.85	226.83	230.83
215	173.42	177.22	181.04	184.87	188.73	192.60	196.49	200.39	204.31	208.24	212.19	216.16	220.14	224.13	228.14	232.16
216	174.40	178.23	182.07	185.93	189.80	193.70	197.61	201.54	205.48	209.43	213.41	217.39	221.40	225.41	229.44	233.48
217	175.39	179.24	183.10	186.98	190.88	194.80	198.73	202.68	206.65	210.63	214.62	218.63	222.66	226.70	230.75	234.82
218	176.38	180.25	184.14	188.04	191.96	195.90	199.86	203.83	207.82	211.82	215.84	219.87	223.92	227.98	232.06	236.15
219	177.37	181.26	185.17	189.10	193.04	197.01	200.98	204.98	208.99	213.02	217.06	221.11	225.18	229.27	233.37	237.48
220	178.36	182.28	186.21	190.16	194.13	198.11	202.11	206.13	210.16	214.21	218.28	222.36	226.45	230.56	234.68	238.81
221	179.36	183.29	187.25	191.22	195.21	199.22	203.24	207.28	211.34	215.41	219.50	223.60	227.72	231.85	235.99	240.15
222	180.35	184.31	188.29	192.28	196.29	200.32	204.37	208.43	212.51	216.61	220.72	224.84	228.98	233.14	237.31	241.49
223	181.34	185.33	189.33	193.34	197.38	201.43	205.50	209.59	213.69	217.81	221.94	226.09	230.25	234.43	238.62	242.83
224	182.34	186.35	190.37	194.41	198.47	202.54	206.64	210.74	214.87	219.01	223.17	227.34	231.52	235.72	239.94	244.17
225	183.34	187.37	191.41	195.47	199.56	203.65	207.77	211.90	216.05	220.21	224.39	228.59	232.80	237.02	241.26	245.51
226	184.34	188.39	192.46	196.54	200.65	204.77	208.91	213.06	217.23	221.42	225.62	229.84	234.07	238.32	242.58	246.85
227	185.34	189.41	193.50	197.61	201.74	205.88	210.04	214.22	218.41	222.62	226.85	231.09	235.34	239.61	243.90	248.19
228	186.34	190.43	194.55	198.68	202.83	207.00	211.18	215.38	219.60	223.83	228.08	232.34	236.62	240.91	245.22	249.54
229	187.34	191.46	195.60	199.75	203.92	208.11	212.32	216.54	220.78	225.04	229.31	233.60	237.90	242.21	246.54	250.89
230	188.35	192.49	196.64	200.82	205.02	209.23	213.46	217.71	221.97	226.25	230.54	234.85	239.18	243.52	247.87	252.23
231	189.35	193.51	197.69	201.89	206.11	210.35	214.60	218.87	223.16	227.46	231.78	236.11	240.46	244.82	249.19	253.58
232	190.36	194.54	198.75	202.97	207.21	211.47	215.74	220.04	224.35	228.67	233.01	237.37	241.74	246.12	250.52	254.93
233	191.36	195.57	199.80	204.04	208.31	212.59	216.89	221.20	225.54	229.88	234.25	238.63	243.02	247.43	251.85	256.29
234	192.37	196.60	200.85	205.12	209.41	213.71	218.03	222.37	226.73	231.10	235.49	239.89	244.30	248.74	253.18	257.64
235	193.38	197.63	201.91	206.20	210.51	214.84	219.18	223.54	227.92	232.31	236.72	241.15	245.59	250.04	254.51	258.99
236	194.39	198.67	202.96	207.28	211.61	215.96	220.33	224.71	229.11	233.53						

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-321-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%			
	(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
241	199.46	203.85	208.26	212.69	217.14	221.60	226.08	230.58	235.10	239.63	244.18	248.75	253.32	257.92	262.52	267.14			
242	200.48	204.89	209.32	213.78	218.25	222.73	227.24	231.76	236.30	240.86	245.43	250.02	254.62	259.23	263.86	268.51			
243	201.50	205.93	210.39	214.86	219.36	223.87	228.40	232.94	237.50	242.08	246.68	251.29	255.91	260.55	265.20	269.87			
244	202.52	206.97	211.45	215.95	220.47	225.00	229.55	234.12	238.71	243.31	247.93	252.56	257.21	261.87	266.55	271.24			
245	203.54	208.02	212.52	217.04	221.58	226.14	230.71	235.30	239.91	244.54	249.18	253.83	258.50	263.19	267.89	272.60			
246	204.56	209.06	213.59	218.13	222.69	227.27	231.87	236.48	241.12	245.76	250.43	255.11	259.80	264.51	269.23	273.97			
247	205.58	210.11	214.65	219.22	223.81	228.41	233.03	237.67	242.32	246.99	251.68	256.38	261.10	265.83	270.58	275.34			
248	206.60	211.15	215.72	220.31	224.92	229.55	234.19	238.85	243.53	248.23	252.94	257.66	262.40	267.16	271.93	276.71			
249	207.63	212.20	216.79	221.41	226.04	230.69	235.35	240.04	244.74	249.46	254.19	258.94	263.70	268.48	273.27	278.08			
250	208.65	213.25	217.87	222.50	227.16	231.83	236.52	241.23	245.95	250.69	255.45	260.22	265.00	269.81	274.62	279.45			
251	209.68	214.30	218.94	223.60	228.27	232.97	237.68	242.41	247.16	251.92	256.70	261.50	266.31	271.13	275.97	280.82			
252	210.71	215.35	220.01	224.69	229.39	234.11	238.85	243.60	248.37	253.16	257.96	262.78	267.61	272.46	277.32	282.20			
253	211.74	216.40	221.09	225.79	230.51	235.26	240.01	244.79	249.59	254.40	259.22	264.06	268.92	273.79	278.67	283.57			
254	212.77	217.45	222.16	226.89	231.64	236.40	241.18	245.98	250.80	255.63	260.48	265.35	270.22	275.12	280.03	284.95			
255	213.80	218.51	223.24	227.99	232.76	237.55	242.35	247.17	252.01	256.87	261.74	266.63	271.53	276.45	281.38	286.33			
256	214.83	219.56	224.32	229.09	233.88	238.69	243.52	248.37	253.23	258.11	263.01	267.92	272.84	277.78	282.74	287.70			
257	215.86	220.62	225.39	230.19	235.01	239.84	244.69	249.56	254.45	259.35	264.27	269.20	274.15	279.11	284.09	289.08			
258	216.89	221.67	226.47	231.29	236.13	240.99	245.86	250.76	255.67	260.59	265.53	270.49	275.46	280.45	285.45	290.46			
259	217.93	222.73	227.56	232.40	237.26	242.14	247.04	251.95	256.89	261.83	266.80	271.78	276.77	281.78	286.81	291.84			
260	218.96	223.79	228.64	233.50	238.39	243.29	248.21	253.15	258.11	263.08	268.07	273.07	278.09	283.12	288.17	293.23			
261	220.00	224.85	229.72	234.61	239.52	244.44	249.39	254.35	259.33	264.32	269.33	274.36	279.40	284.46	289.53	294.61			
262	221.04	225.91	230.80	235.72	240.65	245.60	250.56	255.55	260.55	265.57	270.60	275.65	280.72	285.79	290.89	295.99			
263	222.08	226.97	231.89	236.82	241.78	246.75	251.74	256.75	261.77	266.81	271.87	276.94	282.03	287.13	292.25	297.38			
264	223.12	228.04	232.97	237.93	242.91	247.90	252.92	257.95	263.00	268.06	273.14	278.24	283.35	288.47	293.61	298.76			
265	224.16	229.10	234.06	239.04	244.04	249.06	254.10	259.15	264.22	269.31	274.41	279.53	284.67	289.81	294.98	300.15			
266	225.20	230.16	235.15	240.15	245.18	250.22	255.28	260.35	265.45	270.56	275.69	280.83	285.98	291.16	296.34	301.54			
267	226.24	231.23	236.24	241.26	246.31	251.37	256.46	261.56	266.68	271.81	276.96	282.12	287.30	292.50	297.71	302.93			
268	227.28	232.29	237.33	242.38	247.45	252.53	257.64	262.76	267.90	273.06	278.23	283.42	288.62	293.84	299.07	304.32			
269	228.33	233.36	238.42	243.49	248.58	253.69	258.82	263.97	269.13	274.31	279.51	284.72	289.95	295.19	300.44	305.71			
270	229.37	234.43	239.51	244.60	249.72	254.85	260.01	265.18	270.36	275.57	280.79	286.02	291.27	296.53	301.81	307.10			
271	230.42	235.50	240.60	245.72	250.86	256.02	261.19	266.38	271.59	276.82	282.06	287.32	292.59	297.88	303.18	308.49			
272	231.47	236.57	241.69	246.84	252.00	257.18	262.38	267.59	272.83	278.08	283.34	288.62	293.92	299.23	304.55	309.89			
273	232.51	237.64	242.79	247.95	253.14	258.34	263.56	268.80	274.06	279.33	284.62	289.92	295.24	300.57	305.92	311.28			
274	233.56	238.71	243.88	249.07	254.28	259.51	264.75	270.01	275.29	280.59	285.90	291.23	296.57	301.92	307.29	312.68			
275	234.61	239.78	244.98	250.19	255.42	260.67	265.94	271.22	276.53	281.85	287.18	292.53	297.89	303.27	308.67	314.07			
276	235.66	240.86	246.07	251.31	256.56	261.84	267.13	272.44	277.76	283.10	288.46	293.84	299.22	304.62	310.04	315.47			
277	236.71	241.93	247.17	252.43	257.71	263.00	268.32	273.65	279.00	284.36	289.74	295.14	300.55	305.98	311.42	316.87			
278	237.77	243.01	248.27	253.55	258.85	264.17	269.51	274.86	280.24	285.62	291.03	296.45	301.88	307.33	312.79	318.27			
279	238.82	244.08	249.37	254.67	260.00	265.34	270.70	276.08	281.47	286.89	292.31	297.75	303.21	308.68	314.17	319.67			
280	239.87	245.16	250.47	255.80	261.14	266.51	271.89	277.30	282.71	288.15	293.60	299.06	304.54	310.04	315.54	321.07			
281	240.93	246.24	251.57	256.92	262.29	267.68	273.09	278.51	283.95	289.41	294.88	300.37	305.88	311.39	316.92	322.47			
282	241.98	247.32	252.67	258.05	263.44	268.85	274.28	279.73	285.19	290.67	296.17	301.68	307.21	312.75	318.30	323.87			
283	243.04	248.40	253.78	259.17	264.59	270.02	275.48	280.95	286.44	291.94	297.46	302.99	308.54	314.11	319.68	325.27			
284	244.10	249.48	254.88	260.30	265.74	271.20	276.67	282.17	287.68	293.20	298.75	304.30	309.88	315.46	321.06	326.68			
285	245.16	250.56	255.98	261.43	266.89	272.37	277.87	283.39	288.92	294.47	300.04	305.62	311.21	316.82	322.44	328.08			
286	246.22	251.64	257.09	262.56	268.04	273.55	279.07	284.61	290.17	295.74	301.33	306.93	312.55	318.18	323.83	329.49			
287	247.28	252.73	258.20	263.68	269.19	274.72	280.27	285.83	291.41	297.01	302.62	308.24	313.89	319.54	325.21	330.89			
288	248.34	253.81	259.30	264.82	270.35	275.90	281.47	287.05	292.66	298.28	303.91	309.56	315.22	320.90	326.59	332.30			
289	249.40	254.89	260.41	265.95	271.50	277.08	282.67	288.28	293.90	299.54	305.20	310.88	316.56	322.26	327.98	333.71			
290	250.46	255.98	261.52	267.08	272.66	278.25	283.87	289.50	295.15	300.82	306.50	312.19	317.90	323.63	329.36	335.11			
291	251.52	257.07	262.63	268.21	273.81	279.43	285.07	290.73	296.40	302.09	307.79	313.51	319.24	324.99	330.75	336.52			
292	252.59	258.15	263.74	269.34	274.97	280.61	286.27	291.95											

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-322-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
301	262.20	267.97	273.77	279.58	285.41	291.26	297.13	303.02	308.92	314.84	320.77	326.72	332.69	338.66	344.65	350.65
302	263.27	269.07	274.88	280.72	286.58	292.45	298.34	304.25	310.18	316.12	322.08	328.05	334.03	340.03	346.05	352.07
303	264.34	270.16	276.00	281.86	287.74	293.64	299.55	305.49	311.44	317.40	323.38	329.38	335.38	341.41	347.44	353.49
304	265.42	271.26	277.12	283.00	288.91	294.83	300.77	306.72	312.69	318.68	324.68	330.70	336.73	342.78	348.84	354.91
305	266.49	272.36	278.24	284.15	290.07	296.02	301.98	307.96	313.95	319.96	325.99	332.03	338.08	344.15	350.23	356.33
306	267.56	273.45	279.36	285.29	291.24	297.21	303.19	309.19	315.21	321.25	327.29	333.36	339.43	345.53	351.63	357.74
307	268.64	274.55	280.48	286.44	292.41	298.40	304.41	310.43	316.47	322.53	328.60	334.69	340.79	346.90	353.03	359.17
308	269.72	275.65	281.61	287.58	293.58	299.59	305.62	311.67	317.73	323.81	329.91	336.02	342.14	348.28	354.42	360.59
309	270.79	276.75	282.73	288.73	294.75	300.78	306.84	312.91	318.99	325.10	331.21	337.35	343.49	349.65	355.82	362.01
310	271.87	277.85	283.85	289.88	295.92	301.98	308.05	314.15	320.26	326.38	332.52	338.68	344.85	351.03	357.22	363.43
311	272.95	278.95	284.98	291.02	297.09	303.17	309.27	315.39	321.52	327.67	333.83	340.01	346.20	352.41	358.62	364.85
312	274.03	280.06	286.10	292.17	298.26	304.36	310.49	316.63	322.78	328.95	335.14	341.34	347.56	353.78	360.02	366.28
313	275.11	281.16	287.23	293.32	299.43	305.56	311.70	317.87	324.05	330.24	336.45	342.67	348.91	355.16	361.42	367.70
314	276.19	282.26	288.36	294.47	300.60	306.75	312.92	319.11	325.31	331.53	337.76	344.01	350.27	356.54	362.83	369.12
315	277.27	283.37	289.48	295.62	301.78	307.95	314.14	320.35	326.58	332.82	339.07	345.34	351.62	357.92	364.23	370.55
316	278.35	284.47	290.61	296.77	302.95	309.15	315.36	321.59	327.84	334.11	340.38	346.68	352.98	359.30	365.63	371.97
317	279.43	285.58	291.74	297.92	304.13	310.35	316.58	322.84	329.11	335.40	341.70	348.01	354.34	360.68	367.04	373.40
318	280.52	286.68	292.87	299.08	305.30	311.56	317.81	324.08	330.38	336.69	343.01	349.35	355.70	362.06	368.44	374.83
319	281.60	287.79	294.00	300.23	306.48	312.74	319.03	325.33	331.64	337.98	344.32	350.68	357.06	363.44	369.84	376.26
320	282.68	288.90	295.13	301.38	307.65	313.94	320.25	326.57	332.91	339.27	345.64	352.02	358.42	364.83	371.25	377.68
321	283.77	290.00	296.26	302.54	308.83	315.14	321.47	327.82	334.18	340.56	346.95	353.36	359.78	366.21	372.66	379.11
322	284.85	291.11	297.39	303.69	310.01	316.34	322.70	329.07	335.45	341.85	348.27	354.70	361.14	367.59	374.06	380.54
323	285.94	292.22	298.53	304.85	311.19	317.55	323.92	330.31	336.72	343.15	349.58	356.04	362.50	368.98	375.47	381.97
324	287.03	293.33	299.66	306.00	312.37	318.75	325.15	331.56	337.99	344.44	350.90	357.38	363.86	370.36	376.88	383.40
325	288.12	294.44	300.79	307.16	313.55	319.95	326.37	332.81	339.27	345.73	352.22	358.72	365.23	371.75	378.28	384.83
326	289.20	295.56	301.93	308.32	314.73	321.15	327.60	334.06	340.54	347.03	353.54	360.06	366.59	373.14	379.69	386.26
327	290.29	296.67	303.06	309.48	315.91	322.36	328.83	335.31	341.81	348.33	354.85	361.40	367.95	374.52	381.10	387.69
328	291.38	297.78	304.20	310.63	317.09	323.56	330.05	336.56	343.08	349.62	356.17	362.74	369.32	375.91	382.51	389.13
329	292.47	298.89	305.33	311.79	318.27	324.77	331.28	337.81	344.36	350.92	357.49	364.08	370.68	377.30	383.92	390.56
330	293.56	300.01	306.47	312.95	319.46	325.97	332.51	339.06	345.63	352.22	358.81	365.42	372.05	378.69	385.33	391.99
331	294.65	301.12	307.61	314.11	320.64	327.18	333.74	340.32	346.91	353.51	360.13	366.77	373.41	380.07	386.74	393.43
332	295.75	302.24	308.75	315.28	321.82	328.39	334.97	341.57	348.18	354.81	361.46	368.11	374.78	381.46	388.16	394.86
333	296.84	303.35	309.88	316.44	323.01	329.60	336.20	342.82	349.46	356.11	362.78	369.46	376.15	382.85	389.57	396.30
334	297.93	304.47	311.02	317.60	324.19	330.80	337.43	344.08	350.74	357.41	364.10	370.80	377.52	384.24	390.98	397.73
335	299.03	305.59	312.16	318.76	325.38	332.01	338.66	345.33	352.01	358.71	365.42	372.15	378.88	385.63	392.40	399.17
336	300.12	306.70	313.30	319.93	326.56	333.22	339.90	346.59	353.29	360.01	366.75	373.49	380.25	387.03	393.81	400.60
337	301.22	307.82	314.45	321.09	327.75	334.43	341.13	347.84	354.57	361.31	368.07	374.84	381.62	388.42	395.22	402.04
338	302.31	308.94	315.59	322.25	328.94	335.64	342.36	349.10	355.85	362.61	369.39	376.19	382.99	389.81	396.64	403.48
339	303.41	310.06	316.73	323.42	330.13	336.85	343.60	350.35	357.13	363.92	370.72	377.53	384.36	391.20	398.05	404.92
340	304.50	311.18	317.87	324.58	331.32	338.06	344.83	351.61	358.41	365.22	372.04	378.88	385.73	392.60	399.47	406.35
341	305.60	312.30	319.02	325.75	332.51	339.28	346.07	352.87	359.69	366.52	373.37	380.23	387.10	393.99	400.89	407.79
342	306.70	313.42	320.16	326.92	333.70	340.49	347.30	354.13	360.97	367.83	374.70	381.58	388.48	395.38	402.30	409.23
343	307.80	314.54	321.30	328.09	334.89	341.70	348.54	355.39	362.25	369.13	376.02	382.93	389.85	396.78	403.72	410.67
344	308.90	315.66	322.45	329.25	336.08	342.92	349.77	356.65	363.53	370.44	377.35	384.28	391.22	398.17	405.14	412.11
345	310.00	316.79	323.59	330.42	337.27	344.13	351.01	357.91	364.82	371.74	378.68	385.63	392.59	399.57	406.56	413.55
346	311.10	317.91	324.74	331.59	338.46	345.35	352.25	359.17	366.10	373.05	380.01	386.98	393.97	400.96	407.97	414.99
347	312.20	319.03	325.89	332.76	339.65	346.56	353.49	360.43	367.38	374.35	381.34	388.33	395.34	402.36	409.39	416.43
348	313.30	320.16	327.03	333.93	340.85	347.78	354.72	361.69	368.67	375.66	382.67	389.68	396.72	403.76	410.81	417.88
349	314.40	321.28	328.18	335.10	342.04	348.99	355.96	362.95	369.95	376.97	384.00	391.04	398.09	405.16	412.23	419.32
350	315.50	322.41	329.33	336.27	343.23	350.21	357.20	364.21	371.24	378.27	385.33	392.39	399.47	406.55	413.65	420.76
351	316.60	323.53	330.48	337.44	344.43	351.43	358.44	365.48	372.52	379.58	386.66	393.74	400.84	407.95	415.07	422.20
352	317.71	324.66	331.63	338.62	345.62	352.64	359.68	366.74	373.81	380.89	387.99	395.10	402.22	409.35	416.49	423.65
353	318.81	325.79	332.78	339.79	346.82	353.86	360.93	368.00	375.09	382.20	389.32	396.45	403.59	410.75	417.92	425.09
354	319.92	326.91	333.93	340.96	348.01	355.08	362.17	369.27	376.38	383.51	390.65	397.81	404.97	412.15	419.34	426.54
355	321.02	328.04	335.08	342.14	349.21	356.30	363.41	370.53	377.67	384.82	391.98	399.16	406.35	413.55	420.76	427.98
356	322.13	329.17	336.2													

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-323-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
361	327.66	334.82	341.99	349.19	356.40	363.63	370.87	378.13	385.40	392.69	399.99	407.30	414.62	421.96	429.30	436.66		
362	328.77	335.95	343.15	350.36	357.60	364.85	372.12	379.40	386.69	394.00	401.32	408.66	416.00	423.36	430.73	438.10		
363	329.88	337.08	344.30	351.54	358.80	366.07	373.36	380.67	387.98	395.32	402.66	410.02	417.38	424.76	432.15	439.55		
364	330.99	338.21	345.46	352.72	360.00	367.30	374.61	381.93	389.27	396.63	404.00	411.37	418.76	426.17	433.58	441.00		
365	332.10	339.35	346.61	353.90	361.20	368.52	375.85	383.20	390.57	397.94	405.33	412.73	420.15	427.57	435.00	442.45		
366	333.21	340.48	347.77	355.08	362.40	369.74	377.10	384.47	391.86	399.26	406.67	414.09	421.53	428.97	436.43	443.90		
367	334.32	341.61	348.93	356.26	363.60	370.97	378.35	385.74	393.15	400.57	408.01	415.45	422.91	430.38	437.86	445.34		
368	335.43	342.75	350.08	357.44	364.81	372.19	379.60	387.01	394.44	401.89	409.34	416.81	424.29	431.78	439.28	446.79		
369	336.54	343.88	351.24	358.62	366.01	373.42	380.84	388.28	395.74	403.20	410.68	418.17	425.68	433.19	440.71	448.24		
370	337.65	345.02	352.40	359.80	367.21	374.65	382.09	389.56	397.03	404.52	412.02	419.54	427.06	434.59	442.14	449.69		
371	338.77	346.15	353.56	360.98	368.42	375.87	383.34	390.83	398.33	405.84	413.36	420.90	428.44	436.00	443.57	451.14		
372	339.88	347.29	354.71	362.16	369.62	377.10	384.59	392.10	399.62	407.15	414.70	422.26	429.83	437.41	445.00	452.59		
373	340.99	348.42	355.87	363.34	370.83	378.33	385.84	393.37	400.92	408.47	416.04	423.62	431.21	438.81	446.43	454.05		
374	342.11	349.56	357.03	364.52	372.03	379.55	387.09	394.64	402.21	409.79	417.38	424.98	432.60	440.22	447.85	455.50		
375	343.22	350.70	358.19	365.71	373.24	380.78	388.34	395.92	403.51	411.11	418.72	426.35	433.98	441.63	449.28	456.95		
376	344.34	351.84	359.35	366.89	374.44	382.01	389.59	397.19	404.80	412.43	420.06	427.71	435.37	443.04	450.71	458.40		
377	345.45	352.97	360.52	368.07	375.65	383.24	390.85	398.47	406.10	413.74	421.40	429.07	436.75	444.44	452.14	459.85		
378	346.57	354.11	361.68	369.26	376.86	384.47	392.10	399.74	407.40	415.06	422.74	430.44	438.14	445.85	453.57	461.31		
379	347.68	355.25	362.84	370.44	378.06	385.70	393.35	401.01	408.69	416.38	424.05	431.80	439.53	447.26	455.01	462.76		
380	348.80	356.39	364.00	371.63	379.27	386.93	394.60	402.29	409.99	417.70	425.43	433.17	440.91	448.67	456.44	464.21		
381	349.92	357.53	365.16	372.81	380.48	388.16	395.86	403.57	411.29	419.02	426.77	434.53	442.30	450.08	457.87	465.67		
382	351.04	358.67	366.33	374.00	381.69	389.39	397.11	404.84	412.59	420.34	428.11	435.90	443.69	451.49	459.30	467.12		
383	352.15	359.81	367.49	375.18	382.89	390.62	398.36	406.12	413.89	421.67	429.46	437.26	445.08	452.90	460.73	468.57		
384	353.27	360.95	368.65	376.37	384.10	391.85	399.62	407.39	415.18	422.99	430.80	438.63	446.46	454.31	462.16	470.03		
385	354.39	362.09	369.82	377.56	385.31	393.08	400.87	408.67	416.48	424.31	432.15	439.99	447.85	455.72	463.60	471.48		
386	355.51	363.24	370.98	378.74	386.52	394.32	402.13	409.95	417.78	425.63	433.45	441.36	449.24	457.13	465.03	472.94		
387	356.63	364.38	372.15	379.93	387.73	395.55	403.38	411.23	419.08	426.95	434.83	442.73	450.63	458.54	466.46	474.39		
388	357.75	365.52	373.31	381.12	388.94	396.78	404.64	412.50	420.38	428.28	436.18	444.09	452.02	459.95	467.90	475.85		
389	358.87	366.66	374.48	382.31	390.15	398.02	405.89	413.78	421.68	429.60	437.52	445.46	453.41	461.36	469.33	477.30		
390	359.99	367.81	375.64	383.50	391.37	399.25	407.15	415.06	422.99	430.92	438.87	446.83	454.80	462.78	470.76	478.76		
391	361.11	368.95	376.81	384.69	392.58	400.48	408.41	416.34	424.29	432.25	440.22	448.20	456.19	464.19	472.20	480.22		
392	362.23	370.10	377.98	385.88	393.79	401.72	409.66	417.62	425.59	433.57	441.56	449.57	457.58	465.60	473.63	481.67		
393	363.35	371.24	379.14	387.07	395.00	402.95	410.92	418.90	426.89	434.89	442.91	450.93	458.97	467.01	475.07	483.13		
394	364.48	372.39	380.31	388.26	396.22	404.19	412.18	420.18	428.19	436.22	444.26	452.30	460.36	468.43	476.50	484.59		
395	365.60	373.53	381.48	389.45	397.43	405.42	413.44	421.46	429.50	437.54	445.60	453.67	461.75	469.84	477.94	486.04		
396	366.72	374.68	382.65	390.64	398.64	406.66	414.69	422.74	430.80	438.87	446.95	455.04	463.14	471.25	479.37	487.50		
397	367.85	375.82	383.82	391.83	399.86	407.90	415.95	424.02	432.10	440.19	448.30	456.41	464.54	472.67	480.81	488.96		
398	368.97	376.97	384.99	393.02	401.07	409.13	417.21	425.30	433.41	441.52	449.65	457.78	465.93	474.08	482.25	490.42		
399	370.09	378.12	386.16	394.21	402.28	410.37	418.47	426.58	434.71	442.85	450.99	459.15	467.32	475.50	483.68	491.88		
400	371.22	379.26	387.33	395.40	403.50	411.61	419.73	427.87	436.01	444.17	452.34	460.52	468.71	476.91	485.12	493.34		
401	372.34	380.41	388.50	396.60	404.71	412.85	420.99	429.15	437.32	445.50	453.66	461.89	470.11	478.33	486.56	494.79		
402	373.47	381.56	389.67	397.79	405.93	414.08	422.25	430.43	438.62	446.83	455.04	463.27	471.50	479.74	487.99	496.25		
403	374.59	382.71	390.84	398.98	407.15	415.32	423.51	431.71	439.93	448.15	456.39	464.64	472.89	481.16	489.43	497.71		
404	375.72	383.86	392.01	400.18	408.36	416.56	424.77	433.00	441.23	449.48	457.74	466.01	474.29	482.57	490.87	499.17		
405	376.85	385.00	393.18	401.37	409.58	417.80	426.03	434.28	442.54	450.81	459.09	467.38	475.68	483.99	492.31	500.63		
406	377.97	386.15	394.35	402.57	410.79	419.04	427.29	435.56	443.84	452.14	460.44	468.75	477.08	485.41	493.75	502.09		
407	379.10	387.30	395.52	403.76	412.01	420.28	428.56	436.85	445.15	453.47	461.79	470.13	478.47	486.82	495.18	503.55		
408	380.23	388.45	396.70	404.96	413.23	421.52	429.82	438.13	446.46	454.79	463.14	471.50	479.86	488.24	496.62	505.01		
409	381.36	389.60	397.87	406.15	414.45	422.76	431.08	439.42	447.76	456.12	464.45	472.87	481.26	489.66	498.06	506.47		
410	382.48	390.75	399.04	407.35	415.66	424.00	432.34	440.70	449.07	457.45	465.84	474.24	482.65	491.07	499.50	507.93		
411	383.61	391.91	400.22	408.54	416.88	425.24	433.61	441.99	450.38	458.78	467.20	475.62	484.05	492.49	500.94	509.40		
412	384.74	393.06	401.39	409.74	418.10	426.48	434.87	443.27	451.69	460.11	468.55	476.99	485.45	493.91	502.38	510.86		
413	385.87	394.21	402.56	410.93	419.32	427.72	436.13	444.56	452.99	461.44	469.90	478.37	486.84	495.33	503.82	512.32		
414	387.00	395.36	403.74	412.13	420.54	428.96	437.40	445.84	454.30	462.77	471.25	479.74	488.24					

**ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-324-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
421	394.91	403.43	411.97	420.52	429.08	437.66	446.25	454.85	463.47	472.09	480.72	489.37	498.02	506.68	515.34	524.02				
422	396.05	404.59	413.14	421.72	430.30	438.90	447.52	456.14	464.78	473.42	482.08	490.74	499.42	508.10	516.79	525.48				
423	397.18	405.74	414.32	422.92	431.53	440.15	448.78	457.43	466.09	474.76	483.43	492.12	500.81	509.52	518.23	526.95				
424	398.31	406.90	415.50	424.12	432.75	441.39	450.05	458.72	467.40	476.09	484.79	493.50	502.21	510.94	519.67	528.41				
425	399.44	408.05	416.68	425.32	433.97	442.64	451.32	460.01	468.71	477.42	486.14	494.87	503.61	512.36	521.11	529.87				
426	400.58	409.21	417.85	426.52	435.19	443.88	452.58	461.30	470.02	478.75	487.50	496.25	505.01	513.78	522.55	531.34				
427	401.71	410.36	419.03	427.72	436.42	445.13	453.85	462.59	471.33	480.09	488.85	497.63	506.41	515.20	524.00	532.80				
428	402.84	411.52	420.21	428.92	437.64	446.37	455.12	463.87	472.64	481.42	490.21	499.00	507.81	516.62	525.44	534.27				
429	403.98	412.68	421.39	430.12	438.86	447.62	456.39	465.16	473.95	482.75	491.56	500.38	509.21	518.04	526.88	535.73				
430	405.11	413.83	422.57	431.32	440.09	448.86	457.65	466.45	475.27	484.09	492.92	501.76	510.61	519.46	528.33	537.20				
431	406.25	414.99	423.75	432.52	441.31	450.11	458.92	467.74	476.58	485.42	494.28	503.14	512.01	520.88	529.77	538.66				
432	407.38	416.15	424.93	433.72	442.53	451.36	460.19	469.04	477.89	486.76	495.63	504.52	513.41	522.31	531.21	540.13				
433	408.52	417.30	426.11	434.93	443.76	452.60	461.46	470.33	479.20	488.09	496.99	505.89	514.81	523.73	532.66	541.59				
434	409.65	418.46	427.29	436.13	444.98	453.85	462.73	471.62	480.52	489.43	498.35	507.27	516.21	525.15	534.10	543.06				
435	410.79	419.62	428.47	437.33	446.21	455.10	464.00	472.91	481.83	490.76	499.70	508.65	517.61	526.57	535.54	544.52				
436	411.92	420.78	429.65	438.53	447.43	456.34	465.27	474.20	483.14	492.10	501.06	510.03	519.01	528.00	536.99	545.99				
437	413.06	421.94	430.83	439.74	448.66	457.59	466.54	475.49	484.46	493.43	502.42	511.41	520.41	529.42	538.43	547.45				
438	414.20	423.10	432.01	440.94	449.88	458.84	467.80	476.78	485.77	494.77	503.77	512.79	521.81	530.84	539.88	548.92				
439	415.33	424.26	433.19	442.14	451.11	460.09	469.07	478.07	487.08	496.10	505.13	514.17	523.21	532.26	541.32	550.39				
440	416.47	425.41	434.37	443.35	452.34	461.33	470.35	479.37	488.40	497.44	506.49	515.55	524.61	533.69	542.77	551.85				
441	417.61	426.57	435.56	444.55	453.56	462.58	471.62	480.66	489.71	498.78	507.85	516.93	526.02	535.11	544.21	553.32				
442	418.75	427.73	436.74	445.76	454.79	463.83	472.89	481.95	491.03	500.11	509.21	518.31	527.42	536.53	545.66	554.79				
443	419.88	428.89	437.92	446.96	456.01	465.08	474.16	483.24	492.34	501.45	510.56	519.69	528.82	537.96	547.10	556.25				
444	421.02	430.05	439.10	448.17	457.24	466.33	475.43	484.54	493.66	502.79	511.92	521.07	530.22	539.38	548.55	557.72				
445	422.16	431.22	440.29	449.37	458.47	467.58	476.70	485.83	494.97	504.12	513.28	522.45	531.62	540.80	549.99	559.19				
446	423.30	432.38	441.47	450.58	459.70	468.83	477.97	487.12	496.29	505.46	514.64	523.83	533.03	542.23	551.44	560.65				
447	424.44	433.54	442.65	451.78	460.92	470.08	479.24	488.42	497.60	506.80	516.00	525.21	534.43	543.65	552.88	562.12				
448	425.58	434.70	443.84	452.99	462.15	471.33	480.51	489.71	498.92	508.13	517.36	526.59	535.83	545.08	554.33	563.59				
449	426.72	435.86	445.02	454.19	463.38	472.58	481.79	491.01	500.23	509.47	518.72	527.97	537.23	546.50	555.78	565.06				
450	427.85	437.02	446.20	455.40	464.61	473.83	483.06	492.30	501.55	510.81	520.08	529.35	538.64	547.93	557.22	566.52				
451	428.99	438.18	447.39	456.61	465.84	475.08	484.33	493.59	502.87	512.15	521.44	530.74	540.04	549.35	558.67	567.99				
452	430.13	439.35	448.57	457.81	467.07	476.33	485.60	494.89	504.18	513.49	522.80	532.12	541.44	550.78	560.12	569.46				
453	431.28	440.51	449.76	459.02	468.29	477.58	486.88	496.18	505.50	514.83	524.16	533.50	542.85	552.20	561.56	570.93				
454	432.42	441.67	450.94	460.23	469.52	478.83	488.15	497.48	506.82	516.16	525.52	534.88	544.25	553.63	563.01	572.40				
455	433.56	442.84	452.13	461.43	470.75	480.08	489.42	498.77	508.13	517.50	526.88	536.26	545.65	555.05	564.46	573.87				
456	434.70	444.00	453.31	462.64	471.98	481.33	490.70	500.07	509.45	518.84	528.24	537.65	547.06	556.48	565.90	575.33				
457	435.84	445.16	454.50	463.85	473.21	482.59	491.97	501.36	510.77	520.18	529.60	539.03	548.46	557.90	567.35	576.80				
458	436.98	446.33	455.68	465.06	474.44	483.84	493.24	502.66	512.09	521.52	530.96	540.41	549.87	559.33	568.80	578.27				
459	438.12	447.49	456.87	466.27	475.67	485.09	494.52	503.96	513.40	522.86	532.32	541.79	551.27	560.76	570.25	579.74				
460	439.26	448.65	458.06	467.47	476.90	486.34	495.79	505.25	514.72	524.20	533.68	543.18	552.68	562.18	571.69	581.21				
461	440.41	449.82	459.24	468.68	478.13	487.59	497.07	506.55	516.04	525.54	535.05	544.56	554.08	563.61	573.14	582.68				
462	441.55	450.98	460.43	469.89	479.36	488.85	498.34	507.84	517.36	526.88	536.41	545.94	555.49	565.03	574.59	584.15				
463	442.69	452.15	461.62	471.10	480.59	490.10	499.62	509.14	518.68	528.22	537.77	547.33	556.89	566.46	576.04	585.62				
464	443.83	453.31	462.80	472.31	481.83	491.35	500.89	510.44	519.99	529.56	539.13	548.71	558.30	567.89	577.49	587.09				
465	444.98	454.48	463.99	473.52	483.06	492.61	502.17	511.74	521.31	530.90	540.49	550.09	559.70	569.31	578.93	588.56				
466	446.12	455.64	465.18	474.73	484.29	493.86	503.44	513.03	522.63	532.24	541.86	551.48	561.11	570.74	580.38	590.03				
467	447.26	456.81	466.37	475.94	485.52	495.11	504.72	514.33	523.95	533.58	543.22	552.86	562.51	572.17	581.83	591.50				
468	448.41	457.97	467.55	477.15	486.75	496.37	505.99	515.63	525.27	534.92	544.58	554.25	563.92	573.60	583.28	592.97				
469	449.55	459.14	468.74	478.36	487.98	497.62	507.27	516.92	526.59	536.26	545.94	555.63	565.32	575.02	584.73	594.44				
470	450.70	460.31	469.93	479.57	489.22	498.87	508.54	518.22	527.91	537.60	547.31	557.01	566.73	576.45	586.18	595.91				
471	451.84	461.47	471.12	480.78	490.45	500.13														

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-325-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
121	117.38	119.33	121.30	123.27	125.25	127.23	129.22	131.22	133.23	135.24	137.26	139.29	141.33	143.37	145.41	147.47		
122	118.54	120.51	122.50	124.49	126.49	128.49	130.51	132.53	134.55	136.59	138.63	140.68	142.74	144.80	146.87	148.95		
123	119.70	121.69	123.70	125.71	127.73	129.76	131.79	133.83	135.88	137.94	140.00	142.07	144.15	146.24	148.33	150.43		
124	120.86	122.88	124.90	126.94	128.98	131.03	133.08	135.15	137.22	139.29	141.38	143.47	145.57	147.68	149.79	151.91		
125	122.03	124.06	126.11	128.17	130.23	132.30	134.37	136.46	138.55	140.65	142.76	144.87	146.99	149.12	151.25	153.39		
126	123.19	125.25	127.32	129.40	131.48	133.57	135.67	137.78	139.89	142.01	144.14	146.27	148.42	150.56	152.72	154.88		
127	124.37	126.45	128.54	130.63	132.74	134.85	136.97	139.09	141.23	143.37	145.52	147.68	149.84	152.01	154.19	156.38		
128	125.54	127.64	129.75	131.87	133.99	136.13	138.27	140.42	142.57	144.74	146.91	149.09	151.27	153.47	155.67	157.87		
129	126.72	128.84	130.97	133.11	135.26	137.41	139.57	141.74	143.92	146.11	148.30	150.50	152.71	154.92	157.14	159.37		
130	127.90	130.04	132.19	134.35	136.52	138.70	140.88	143.07	145.27	147.48	149.69	151.91	154.14	156.38	158.63	160.88		
131	129.08	131.24	133.42	135.60	137.79	139.98	142.19	144.40	146.62	148.85	151.09	153.33	155.58	157.84	160.11	162.38		
132	130.26	132.45	134.64	136.85	139.06	141.27	143.50	145.74	147.98	150.23	152.49	154.75	157.03	159.31	161.60	163.89		
133	131.45	133.66	135.87	138.10	140.33	142.57	144.82	147.07	149.34	151.61	153.89	156.18	158.47	160.78	163.09	165.40		
134	132.64	134.87	137.10	139.35	141.60	143.87	146.14	148.41	150.70	152.99	155.30	157.61	159.92	162.25	164.58	166.92		
135	133.83	136.08	138.34	140.61	142.88	145.16	147.46	149.76	152.06	154.38	156.70	159.04	161.38	163.72	166.08	168.44		
136	135.03	137.30	139.58	141.87	144.16	146.47	148.78	151.10	153.43	155.77	158.12	160.47	162.83	165.20	167.58	169.96		
137	136.22	138.52	140.82	143.13	145.44	147.77	150.11	152.45	154.80	157.16	159.53	161.91	164.29	166.68	169.08	171.49		
138	137.42	139.74	142.06	144.39	146.73	149.08	151.44	153.80	156.18	158.56	160.95	163.34	165.75	168.16	170.59	173.01		
139	138.63	140.96	143.30	145.66	148.02	150.39	152.77	155.16	157.55	159.95	162.37	164.79	167.21	169.65	172.09	174.55		
140	139.83	142.19	144.55	146.93	149.31	151.70	154.10	156.51	158.93	161.36	163.79	166.23	168.68	171.14	173.61	176.08		
141	141.04	143.42	145.80	148.20	150.60	153.02	155.44	157.87	160.31	162.76	165.22	167.68	170.15	172.63	175.12	177.62		
142	142.25	144.65	147.06	149.47	151.90	154.34	156.78	159.23	161.70	164.17	166.64	169.13	171.62	174.13	176.64	179.16		
143	143.46	145.88	148.31	150.75	153.20	155.66	158.12	160.60	163.08	165.57	168.07	170.58	173.10	175.63	178.16	180.70		
144	144.67	147.12	149.57	152.03	154.50	156.98	159.47	161.97	164.47	166.99	169.51	172.04	174.58	177.13	179.68	182.25		
145	145.89	148.35	150.83	153.31	155.80	158.31	160.82	163.34	165.86	168.40	170.95	173.50	176.06	178.63	181.21	183.79		
146	147.11	149.60	152.09	154.60	157.11	159.63	162.17	164.71	167.26	169.82	172.38	174.96	177.54	180.14	182.74	185.35		
147	148.33	150.84	153.36	155.88	158.42	160.97	163.52	166.08	168.66	171.24	173.83	176.43	179.03	181.65	184.27	186.90		
148	149.55	152.08	154.62	157.17	159.73	162.30	164.88	167.46	170.06	172.66	175.27	177.89	180.52	183.16	185.80	188.46		
149	150.78	153.33	155.89	158.46	161.05	163.63	166.23	168.84	171.46	174.08	176.72	179.36	182.01	184.67	187.34	190.02		
150	152.01	154.58	157.17	159.76	162.36	164.97	167.59	170.22	172.86	175.51	178.17	180.83	183.51	186.19	188.88	191.58		
151	153.24	155.84	158.44	161.06	163.68	166.31	168.96	171.61	174.27	176.94	179.62	182.31	185.01	187.71	190.42	193.15		
152	154.47	157.09	159.72	162.35	165.00	167.66	170.32	173.00	175.68	178.38	181.08	183.79	186.51	189.23	191.97	194.71		
153	155.71	158.35	161.00	163.66	166.33	169.00	171.69	174.39	177.10	179.81	182.54	185.27	188.01	190.76	193.52	196.29		
154	156.95	159.61	162.28	164.96	167.65	170.35	173.06	175.78	178.51	181.25	184.00	186.75	189.52	192.29	195.07	197.86		
155	158.19	160.87	163.56	166.27	168.98	171.70	174.44	177.18	179.93	182.69	185.46	188.24	191.02	193.82	196.62	199.44		
156	159.43	162.13	164.85	167.58	170.31	173.06	175.81	178.58	181.35	184.13	186.92	189.72	192.53	195.35	198.18	201.01		
157	160.67	163.40	166.14	168.89	171.64	174.41	177.19	179.98	182.77	185.58	188.39	191.22	194.05	196.89	199.74	202.60		
158	161.92	164.67	167.43	170.20	172.98	175.77	178.57	181.38	184.20	187.03	189.86	192.71	195.56	198.43	201.30	204.18		
159	163.17	165.94	168.72	171.51	174.32	177.13	179.95	182.78	185.63	188.48	191.34	194.20	197.08	199.97	202.86	205.77		
160	164.42	167.21	170.02	172.83	175.66	178.49	181.34	184.19	187.06	189.93	192.81	195.70	198.60	201.51	204.43	207.36		
161	165.67	168.49	171.32	174.15	177.00	179.86	182.72	185.60	188.49	191.38	194.29	197.20	200.13	203.06	206.00	208.95		
162	166.93	169.77	172.62	175.47	178.34	181.22	184.11	187.01	189.92	192.84	195.77	198.71	201.65	204.61	207.57	210.54		
163	168.18	171.05	173.92	176.60	179.69	182.59	185.51	188.43	191.36	194.30	197.25	200.21	203.18	206.16	209.14	212.14		
164	169.44	172.33	175.22	178.13	181.04	183.97	186.90	189.84	192.80	195.76	198.74	201.72	204.71	207.71	210.72	213.74		
165	170.71	173.61	176.53	179.45	182.39	185.34	188.30	191.26	194.24	197.23	200.22	203.23	206.24	209.27	212.30	215.34		
166	171.97	174.90	177.84	180.79	183.75	186.72	189.70	192.69	195.69	198.69	201.71	204.74	207.78	210.83	213.88	216.94		
167	173.24	176.19	179.15	182.12	185.10	188.09	191.10	194.11	197.13	200.16	203.21	206.26	209.32	212.39	215.46	218.55		
168	174.50	177.48	180.46	183.45	186.46	189.47	192.50	195.54	198.58	201.64	204.70	207.77	210.86	213.95	217.05	220.16		
169	175.77	178.77	181.77	184.79	187.82	190.86	193.91	196.96	200.03	203.11	206.20	209.29	212.40	215.51	218.64	221.77		
170	177.05	180.06	183.09	186.13	189.18	192.24	195.31	198.39	201.48	204.58	207.70	210.81	213.94	217.08	220.23	223.38		
171	178.32	181.36	184.41	187.47	190.55	193.63	196.72	199.83	202.94	206.06	209.20	212.34	215.49	218.65	221.82	225.00		
172	179.60	182.66	185.73	188.82	191.91	195.02	198.13	201.26	204.40	207.54	210.70	213.86	217.04	220.22	223.42	226.62		
173	180.87	183.96	187.06	190.16	193.28	196.41	199.55	202.70	205.86	209.03	212.20	215.39	218.59	221.80	225.01	228.24		
174	182.15	185.26	188.38	191.51	194.65	197.80	200.96	204.14	207.32	210.51	213.71	216.92						

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-326-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																				
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%					
(FINANCE CHARGE PFR \$100 OF AMOUNT FINANCED)																					
181	191.17	194.44	197.71	201.00	204.30	207.61	210.93	214.27	217.61	220.96	224.32	227.70	231.08	234.47	237.87	241.28					
182	192.46	195.75	199.05	202.37	205.69	209.02	212.37	215.72	219.09	222.46	225.85	229.24	232.65	236.06	239.49	242.92					
183	193.76	197.07	200.40	203.73	207.08	210.43	213.80	217.18	220.57	223.97	227.37	230.79	234.22	237.66	241.10	244.56					
184	195.06	198.40	201.74	205.10	208.47	211.85	215.24	218.64	222.05	225.47	228.90	232.34	235.80	239.26	242.72	246.20					
185	196.36	199.72	203.09	206.47	209.86	213.26	216.68	220.10	223.53	226.98	230.43	233.90	237.37	240.86	244.35	247.85					
186	197.67	201.05	204.44	207.84	211.25	214.68	218.12	221.56	225.02	228.49	231.97	235.45	238.95	242.46	245.97	249.50					
187	198.97	202.37	205.79	209.21	212.65	216.10	219.56	223.03	226.51	230.00	233.50	237.01	240.53	244.06	247.60	251.15					
188	200.28	203.70	207.14	210.59	214.05	217.52	221.00	224.50	228.00	231.51	235.04	238.57	242.11	245.67	249.23	252.80					
189	201.59	205.03	208.49	211.97	215.45	218.94	222.45	225.96	229.49	233.03	236.57	240.13	243.70	247.27	250.86	254.45					
190	202.90	206.37	209.85	213.34	216.85	220.37	223.90	227.43	230.98	234.54	238.11	241.69	245.28	248.88	252.49	256.11					
191	204.21	207.70	211.21	214.72	218.25	221.79	225.35	228.91	232.48	236.06	239.66	243.26	246.87	250.49	254.12	257.76					
192	205.52	209.04	212.57	216.11	219.66	223.22	226.80	230.38	233.98	237.58	241.20	244.82	248.46	252.11	255.76	259.42					
193	206.84	210.38	213.93	217.49	221.07	224.65	228.25	231.86	235.48	239.11	242.74	246.39	250.05	253.72	257.40	261.08					
194	208.15	211.72	215.29	218.88	222.48	226.08	229.70	233.34	236.98	240.63	244.29	247.96	251.65	255.34	259.04	262.75					
195	209.47	213.06	216.66	220.26	223.89	227.52	231.16	234.82	238.48	242.16	245.84	249.54	253.24	256.96	260.68	264.41					
196	210.79	214.40	218.02	221.65	225.30	228.95	232.62	236.30	239.98	243.68	247.39	251.11	254.84	258.58	262.32	266.08					
197	212.11	215.75	219.39	223.05	226.71	230.39	234.08	237.78	241.49	245.21	248.94	252.69	256.44	260.20	263.97	267.75					
198	213.44	217.09	220.76	224.44	228.13	231.33	235.54	239.27	243.00	246.74	250.50	254.26	258.04	261.82	265.61	269.42					
199	214.76	218.44	222.13	225.83	229.55	233.27	237.01	240.75	244.51	248.28	252.05	255.84	259.64	263.45	267.26	271.09					
200	216.09	219.79	223.50	227.23	230.96	234.71	238.47	242.24	246.02	249.81	253.61	257.42	261.24	265.07	268.91	272.76					
201	217.42	221.14	224.88	228.63	232.39	236.16	239.94	243.73	247.53	251.35	255.17	259.01	262.85	266.70	270.56	274.44					
202	218.75	222.50	226.26	230.03	233.81	237.60	241.41	245.22	249.05	252.89	256.73	260.59	264.46	268.33	272.22	276.11					
203	220.08	223.85	227.63	231.43	235.23	239.05	242.88	246.72	250.57	254.43	258.30	262.18	266.07	269.97	273.87	277.79					
204	221.42	225.21	229.01	232.83	236.66	240.50	244.35	248.21	252.08	255.97	259.86	263.76	267.68	271.60	275.53	279.47					
205	222.75	226.57	230.39	234.23	238.09	241.95	245.82	249.71	253.60	257.51	261.43	265.35	269.29	273.23	277.19	281.15					
206	224.09	227.93	231.78	235.64	239.51	243.40	247.30	251.21	255.13	259.05	262.99	266.94	270.90	274.87	278.85	282.84					
207	225.43	229.29	233.16	237.05	240.95	244.85	248.77	252.71	256.65	260.60	264.56	268.54	272.52	276.51	280.51	284.52					
208	226.77	230.65	234.55	238.46	242.38	246.31	250.25	254.21	258.17	262.15	266.13	270.13	274.14	278.15	282.18	286.21					
209	228.11	232.02	235.94	239.87	243.81	247.77	251.73	255.71	259.70	263.70	267.71	271.73	275.75	279.79	283.84	287.90					
210	229.45	233.38	237.32	241.28	245.25	249.23	253.21	257.22	261.23	265.25	269.28	273.32	277.37	281.44	285.51	289.59					
211	230.80	234.75	238.72	242.69	246.68	250.69	254.70	258.72	262.76	266.80	270.86	274.92	279.00	283.08	287.17	291.28					
212	232.14	236.12	240.11	244.11	248.12	252.15	256.18	260.23	264.29	268.36	272.43	276.52	280.62	284.73	288.84	292.97					
213	233.49	237.49	241.50	245.53	249.56	253.61	257.67	261.74	265.82	269.91	274.01	278.12	282.25	286.38	290.52	294.66					
214	234.84	238.86	242.90	246.94	251.00	255.07	259.16	263.25	267.35	271.47	275.59	279.73	283.87	288.03	292.19	296.36					
215	236.19	240.24	244.29	248.36	252.45	256.54	260.65	264.76	268.89	273.03	277.17	281.33	285.50	289.68	293.86	298.06					
216	237.54	241.61	245.69	249.79	253.89	258.01	262.14	266.28	270.43	274.59	278.76	282.94	287.13	291.33	295.54	299.76					
217	238.89	242.99	247.09	251.21	255.34	259.48	263.63	267.79	271.96	276.15	280.34	284.55	288.76	292.98	297.21	301.46					
218	240.25	244.36	248.49	252.63	256.78	260.95	265.12	269.31	273.50	277.71	281.93	286.15	290.39	294.64	298.89	303.16					
219	241.61	245.74	249.89	254.06	258.23	262.42	266.62	270.83	275.05	279.28	283.52	287.77	292.03	296.29	300.57	304.86					
220	242.96	247.12	251.30	255.48	259.68	263.89	268.11	272.35	276.59	280.84	285.10	289.38	293.66	297.95	302.25	306.56					
221	244.32	248.51	252.70	256.91	261.13	265.37	269.61	273.87	278.13	282.41	286.69	290.99	295.30	299.61	303.94	308.27					
222	245.68	249.89	254.11	258.34	262.59	266.84	271.11	275.39	279.68	283.98	288.29	292.61	296.93	301.27	305.62	309.98					
223	247.04	251.28	255.52	259.77	264.04	268.32	272.61	276.91	281.22	285.55	289.88	294.22	298.57	302.94	307.31	311.68					
224	248.41	252.66	256.93	261.21	265.50	269.80	274.11	278.44	282.77	287.12	291.47	295.84	300.21	304.60	308.99	313.39					
225	249.77	254.05	258.34	262.64	266.95	271.28	275.62	279.96	284.32	288.69	293.07	297.46	301.06	305.57	310.86	306.26	310.68	315.11			
226	251.14	255.44	259.75	264.08	268.41	272.76	277.12	281.49	285.87	290.26	294.67	299.08	303.50	307.93	312.37	316.82					
227	252.51	256.83	261.16	265.51	269.87	274.24	278.63	283.02	287.42	291.84	296.26	300.70	305.14	309.60	314.06	318.53					
228	253.87	258.22	262.58	266.95	271.33	275.73	280.13	284.55	288.98	293.42	297.86	302.32	306.79	311.27	315.75	320.25					
229	255.24	259.61	263.99	268.39	272.80	277.21	281.64	286.08	290.53	294.99	299.47	303.95	308.44	312.94	317.44	321.96					
230	256.61	261.01	265.41	269.83	274.26	278.70	283.15	287.62	292.09	296.57	301.07										

**ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-327-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																					
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%	(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)					
241	271.78	276.43	281.09	285.76	290.44	295.14	299.84	304.56	309.29	314.02	318.77	323.53	328.30	333.07	337.85	342.65						
242	273.16	277.84	282.52	287.21	291.92	296.64	301.37	306.11	310.86	315.62	320.39	325.17	329.96	334.76	339.56	344.38						
243	274.55	279.25	283.95	288.67	293.40	298.14	302.89	307.66	312.43	317.21	322.01	326.81	331.62	336.44	341.27	346.11						
244	275.94	280.66	285.39	290.13	294.88	299.64	304.42	309.21	314.00	318.81	323.62	328.45	333.29	338.13	342.98	347.84						
245	277.33	282.07	286.82	291.59	296.36	301.15	305.95	310.76	315.58	320.41	325.24	330.09	334.95	339.82	344.69	349.58						
246	278.72	283.48	288.26	293.04	297.84	302.65	307.48	312.31	317.15	322.00	326.87	331.74	336.62	341.51	346.41	351.31						
247	280.11	284.90	289.70	294.51	299.33	304.16	309.01	313.86	318.73	323.60	328.49	333.38	338.29	343.20	348.12	353.05						
248	281.50	286.31	291.13	295.97	300.81	305.67	310.54	315.42	320.30	325.20	330.11	335.03	339.95	344.89	349.83	354.79						
249	282.90	287.73	292.57	297.43	302.30	307.18	312.07	316.97	321.88	326.80	331.73	336.67	341.62	346.58	351.55	356.52						
250	284.29	289.15	294.02	298.89	303.79	308.69	313.60	318.53	323.46	328.41	333.36	338.32	343.30	348.28	353.27	358.26						
251	285.65	290.57	295.46	300.36	305.27	310.20	315.14	320.08	325.04	330.01	334.99	339.97	344.97	349.97	354.98	360.00						
252	287.09	291.99	296.90	301.83	306.76	311.71	316.67	321.64	326.62	331.61	336.61	341.62	346.64	351.67	356.70	361.74						
253	288.48	293.41	298.34	303.29	308.25	313.23	318.21	323.20	328.20	333.22	338.24	343.27	348.31	353.36	358.42	363.49						
254	289.88	294.83	299.79	304.76	309.75	314.74	319.75	324.76	329.79	334.82	339.87	344.92	349.99	355.06	360.14	365.23						
255	291.28	296.25	301.24	306.23	311.24	316.26	321.28	326.32	331.37	336.43	341.50	346.58	351.66	356.76	361.86	366.97						
256	292.68	297.68	302.68	307.70	312.73	317.77	322.82	327.89	332.96	338.04	343.13	348.23	353.34	358.46	363.58	368.72						
257	294.05	299.10	304.13	309.17	314.23	319.29	324.36	329.45	334.54	339.65	344.76	349.89	355.02	360.16	365.31	370.46						
258	295.49	300.53	305.58	310.65	315.72	320.81	325.90	331.01	336.13	341.26	346.40	351.54	356.70	361.86	367.03	372.21						
259	296.89	301.96	307.03	312.12	317.22	322.33	327.45	332.58	337.72	342.87	348.03	353.20	358.38	363.56	368.76	373.96						
260	298.30	303.38	308.48	313.59	318.71	323.85	328.99	334.14	339.31	344.48	349.66	354.86	360.06	365.27	370.48	375.71						
261	299.71	304.81	309.94	315.07	320.21	325.37	330.53	335.71	340.90	346.09	351.30	356.51	361.74	366.97	372.21	377.46						
262	301.11	306.24	311.39	316.54	321.71	326.89	332.08	337.28	342.49	347.71	352.94	358.17	363.42	368.67	373.94	379.21						
263	302.52	307.68	312.84	318.02	323.21	328.41	333.63	338.85	344.08	349.32	354.57	359.83	365.10	370.38	375.66	380.96						
264	303.93	309.11	314.30	319.50	324.71	329.94	335.17	340.42	345.67	350.94	356.21	361.49	366.79	372.09	377.39	382.71						
265	305.34	310.54	315.75	320.98	326.22	331.46	336.72	341.99	347.27	352.55	357.85	363.16	368.47	373.79	379.12	384.46						
266	306.75	311.97	317.21	322.46	327.72	332.99	338.27	343.56	348.86	354.17	359.45	364.82	370.16	375.50	380.85	386.21						
267	308.16	313.41	318.67	323.94	329.22	334.52	339.82	345.13	350.46	355.79	361.13	366.48	371.84	377.21	382.59	387.97						
268	309.58	314.85	320.13	325.42	330.73	336.04	341.37	346.71	352.05	357.41	362.77	368.15	373.53	378.92	384.32	389.72						
269	310.99	316.28	321.59	326.90	332.23	337.57	342.92	348.28	353.65	359.03	364.42	369.81	375.22	380.63	386.05	391.48						
270	312.40	317.72	323.05	328.39	333.74	339.10	344.47	349.86	355.25	360.65	366.06	371.48	376.91	382.34	387.79	393.24						
271	313.82	319.16	324.51	329.87	335.25	340.63	346.03	351.43	356.85	362.27	367.70	373.15	378.60	384.05	389.52	394.99						
272	315.24	320.60	325.97	331.36	336.76	342.16	347.58	353.01	358.45	363.89	369.35	374.81	380.29	385.77	391.26	396.75						
273	316.65	322.04	327.44	332.84	338.26	343.69	349.14	354.59	360.05	365.52	370.99	376.48	381.98	387.48	392.99	398.51						
274	318.07	323.48	328.90	334.33	339.77	345.23	350.69	356.16	361.65	367.14	372.64	378.15	383.67	389.20	394.73	400.27						
275	319.49	324.92	330.37	335.82	341.28	346.76	352.25	357.74	363.25	368.77	374.29	379.82	385.36	390.91	396.47	402.03						
276	320.91	326.36	331.83	337.31	342.80	348.30	353.80	359.32	364.85	370.39	375.94	381.49	387.06	392.63	398.20	403.79						
277	322.33	327.81	333.30	338.80	344.31	349.83	355.36	360.90	366.46	372.02	377.59	383.16	388.75	394.34	399.94	405.55						
278	323.75	329.25	334.77	340.29	345.82	351.37	356.92	362.49	368.08	373.64	379.24	384.84	390.44	396.06	401.68	407.31						
279	325.18	330.70	336.23	341.78	347.34	352.90	358.48	364.07	369.67	375.27	380.89	386.51	392.14	397.78	403.42	409.08						
280	326.60	332.15	337.70	343.27	348.85	354.44	360.04	365.65	371.27	376.90	382.54	388.18	393.84	399.50	405.17	410.84						
281	328.02	333.59	339.17	344.76	350.37	355.98	361.60	367.24	372.88	378.53	384.19	389.86	395.53	401.22	406.91	412.61						
282	329.45	335.04	340.64	346.26	351.88	357.52	363.17	368.82	374.49	380.16	385.84	391.53	397.23	402.94	408.65	414.37						
283	330.87	336.49	342.12	347.75	353.40	359.06	364.73	370.41	376.09	381.79	387.49	393.21	398.93	404.66	410.39	416.14						
284	332.30	337.94	343.59	349.25	354.92	360.60	366.29	371.99	377.70	383.42	389.15	394.88	400.63	406.38	412.14	417.90						
285	333.73	339.39	345.06	350.74	356.44	362.14	367.86	373.58	379.31	385.05	390.80	396.56	402.33	408.10	413.88	419.67						
286	335.16	340.84	346.53	352.24	357.96	363.68	369.42	375.17	380.92	386.69	392.46	398.24	404.03	409.82	415.63	421.44						
287	336.59	342.29	348.01	353.74	359.48	365.23	370.99	376.76	382.53	388.32	394.12	399.92	405.73	411.55	417.37	423.21						
288	338.02	343.74	349.48	355.24	361.00	366.77	372.55	378.34	384.14	389.95	395.77	401.60	407.43	413.27	419.12	424.97						
289	339.45	345.20	350.96	356.73	362.52	368.31	374.12	379.93	385.76	391.59	397.43	403.28	409.13	415.00	420.87	426.74						
290	340.88	346.65	352.44	358.23	364.04	3																

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-328-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
301	356.67	362.69	368.73	374.78	380.83	386.90	392.98	399.06	405.15	411.26	417.37	423.48	429.61	435.74	441.88	448.02		
302	358.11	364.16	370.21	376.28	382.36	388.45	394.55	400.66	406.78	412.90	419.03	425.17	431.32	437.47	443.63	449.80		
303	359.55	365.62	371.70	377.79	383.89	390.01	396.13	402.26	408.40	414.54	420.70	426.86	433.03	439.20	445.39	451.57		
304	360.99	367.08	373.19	379.30	385.43	391.56	397.70	403.86	410.02	416.19	422.36	428.55	434.74	440.94	447.14	453.35		
305	362.43	368.55	374.67	380.81	386.96	393.12	399.28	405.46	411.64	417.83	424.03	430.24	436.45	442.67	448.90	455.13		
306	363.87	370.01	376.16	382.32	388.49	394.67	400.86	407.06	413.26	419.48	425.70	431.93	438.16	444.40	450.65	456.91		
307	365.32	371.48	377.65	383.83	390.02	396.23	402.44	408.66	414.89	421.12	427.37	433.62	439.88	446.14	452.41	458.69		
308	366.76	372.94	379.14	385.34	391.56	397.78	404.02	410.26	416.51	422.77	429.03	435.31	441.59	447.87	454.17	460.47		
309	368.20	374.41	380.63	386.86	393.09	399.34	405.60	411.86	418.13	424.42	430.70	437.00	443.30	449.61	455.93	462.25		
310	369.65	375.88	382.12	388.37	394.63	400.90	407.18	413.46	419.76	426.06	432.37	438.69	445.02	451.35	457.68	464.03		
311	371.09	377.35	383.61	389.88	396.16	402.46	408.76	415.07	421.39	427.71	434.04	440.38	446.73	453.08	459.44	465.81		
312	372.54	378.81	385.10	391.40	397.70	404.02	410.34	416.67	423.01	429.36	435.71	442.08	448.45	454.82	461.20	467.59		
313	373.99	380.28	386.59	392.91	399.24	405.57	411.92	418.29	424.64	431.01	437.39	443.77	450.16	456.56	462.96	469.37		
314	375.43	381.75	388.08	394.42	400.78	407.13	413.50	419.88	426.26	432.66	439.06	445.46	451.88	458.30	464.72	471.15		
315	376.88	383.22	389.58	395.94	402.31	408.70	415.09	421.49	427.89	434.31	440.73	447.16	453.59	460.03	466.48	472.94		
316	378.33	384.69	391.07	397.46	403.85	410.26	416.67	423.09	429.52	435.96	442.40	448.85	455.31	461.77	468.24	474.72		
317	379.78	386.17	392.56	398.97	405.39	411.82	418.25	424.70	431.15	437.61	444.07	450.55	457.03	463.51	470.00	476.50		
318	381.23	387.64	394.06	400.49	406.93	413.38	419.84	426.30	432.78	439.26	445.75	452.24	458.74	465.25	471.77	478.29		
319	382.68	389.11	395.55	402.01	408.47	414.94	421.42	427.91	434.41	440.91	447.42	453.94	460.46	466.99	473.53	480.07		
320	384.13	390.58	397.05	403.53	410.01	416.51	423.01	429.52	436.04	442.56	449.10	455.64	462.18	468.73	475.29	481.85		
321	385.58	392.06	398.55	405.04	411.55	418.07	424.59	431.13	437.67	444.22	450.77	457.33	463.90	470.47	477.05	483.64		
322	387.03	393.53	400.04	406.56	413.09	419.63	426.18	432.74	439.30	445.87	452.45	459.03	465.62	472.22	478.82	485.43		
323	388.48	395.01	401.54	408.08	414.64	421.20	427.77	434.34	440.93	447.52	454.12	460.73	467.34	473.96	480.58	487.21		
324	389.94	396.48	403.04	409.60	416.18	422.76	429.35	435.95	442.56	449.18	455.80	462.43	469.06	475.70	482.35	489.00		
325	391.39	397.96	404.54	411.12	417.72	424.33	430.94	437.56	444.19	450.83	457.47	464.12	470.78	477.44	484.11	490.78		
326	392.84	399.43	406.04	412.65	419.27	425.89	432.53	439.17	445.83	452.49	459.15	465.82	472.50	479.19	485.88	492.57		
327	394.30	400.91	407.53	414.17	420.81	427.46	434.12	440.79	447.46	454.14	460.83	467.52	474.22	480.93	487.64	494.36		
328	395.75	402.39	409.03	415.69	422.35	429.03	435.71	442.40	449.09	455.80	462.51	469.22	475.95	482.67	489.41	496.15		
329	397.21	403.87	410.53	417.21	423.90	430.59	437.30	444.01	450.73	457.45	464.18	470.92	477.67	484.42	491.17	497.93		
330	398.66	405.34	412.04	418.74	425.44	432.16	438.89	445.62	452.36	459.11	465.86	472.62	479.39	486.16	492.94	499.72		
331	400.12	406.82	413.54	420.26	426.99	433.73	440.48	447.23	454.00	460.77	467.54	474.32	481.11	487.91	494.71	501.51		
332	401.58	408.30	415.04	421.78	428.54	435.30	442.07	448.85	455.63	462.42	469.22	476.03	482.84	489.65	496.47	503.30		
333	403.03	409.78	416.54	423.31	430.08	436.87	443.66	450.46	457.27	464.08	470.90	477.73	484.56	491.40	498.24	505.09		
334	404.49	411.26	418.04	424.83	431.63	438.44	445.25	452.07	458.90	465.74	472.58	479.43	486.28	493.14	500.01	506.88		
335	405.95	412.74	419.55	426.36	433.18	440.01	446.84	453.69	460.54	467.40	474.26	481.13	488.01	494.89	501.78	508.67		
336	407.41	414.23	421.05	427.88	434.73	441.58	448.44	455.30	462.18	469.06	475.94	482.84	489.73	496.64	503.55	510.46		
337	408.87	415.71	422.55	429.41	436.28	443.15	450.03	456.92	463.81	470.72	477.62	484.54	491.46	498.38	505.32	512.25		
338	410.33	417.19	424.06	430.94	437.82	444.72	451.62	458.53	465.45	472.38	479.31	486.24	493.18	500.13	507.08	514.04		
339	411.75	418.67	425.56	432.46	439.37	446.29	453.22	460.15	467.09	474.04	480.95	487.95	494.91	501.88	508.85	515.83		
340	413.25	420.15	427.07	433.99	440.92	447.86	454.81	461.77	468.73	475.70	482.67	489.65	496.64	503.63	510.62	517.62		
341	414.71	421.64	428.57	435.52	442.47	449.44	456.41	463.38	470.37	477.36	484.35	491.36	498.36	505.38	512.39	519.42		
342	416.17	423.12	430.08	437.05	444.02	451.01	458.00	465.00	472.01	479.02	486.04	493.06	500.09	507.12	514.16	521.21		
343	417.63	424.61	431.59	438.58	445.58	452.58	459.60	466.62	473.64	480.68	487.72	494.77	501.82	508.87	515.94	523.00		
344	419.10	426.09	433.09	440.11	447.13	454.16	461.19	468.23	475.28	482.34	489.40	496.47	503.54	510.62	517.71	524.79		
345	420.56	427.58	434.60	441.64	448.68	455.73	462.79	469.85	476.92	484.00	491.09	498.18	505.27	512.37	519.48	526.59		
346	422.02	429.06	436.11	443.17	450.23	457.30	464.38	471.47	478.57	485.67	492.77	499.88	507.00	514.12	521.25	528.38		
347	423.49	430.55	437.62	444.70	451.78	458.88	465.98	473.09	480.21	487.33	494.46	501.59	508.73	515.87	523.02	530.17		
348	424.95	432.03	439.13	446.23	453.34	460.45	467.58	474.71	481.85	488.99	496.14	503.30	510.46	517.62	524.79	531.97		
349	426.41	433.52	440.64	447.76	454.89	462.03	469.18	476.33	483.49	490.65	497.83	505.00	512.19	519.37	526.57	533.76		
350	427.88	435.01	442.15	449.29	456.44	463.61	470.77	477.95	485.13	492.32	499.51	506.71	513.92	521.12	528.34	535.56		
351	429.35	436.50	443.65	450.82	458.00	465.18	472.37	479.57	486.77	493.98	501.20	508.42	515.64	522.88	530.11	537.35		
352	430.81	437.98	445.17	452.35	459.55	466.76	473.97	481.19	488.42	495.65	502.88	510.13	517.37	524.63	531.88	539.15		
353	432.28	439.47	446.68	453.89	461.11	468.33	475.57	482.81	490.06	497.31	504.57	511.84	519.10	526.38	533.66	540.94		
354	433.74	440.96	448.19	455.42	462.66	469.91	477.17	484.43	491.70	498.98	506.26	513.54	520.84	528.13	535.43	542.74		
355	435																	

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-329-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																					
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%	(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)					
361	444.02	451.39	458.77	466.16	473.56	480.96	488.37	495.79	503.21	510.64	518.07	525.51	532.96	540.40	547.86	555.31						
362	445.49	452.88	460.29	467.70	475.12	482.54	489.97	497.41	504.86	512.31	519.76	527.22	534.69	542.16	549.63	557.11						
363	446.96	454.38	461.80	469.23	476.67	484.12	491.58	499.04	506.50	513.97	521.45	528.93	536.42	543.91	551.41	558.91						
364	448.43	455.87	463.32	470.77	478.23	485.70	493.18	500.66	508.15	515.64	523.14	530.65	538.15	545.67	553.18	560.71						
365	449.90	457.36	464.83	472.31	479.79	487.28	494.78	502.28	509.79	517.31	524.83	532.36	539.89	547.42	554.96	562.50						
366	451.37	459.35	466.34	473.84	481.35	488.86	496.38	503.91	511.44	518.98	526.52	534.07	541.62	549.18	556.74	564.30						
367	452.84	460.35	467.86	475.38	482.91	490.45	497.99	505.53	513.09	520.65	528.21	535.78	543.35	550.93	558.51	566.10						
368	454.31	461.84	469.38	476.92	484.47	492.03	499.59	507.16	514.74	522.32	529.90	537.49	545.09	552.69	560.29	567.90						
369	455.78	463.33	470.89	478.46	486.03	493.61	501.19	508.79	516.38	523.99	531.59	539.21	546.82	554.44	562.07	569.70						
370	457.26	464.83	472.41	480.00	487.59	495.19	502.80	510.41	518.03	525.65	533.28	540.92	548.56	556.20	563.85	571.50						
371	458.73	466.32	473.92	481.53	489.15	496.77	504.40	512.04	519.68	527.32	534.98	542.63	550.29	557.96	565.62	573.30						
372	460.20	467.82	475.44	483.07	490.71	498.36	506.01	513.66	521.33	528.99	536.67	544.34	552.03	559.71	567.40	575.10						
373	461.68	469.31	476.96	484.61	492.27	499.94	507.61	515.29	522.97	530.66	538.36	546.06	553.76	561.47	569.18	576.89						
374	463.15	470.81	478.48	486.15	493.83	501.52	509.22	516.92	524.62	532.33	540.05	547.77	555.50	563.23	570.96	578.69						
375	464.62	472.30	479.99	487.69	495.40	503.11	510.82	518.54	526.27	534.01	541.74	549.49	557.23	564.98	572.74	590.49						
376	466.10	473.80	481.51	489.23	496.96	504.69	512.43	520.17	527.92	535.68	543.44	551.20	558.97	566.74	574.52	582.30						
377	467.57	475.30	483.03	490.77	498.52	506.27	514.03	521.80	529.57	537.35	545.13	552.91	560.70	568.50	576.29	584.10						
378	469.05	476.79	484.55	492.31	500.08	507.86	515.64	523.43	531.22	539.02	546.82	554.63	562.44	570.25	578.07	585.90						
379	470.52	478.29	486.07	493.85	501.64	509.44	517.25	525.06	532.87	540.69	548.51	556.34	564.18	572.01	579.85	587.70						
380	472.00	479.79	487.59	495.39	503.21	511.03	518.85	526.68	534.52	542.36	550.21	558.06	565.91	573.77	581.63	589.50						
381	473.47	481.29	489.11	496.94	504.77	512.61	520.46	528.31	536.17	544.03	551.90	559.77	567.65	575.53	583.41	591.30						
382	474.95	482.78	490.63	498.48	506.33	514.20	522.07	529.94	537.82	545.71	553.59	561.49	569.39	577.29	585.19	593.10						
383	476.42	484.28	492.15	500.02	507.90	515.78	523.67	531.57	539.47	547.38	555.29	563.20	571.12	579.05	586.97	594.90						
384	477.90	485.78	493.67	501.56	509.46	517.37	525.28	533.20	541.12	549.05	556.98	564.92	572.86	580.80	588.75	596.70						
385	479.38	487.28	495.19	503.10	511.03	518.95	526.89	534.83	542.77	550.72	558.68	566.64	574.60	582.56	590.53	598.50						
386	480.85	488.78	496.71	504.65	512.59	520.54	528.50	536.46	544.42	552.40	560.37	568.35	576.33	584.32	592.31	600.31						
387	482.33	490.28	498.23	506.19	514.16	522.13	530.11	538.09	546.08	554.07	562.07	570.07	578.07	586.08	594.09	602.11						
388	483.81	491.78	499.75	507.73	515.72	523.71	531.71	539.72	547.73	555.74	563.76	571.78	579.81	587.84	595.87	603.91						
389	485.29	493.28	501.27	509.28	517.29	525.30	533.32	541.35	549.38	557.42	565.46	573.50	581.55	589.60	597.66	605.71						
390	486.76	494.78	502.79	510.82	518.85	526.89	534.93	542.98	551.03	559.09	567.15	575.22	583.29	591.36	599.44	607.52						
391	488.24	496.28	504.32	512.36	520.42	528.48	536.54	544.61	552.68	560.76	568.85	576.93	585.03	593.12	601.22	609.32						
392	489.72	497.78	505.84	513.91	521.98	530.06	538.15	546.24	554.34	562.44	570.54	578.65	586.76	594.88	603.00	611.12						
393	491.20	499.28	507.36	515.45	523.55	531.65	539.76	547.87	555.99	564.11	572.24	580.37	588.50	596.64	604.78	612.92						
394	492.68	500.78	508.88	517.00	525.11	533.24	541.37	549.50	557.64	565.79	573.93	582.09	590.24	598.40	606.56	614.73						
395	494.16	502.28	510.41	518.54	526.68	534.83	542.98	551.13	559.30	567.46	575.63	583.80	591.98	600.16	608.34	616.53						
396	495.64	503.78	511.93	520.09	528.25	536.42	544.59	552.77	560.95	569.14	577.33	585.52	593.72	601.92	610.13	618.33						
397	497.12	505.28	513.45	521.63	529.81	538.00	546.20	554.40	562.60	570.81	579.02	587.24	595.46	603.68	611.91	620.14						
398	498.60	506.78	514.98	523.18	531.38	539.59	547.81	556.03	564.26	572.49	580.72	588.96	597.20	605.44	613.69	621.94						
399	500.08	508.29	516.50	524.72	532.95	541.18	549.42	557.66	565.91	574.16	582.42	590.68	598.94	607.20	615.47	623.75						
400	501.56	509.79	518.03	526.27	534.52	542.77	551.03	559.29	567.56	575.84	584.11	592.39	600.68	608.97	617.26	625.55						
401	503.04	511.29	519.55	527.81	536.08	544.36	552.64	560.93	569.22	577.51	585.81	594.11	602.42	610.73	619.04	627.35						
402	504.52	512.79	521.07	529.36	537.65	545.95	554.25	562.56	570.87	579.19	587.51	595.83	604.16	612.49	620.82	629.16						
403	506.00	514.30	522.60	530.91	539.22	547.54	555.86	564.19	572.53	580.86	589.21	597.55	605.90	614.25	622.60	630.96						
404	507.49	515.80	524.12	532.45	540.79	549.13	557.48	565.83	574.18	582.54	590.90	599.27	607.64	616.01	624.39	632.77						
405	508.96	517.30	525.65	534.00	542.36	550.72	559.09	567.46	575.84	584.22	592.60	600.99	609.38	617.77	626.17	634.57						
406	510.45	518.81	527.17	535.55	543.93	552.31	560.70	569.09	577.49	585.89	594.30	602.71	611.12	619.54	627.95	636.38						
407	511.93	520.31	528.70	537.09	545.50	553.90	562.31	570.73	579.15	587.57	596.00	604.43	612.86	621.30	629.74	638.18						
408	513.41	521.82	530.23	538.64	547.06	555.49	563.92	572.36	580.80	589.25	597.69	606.15	614.60	623.06	631.52	639.99						
409	514.89	523.32	531.75	540.19	548.63	557.08	565.54	573.99	582.46	590.92	599.39	607.87	616.34	624.82	633.30	641.79						
410	516.38	524.82	533.28	541.74	550.20</																	

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-330-M

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
421	532.70	541.39	550.08	558.78	567.48	576.19	584.90	593.61	602.33	611.06	619.78	628.51	637.25	645.98	654.72	663.46				
422	534.18	542.89	551.61	560.33	569.05	577.78	586.51	595.25	603.99	612.74	621.48	630.23	638.99	647.74	656.50	665.26				
423	535.67	544.40	553.13	561.88	570.62	579.37	588.13	596.89	605.65	614.41	623.18	631.96	640.73	649.51	658.29	667.07				
424	537.15	545.91	554.66	563.43	572.19	580.97	589.74	598.52	607.31	616.09	624.88	633.68	642.47	651.27	660.07	668.88				
425	538.64	547.41	556.19	564.98	573.77	582.56	591.36	600.16	608.96	617.77	626.58	635.40	644.22	653.04	661.86	670.68				
426	540.13	548.92	557.72	566.53	575.34	584.15	592.97	601.79	610.62	619.45	628.28	637.12	645.96	654.80	663.65	672.49				
427	541.61	550.43	559.25	568.08	576.91	585.75	594.59	603.43	612.28	621.13	629.98	638.84	647.70	656.57	665.43	674.30				
428	543.10	551.94	560.78	569.63	578.48	587.34	596.20	605.07	613.94	622.81	631.69	640.56	649.45	658.33	667.22	676.10				
429	544.58	553.44	562.31	571.18	580.05	588.93	597.82	606.70	615.60	624.49	633.39	642.29	651.19	660.09	669.00	677.91				
430	546.07	554.95	563.84	572.73	581.63	590.53	599.43	608.34	617.25	626.17	635.05	644.01	652.93	661.86	670.79	679.72				
431	547.56	556.46	565.37	574.28	583.20	592.12	601.05	609.98	618.91	627.85	636.75	645.73	654.68	663.62	672.57	681.53				
432	549.04	557.97	566.90	575.83	584.77	593.72	602.66	611.62	620.57	629.53	638.49	647.45	656.42	665.39	674.36	683.33				
433	550.53	559.48	568.43	577.38	586.35	595.31	604.28	613.25	622.23	631.21	640.19	649.18	658.16	667.15	676.15	685.14				
434	552.02	560.99	569.96	578.94	587.92	596.91	605.90	614.89	623.89	641.85	650.90	659.91	668.92	677.93	686.95					
435	553.51	562.49	571.49	580.49	589.49	598.50	607.51	616.53	625.55	634.57	643.55	652.62	661.65	670.68	679.72	688.76				
436	554.99	564.00	573.02	582.04	591.07	600.09	609.13	618.16	627.21	636.25	645.29	654.34	663.40	672.45	681.51	690.56				
437	556.48	565.51	574.55	583.59	592.64	601.69	610.74	619.80	628.86	637.93	647.00	656.07	665.14	674.21	683.29	692.37				
438	557.97	567.02	576.08	585.14	594.21	603.28	612.36	621.44	630.52	639.61	648.70	657.79	666.88	675.98	685.08	694.18				
439	559.46	568.53	577.61	586.70	595.79	604.88	613.98	623.08	632.18	641.29	650.40	659.51	668.63	677.75	686.86	695.99				
440	560.94	570.04	579.14	588.25	597.36	606.48	615.59	624.72	633.84	642.97	652.10	661.24	670.37	679.51	688.65	697.79				
441	562.43	571.55	580.67	589.80	598.93	608.07	617.21	626.35	635.50	644.65	653.80	662.96	672.12	681.28	690.44	699.60				
442	563.92	573.06	582.21	591.35	600.51	609.67	618.83	627.99	637.16	646.33	655.51	664.68	673.86	683.04	692.22	701.41				
443	565.41	574.57	583.74	592.91	602.08	611.26	620.44	629.63	638.92	648.01	657.21	666.41	675.61	684.81	694.01	703.22				
444	566.90	576.08	585.27	594.46	603.66	612.86	622.06	631.27	640.48	649.69	658.91	668.13	677.35	686.57	695.80	705.03				
445	568.39	577.59	586.80	596.01	605.23	614.45	623.68	632.91	642.14	651.38	660.61	669.85	679.10	688.34	697.59	706.93				
446	569.87	579.10	588.33	597.57	606.81	616.05	625.30	634.55	643.80	653.06	662.32	671.58	680.84	690.11	699.37	708.64				
447	571.36	580.61	589.86	599.12	608.38	617.65	626.91	636.19	645.46	654.74	664.02	673.30	682.58	691.87	701.16	710.45				
448	572.85	582.12	591.40	600.67	609.96	619.24	628.53	637.82	647.12	656.42	665.72	675.02	684.33	693.64	702.95	712.26				
449	574.34	583.63	592.93	602.23	611.53	620.84	630.15	639.46	648.78	658.10	667.42	676.75	686.07	695.40	704.73	714.07				
450	575.83	584.15	594.46	603.78	613.11	622.43	631.77	641.10	650.44	659.78	669.13	678.47	687.82	697.17	706.52	715.88				
451	577.32	586.65	595.99	605.33	614.68	624.03	633.38	642.74	652.10	661.46	670.83	680.20	689.57	698.94	708.31	717.68				
452	578.81	588.17	597.53	606.89	616.26	625.63	635.00	644.38	653.76	663.15	672.53	681.92	691.31	700.70	710.10	719.49				
453	580.30	589.68	599.06	608.44	617.83	627.22	636.62	646.02	655.42	664.83	674.23	683.64	693.06	702.47	711.88	721.30				
454	581.79	591.19	600.59	610.00	619.41	628.82	638.24	647.66	657.08	666.51	675.94	685.37	694.80	704.24	713.67	723.11				
455	583.28	592.70	602.12	611.55	620.98	630.42	639.86	649.30	658.74	668.19	677.64	687.09	696.55	706.00	715.46	724.92				
456	584.77	594.21	603.66	613.11	622.56	632.02	641.48	650.94	660.40	669.87	679.34	688.82	698.29	707.77	717.25	726.73				
457	586.26	595.72	605.19	614.66	624.13	633.61	643.09	652.58	662.07	671.55	681.05	690.54	700.04	709.54	719.04	728.54				
458	587.75	597.23	606.72	616.21	625.71	635.21	644.71	654.22	663.73	673.24	682.75	692.27	701.78	711.30	720.82	730.35				
459	589.24	598.75	608.26	617.77	627.29	636.81	646.33	655.86	665.39	674.92	684.45	693.99	703.53	713.07	722.61	732.16				
460	590.73	600.26	609.79	619.32	628.86	638.40	647.95	657.50	667.05	676.60	686.16	695.72	705.27	714.84	724.40	733.96				
461	592.22	601.77	611.32	620.88	630.44	640.00	649.57	659.14	668.71	678.28	687.86	697.44	707.02	716.60	726.19	735.77				
462	593.71	603.28	612.86	622.43	632.02	641.60	651.19	660.78	670.37	679.97	689.56	699.16	708.77	718.37	727.98	737.58				
463	595.20	604.80	614.39	623.99	633.59	643.20	652.81	662.42	672.03	681.65	691.27	700.89	710.51	720.14	729.76	739.39				
464	596.70	606.31	615.92	625.54	635.17	644.80	654.43	664.06	673.69	683.33	692.97	702.61	712.26	721.90	731.55	741.20				
465	598.19	607.82	617.46	627.10	636.74	646.39	656.04	665.70	675.36	685.01	694.68	704.34	714.00	723.67	733.34	743.01				
466	599.68	609.33	618.99	628.65	638.32	647.99	657.66	667.34	677.02	686.70	696.38	706.06	715.75	725.44	735.13	744.82				
467	601.17	610.85	620.53	630.21	639.90	649.59	659.28	668.98	678.68	688.38	698.08	707.79	717.50	727.21	736.92	746.63				
468	602.66	612.36	622.06	631.77	641.47	651.19	660.90	670.62	680.34	690.06	699.79	709.51	719.24	728.97	738.71	748.44				
469	604.15	613.87	623.59	633.32	643.05	652.79	662.52	672.26	682.00	691.75	701.49	711.24	720.99	730.74	740.49	750.25				
470	605.64	615.38	625.13	634.88	644.63	654.38	664.14	673.90	683.66	693.43	703.20	712.97	722.74	732.51	742.28	752.06				
471	607.14	616.90	626.66	636.43	646.21	655.98	665.76	675.54	685.33	695.11	704.90	714.69	724.4							

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-101-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
1	0.04	0.04	0.05	0.05	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.10	0.10	0.11	0.11
2	0.06	0.06	0.07	0.08	0.09	0.09	0.10	0.11	0.12	0.12	0.13	0.14	0.14	0.15	0.16	0.17
3	0.08	0.09	0.10	0.11	0.12	0.13	0.13	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22
4	0.10	0.11	0.12	0.13	0.14	0.16	0.17	0.18	0.19	0.20	0.22	0.23	0.24	0.25	0.26	0.28
5	0.12	0.13	0.14	0.16	0.17	0.19	0.20	0.22	0.23	0.25	0.26	0.27	0.29	0.30	0.32	0.33
6	0.13	0.15	0.17	0.19	0.20	0.22	0.24	0.25	0.27	0.29	0.30	0.32	0.34	0.35	0.37	0.39
7	0.15	0.17	0.19	0.21	0.23	0.25	0.27	0.29	0.31	0.33	0.35	0.37	0.38	0.40	0.42	0.44
8	0.17	0.19	0.22	0.24	0.26	0.28	0.30	0.32	0.35	0.37	0.39	0.41	0.43	0.45	0.48	0.50
9	0.19	0.22	0.24	0.26	0.29	0.31	0.34	0.36	0.39	0.41	0.43	0.46	0.48	0.51	0.53	0.55
10	0.21	0.24	0.26	0.29	0.32	0.34	0.37	0.40	0.42	0.45	0.48	0.50	0.53	0.56	0.58	0.61
11	0.23	0.26	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.52	0.55	0.58	0.61	0.64	0.66
12	0.25	0.28	0.31	0.34	0.38	0.41	0.44	0.47	0.50	0.53	0.56	0.59	0.63	0.66	0.69	0.72
13	0.27	0.30	0.34	0.37	0.40	0.44	0.47	0.51	0.54	0.57	0.61	0.64	0.67	0.71	0.74	0.78
14	0.29	0.32	0.36	0.40	0.43	0.47	0.51	0.54	0.58	0.61	0.65	0.69	0.72	0.76	0.80	0.83
15	0.31	0.35	0.39	0.42	0.46	0.50	0.54	0.58	0.62	0.66	0.69	0.73	0.77	0.81	0.85	0.89
16	0.33	0.37	0.41	0.45	0.49	0.53	0.57	0.61	0.66	0.70	0.74	0.78	0.82	0.86	0.90	0.94
17	0.35	0.39	0.43	0.48	0.52	0.56	0.61	0.65	0.69	0.74	0.78	0.82	0.87	0.91	0.95	1.00
18	0.37	0.41	0.46	0.50	0.55	0.59	0.64	0.69	0.73	0.78	0.82	0.87	0.92	0.96	1.01	1.05
19	0.39	0.43	0.48	0.53	0.58	0.63	0.67	0.72	0.77	0.82	0.87	0.92	0.96	1.01	1.06	1.11
20	0.40	0.45	0.51	0.56	0.61	0.66	0.71	0.76	0.81	0.86	0.91	0.96	1.01	1.06	1.11	1.17
21	0.42	0.48	0.53	0.58	0.64	0.69	0.74	0.80	0.85	0.90	0.95	1.01	1.06	1.11	1.17	1.22
22	0.44	0.50	0.55	0.61	0.66	0.72	0.78	0.83	0.89	0.94	1.00	1.05	1.11	1.17	1.22	1.28
23	0.46	0.52	0.58	0.64	0.69	0.75	0.81	0.87	0.93	0.98	1.04	1.10	1.16	1.22	1.27	1.33
24	0.48	0.54	0.60	0.66	0.72	0.78	0.84	0.90	0.96	1.02	1.09	1.15	1.21	1.27	1.33	1.39
25	0.50	0.56	0.63	0.69	0.75	0.81	0.88	0.94	1.00	1.07	1.13	1.19	1.25	1.32	1.38	1.44
26	0.52	0.59	0.65	0.72	0.78	0.85	0.91	0.98	1.04	1.11	1.17	1.24	1.30	1.37	1.43	1.50
27	0.54	0.61	0.67	0.74	0.81	0.88	0.95	1.01	1.08	1.15	1.22	1.28	1.35	1.42	1.49	1.56
28	0.56	0.63	0.70	0.77	0.84	0.91	0.98	1.05	1.12	1.19	1.26	1.33	1.40	1.47	1.54	1.61
29	0.58	0.65	0.72	0.80	0.87	0.94	1.01	1.09	1.16	1.23	1.30	1.38	1.45	1.52	1.59	1.67
30	0.60	0.67	0.75	0.82	0.90	0.97	1.05	1.12	1.20	1.27	1.35	1.42	1.50	1.57	1.65	1.72
31	0.62	0.69	0.77	0.85	0.93	1.00	1.08	1.16	1.24	1.31	1.39	1.47	1.55	1.62	1.70	1.78
32	0.64	0.72	0.80	0.87	0.95	1.03	1.11	1.19	1.27	1.35	1.43	1.51	1.59	1.67	1.75	1.83
33	0.66	0.74	0.82	0.90	0.98	1.07	1.15	1.23	1.31	1.40	1.48	1.56	1.64	1.73	1.81	1.89
34	0.67	0.76	0.84	0.93	1.01	1.10	1.18	1.27	1.35	1.44	1.52	1.61	1.69	1.78	1.86	1.95
35	0.69	0.78	0.87	0.95	1.04	1.13	1.22	1.30	1.39	1.48	1.57	1.65	1.74	1.83	1.92	2.00
36	0.71	0.80	0.89	0.98	1.07	1.16	1.25	1.34	1.43	1.52	1.61	1.70	1.79	1.88	1.97	2.06
37	0.73	0.82	0.92	1.01	1.10	1.19	1.28	1.38	1.47	1.56	1.65	1.75	1.84	1.93	2.02	2.11
38	0.75	0.85	0.94	1.03	1.13	1.22	1.32	1.41	1.51	1.60	1.70	1.79	1.89	1.98	2.08	2.17
39	0.77	0.87	0.96	1.06	1.16	1.25	1.35	1.45	1.55	1.64	1.74	1.84	1.93	2.03	2.13	2.23
40	0.79	0.89	0.99	1.09	1.19	1.29	1.39	1.49	1.58	1.68	1.78	1.88	1.98	2.08	2.18	2.28
41	0.81	0.91	1.01	1.11	1.22	1.32	1.42	1.52	1.62	1.73	1.83	1.93	2.03	2.13	2.24	2.34
42	0.83	0.93	1.04	1.14	1.25	1.35	1.45	1.56	1.66	1.77	1.87	1.98	2.08	2.19	2.29	2.40
43	0.85	0.95	1.06	1.17	1.27	1.38	1.49	1.59	1.70	1.81	1.92	2.02	2.13	2.24	2.34	2.45
44	0.87	0.98	1.09	1.19	1.30	1.41	1.52	1.63	1.74	1.85	1.96	2.07	2.18	2.29	2.40	2.51
45	0.89	1.00	1.11	1.22	1.33	1.44	1.56	1.67	1.78	1.89	2.00	2.12	2.23	2.34	2.45	2.56
46	0.91	1.02	1.13	1.25	1.36	1.48	1.59	1.70	1.82	1.93	2.05	2.16	2.28	2.39	2.51	2.62
47	0.93	1.04	1.16	1.27	1.39	1.51	1.62	1.74	1.86	1.97	2.09	2.21	2.32	2.44	2.56	2.68
48	0.95	1.06	1.18	1.30	1.42	1.54	1.66	1.78	1.90	2.02	2.13	2.25	2.37	2.49	2.61	2.73
49	0.96	1.09	1.21	1.33	1.45	1.57	1.69	1.81	1.93	2.06	2.18	2.30	2.42	2.54	2.67	2.79
50	0.98	1.11	1.23	1.35	1.48	1.60	1.73	1.85	1.97	2.10	2.22	2.35	2.47	2.60	2.72	2.85
51	1.00	1.13	1.26	1.38	1.51	1.63	1.76	1.89	2.01	2.14	2.27	2.39	2.52	2.65	2.77	2.90
52	1.02	1.15	1.28	1.41	1.54	1.67	1.79	1.92	2.05	2.18	2.31	2.44	2.57	2.70	2.83	2.96

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-102-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
(FINANCING CHARGE PER \$100 OF AMOUNT FINANCED)																
53	1.04	1.17	1.30	1.43	1.57	1.70	1.83	1.96	2.09	2.22	2.35	2.49	2.62	2.75	2.88	3.01
54	1.06	1.19	1.33	1.46	1.59	1.73	1.86	2.00	2.13	2.26	2.40	2.53	2.67	2.80	2.94	3.07
55	1.08	1.22	1.35	1.49	1.62	1.76	1.90	2.03	2.17	2.31	2.44	2.58	2.72	2.85	2.99	3.13
56	1.10	1.24	1.38	1.51	1.65	1.79	1.93	2.07	2.21	2.35	2.49	2.63	2.76	2.90	3.04	3.18
57	1.12	1.26	1.40	1.54	1.68	1.82	1.96	2.11	2.25	2.39	2.53	2.67	2.81	2.96	3.10	3.24
58	1.14	1.28	1.42	1.57	1.71	1.85	2.00	2.14	2.29	2.43	2.57	2.72	2.86	3.01	3.15	3.30
59	1.16	1.30	1.45	1.59	1.74	1.89	2.03	2.18	2.32	2.47	2.62	2.76	2.91	3.06	3.21	3.35
60	1.18	1.33	1.47	1.62	1.77	1.92	2.07	2.22	2.36	2.51	2.66	2.81	2.96	3.11	3.26	3.41
61	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.71	2.86	3.01	3.16	3.31	3.47
62	1.22	1.37	1.52	1.67	1.83	1.98	2.13	2.29	2.44	2.60	2.75	2.90	3.06	3.21	3.37	3.52
63	1.24	1.39	1.55	1.70	1.86	2.01	2.17	2.32	2.48	2.64	2.79	2.95	3.11	3.26	3.42	3.58
64	1.26	1.41	1.57	1.73	1.89	2.04	2.20	2.36	2.52	2.68	2.84	3.00	3.16	3.32	3.48	3.64
65	1.27	1.43	1.59	1.76	1.92	2.08	2.24	2.40	2.56	2.72	2.88	3.04	3.21	3.37	3.53	3.69
66	1.29	1.46	1.62	1.78	1.94	2.11	2.27	2.43	2.60	2.76	2.93	3.09	3.25	3.42	3.58	3.75
67	1.31	1.48	1.64	1.81	1.97	2.14	2.31	2.47	2.64	2.80	2.97	3.14	3.30	3.47	3.64	3.81
68	1.33	1.50	1.67	1.84	2.00	2.17	2.34	2.51	2.68	2.85	3.01	3.18	3.35	3.52	3.69	3.86
69	1.35	1.52	1.69	1.86	2.03	2.20	2.37	2.54	2.72	2.89	3.06	3.23	3.40	3.57	3.75	3.92
70	1.37	1.54	1.72	1.89	2.06	2.23	2.41	2.58	2.75	2.93	3.10	3.28	3.45	3.63	3.80	3.98
71	1.39	1.57	1.74	1.92	2.09	2.27	2.44	2.62	2.79	2.97	3.15	3.32	3.50	3.68	3.85	4.03
72	1.41	1.59	1.76	1.94	2.12	2.30	2.48	2.65	2.83	3.01	3.19	3.37	3.55	3.73	3.91	4.09
73	1.43	1.61	1.79	1.97	2.15	2.33	2.51	2.69	2.87	3.05	3.24	3.42	3.60	3.78	3.96	4.15
74	1.45	1.63	1.81	2.00	2.18	2.36	2.54	2.73	2.91	3.10	3.28	3.46	3.65	3.83	4.02	4.20
75	1.47	1.65	1.84	2.02	2.21	2.39	2.58	2.76	2.95	3.14	3.32	3.51	3.70	3.88	4.07	4.26
76	1.49	1.67	1.86	2.05	2.24	2.43	2.61	2.80	2.99	3.18	3.37	3.56	3.75	3.94	4.13	4.32
77	1.51	1.70	1.89	2.08	2.27	2.46	2.65	2.84	3.03	3.22	3.41	3.60	3.80	3.99	4.18	4.37
78	1.53	1.72	1.91	2.10	2.30	2.49	2.68	2.87	3.07	3.26	3.46	3.65	3.84	4.04	4.23	4.43
79	1.55	1.74	1.94	2.13	2.32	2.52	2.72	2.91	3.11	3.30	3.50	3.70	3.89	4.09	4.29	4.49
80	1.57	1.76	1.96	2.16	2.35	2.55	2.75	2.95	3.15	3.35	3.54	3.74	3.94	4.14	4.34	4.54
81	1.59	1.78	1.98	2.18	2.38	2.58	2.78	2.99	3.19	3.39	3.59	3.79	3.99	4.20	4.40	4.60
82	1.60	1.81	2.01	2.21	2.41	2.62	2.82	3.02	3.23	3.43	3.63	3.84	4.04	4.25	4.45	4.66
83	1.62	1.83	2.03	2.24	2.44	2.65	2.85	3.06	3.26	3.47	3.68	3.88	4.09	4.30	4.51	4.71
84	1.64	1.85	2.06	2.26	2.47	2.68	2.89	3.10	3.30	3.51	3.72	3.93	4.14	4.35	4.56	4.77
85	1.66	1.87	2.08	2.29	2.50	2.71	2.92	3.13	3.34	3.55	3.77	3.98	4.19	4.40	4.62	4.83
86	1.68	1.89	2.11	2.32	2.53	2.74	2.96	3.17	3.38	3.60	3.81	4.02	4.24	4.45	4.67	4.89
87	1.70	1.92	2.13	2.34	2.56	2.77	2.99	3.21	3.42	3.64	3.85	4.07	4.29	4.51	4.72	4.94
88	1.72	1.94	2.15	2.37	2.59	2.81	3.02	3.24	3.46	3.68	3.90	4.12	4.34	4.56	4.78	5.00
89	1.74	1.96	2.18	2.40	2.62	2.84	3.06	3.28	3.50	3.72	3.94	4.17	4.39	4.61	4.83	5.06
90	1.76	1.98	2.20	2.43	2.65	2.87	3.09	3.32	3.54	3.76	3.99	4.21	4.44	4.66	4.89	5.11
91	1.78	2.00	2.23	2.45	2.68	2.90	3.13	3.35	3.58	3.81	4.03	4.26	4.49	4.71	4.94	5.17
92	1.80	2.03	2.25	2.48	2.71	2.93	3.16	3.39	3.62	3.85	4.08	4.31	4.54	4.77	5.00	5.23
93	1.82	2.05	2.28	2.51	2.74	2.97	3.20	3.43	3.66	3.89	4.12	4.35	4.59	4.82	5.05	5.29
94	1.84	2.07	2.30	2.53	2.76	3.00	3.23	3.46	3.70	3.93	4.17	4.40	4.64	4.87	5.11	5.34
95	1.86	2.09	2.33	2.56	2.79	3.03	3.26	3.50	3.74	3.97	4.21	4.45	4.68	4.92	5.16	5.40
96	1.88	2.11	2.35	2.59	2.82	3.06	3.30	3.54	3.78	4.02	4.25	4.49	4.73	4.97	5.22	5.46
97	1.90	2.13	2.37	2.61	2.85	3.09	3.33	3.57	3.82	4.06	4.30	4.54	4.78	5.03	5.27	5.51
98	1.92	2.16	2.40	2.64	2.88	3.12	3.37	3.61	3.86	4.10	4.34	4.59	4.83	5.08	5.33	5.57
99	1.94	2.18	2.42	2.67	2.91	3.16	3.40	3.65	3.89	4.14	4.39	4.64	4.88	5.13	5.38	5.63
100	1.95	2.20	2.45	2.69	2.94	3.19	3.44	3.69	3.93	4.18	4.43	4.68	4.93	5.18	5.43	5.69
101	1.97	2.22	2.47	2.72	2.97	3.22	3.47	3.72	3.97	4.23	4.48	4.73	4.98	5.24	5.49	5.74
102	1.99	2.24	2.50	2.75	3.00	3.25	3.51	3.76	4.01	4.27	4.52	4.78	5.03	5.29	5.54	5.80
103	2.01	2.27	2.52	2.77	3.03	3.28	3.54	3.80	4.05	4.31	4.57	4.82	5.08	5.34	5.60	5.86
104	2.03	2.29	2.54	2.80	3.06	3.32	3.57	3.83	4.09	4.35	4.61	4.87	5.13	5.39	5.65	5.92

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-103-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.12	0.12	0.12	0.13	0.13	0.14	0.14	0.15	0.15	0.16	0.16	0.17	0.17	0.18	0.18	0.19		
2	0.17	0.18	0.19	0.19	0.20	0.21	0.22	0.22	0.23	0.24	0.25	0.25	0.26	0.27	0.27	0.28		
3	0.23	0.24	0.25	0.26	0.27	0.28	0.29	0.30	0.31	0.32	0.33	0.34	0.35	0.36	0.37	0.38		
4	0.29	0.30	0.31	0.32	0.34	0.35	0.36	0.37	0.38	0.40	0.41	0.42	0.43	0.45	0.46	0.47		
5	0.35	0.36	0.38	0.39	0.40	0.42	0.43	0.45	0.46	0.48	0.49	0.51	0.52	0.53	0.55	0.56		
6	0.40	0.42	0.44	0.45	0.47	0.49	0.51	0.52	0.54	0.56	0.57	0.59	0.61	0.62	0.64	0.66		
7	0.46	0.48	0.50	0.52	0.54	0.56	0.58	0.60	0.62	0.64	0.65	0.67	0.69	0.71	0.73	0.75		
8	0.52	0.54	0.56	0.59	0.61	0.63	0.65	0.67	0.69	0.72	0.74	0.76	0.78	0.80	0.82	0.85		
9	0.58	0.60	0.63	0.65	0.67	0.70	0.72	0.75	0.77	0.79	0.82	0.84	0.87	0.89	0.92	0.94		
10	0.64	0.66	0.69	0.72	0.74	0.77	0.79	0.82	0.85	0.87	0.90	0.93	0.95	0.98	1.01	1.03		
11	0.69	0.72	0.75	0.78	0.81	0.84	0.87	0.90	0.93	0.95	0.98	1.01	1.04	1.07	1.10	1.13		
12	0.75	0.78	0.81	0.85	0.88	0.91	0.94	0.97	1.00	1.03	1.07	1.10	1.13	1.16	1.19	1.22		
13	0.81	0.84	0.88	0.91	0.94	0.98	1.01	1.05	1.08	1.11	1.15	1.18	1.22	1.25	1.28	1.32		
14	0.87	0.90	0.94	0.98	1.01	1.05	1.09	1.12	1.16	1.19	1.23	1.27	1.30	1.34	1.38	1.41		
15	0.93	0.96	1.00	1.04	1.08	1.12	1.16	1.20	1.24	1.27	1.31	1.35	1.39	1.43	1.47	1.51		
16	0.98	1.02	1.07	1.11	1.15	1.19	1.23	1.27	1.31	1.35	1.40	1.44	1.48	1.52	1.56	1.60		
17	1.04	1.09	1.13	1.17	1.22	1.26	1.30	1.35	1.39	1.43	1.48	1.52	1.56	1.61	1.65	1.70		
18	1.10	1.15	1.19	1.24	1.28	1.33	1.38	1.42	1.47	1.51	1.56	1.61	1.65	1.70	1.74	1.79		
19	1.16	1.21	1.25	1.30	1.35	1.40	1.45	1.50	1.55	1.59	1.64	1.69	1.74	1.79	1.84	1.89		
20	1.22	1.27	1.32	1.37	1.42	1.47	1.52	1.57	1.62	1.67	1.73	1.78	1.83	1.88	1.93	1.98		
21	1.27	1.33	1.38	1.43	1.49	1.54	1.59	1.65	1.70	1.75	1.81	1.86	1.91	1.97	2.02	2.08		
22	1.33	1.39	1.44	1.50	1.56	1.61	1.67	1.72	1.78	1.83	1.89	1.95	2.00	2.06	2.11	2.17		
23	1.39	1.45	1.51	1.57	1.62	1.68	1.74	1.80	1.86	1.91	1.97	2.03	2.09	2.15	2.21	2.27		
24	1.45	1.51	1.57	1.63	1.69	1.75	1.81	1.87	1.93	2.00	2.06	2.12	2.18	2.24	2.30	2.36		
25	1.51	1.57	1.63	1.70	1.76	1.82	1.89	1.95	2.01	2.08	2.14	2.20	2.27	2.33	2.39	2.46		
26	1.57	1.63	1.70	1.76	1.83	1.89	1.96	2.02	2.09	2.16	2.22	2.29	2.35	2.42	2.49	2.55		
27	1.62	1.69	1.76	1.83	1.90	1.96	2.03	2.10	2.17	2.24	2.30	2.37	2.44	2.51	2.58	2.65		
28	1.68	1.75	1.82	1.89	1.96	2.03	2.10	2.18	2.25	2.32	2.39	2.46	2.53	2.60	2.67	2.74		
29	1.74	1.81	1.89	1.96	2.03	2.10	2.18	2.25	2.32	2.40	2.47	2.54	2.62	2.69	2.76	2.84		
30	1.80	1.87	1.95	2.02	2.10	2.18	2.25	2.33	2.40	2.48	2.55	2.63	2.71	2.78	2.86	2.93		
31	1.86	1.93	2.01	2.09	2.17	2.25	2.32	2.40	2.48	2.56	2.64	2.71	2.79	2.87	2.95	3.03		
32	1.92	2.00	2.08	2.16	2.24	2.32	2.40	2.48	2.56	2.64	2.72	2.80	2.88	2.96	3.04	3.12		
33	1.97	2.06	2.14	2.22	2.30	2.39	2.47	2.55	2.64	2.72	2.80	2.89	2.97	3.05	3.14	3.22		
34	2.03	2.12	2.20	2.29	2.37	2.46	2.54	2.63	2.72	2.80	2.89	2.97	3.06	3.14	3.23	3.32		
35	2.09	2.18	2.27	2.35	2.44	2.53	2.62	2.71	2.79	2.88	2.97	3.06	3.15	3.23	3.32	3.41		
36	2.15	2.24	2.33	2.42	2.51	2.60	2.69	2.78	2.87	2.96	3.05	3.14	3.23	3.32	3.42	3.51		
37	2.21	2.30	2.39	2.49	2.58	2.67	2.76	2.86	2.95	3.04	3.14	3.23	3.32	3.42	3.51	3.60		
38	2.27	2.36	2.46	2.55	2.65	2.74	2.84	2.93	3.03	3.12	3.22	3.32	3.41	3.51	3.60	3.70		
39	2.32	2.42	2.52	2.62	2.72	2.81	2.91	3.01	3.11	3.20	3.30	3.40	3.50	3.60	3.70	3.79		
40	2.38	2.48	2.58	2.68	2.78	2.88	2.98	3.08	3.19	3.29	3.39	3.49	3.59	3.69	3.79	3.89		
41	2.44	2.54	2.65	2.75	2.85	2.96	3.06	3.16	3.26	3.37	3.47	3.57	3.68	3.78	3.88	3.99		
42	2.50	2.61	2.71	2.82	2.92	3.03	3.13	3.24	3.34	3.45	3.55	3.66	3.77	3.87	3.98	4.08		
43	2.56	2.67	2.77	2.88	2.99	3.10	3.21	3.31	3.42	3.53	3.64	3.75	3.85	3.96	4.07	4.18		
44	2.62	2.73	2.84	2.95	3.06	3.17	3.28	3.39	3.50	3.61	3.72	3.83	3.94	4.05	4.16	4.28		
45	2.68	2.79	2.90	3.01	3.13	3.24	3.35	3.47	3.58	3.69	3.80	3.92	4.03	4.14	4.26	4.37		
46	2.73	2.85	2.97	3.08	3.20	3.31	3.43	3.54	3.66	3.77	3.89	4.00	4.12	4.24	4.35	4.47		
47	2.79	2.91	3.03	3.15	3.26	3.38	3.50	3.62	3.74	3.85	3.97	4.09	4.21	4.33	4.45	4.56		
48	2.85	2.97	3.09	3.21	3.33	3.45	3.57	3.69	3.81	3.94	4.06	4.18	4.30	4.42	4.54	4.66		
49	2.91	3.03	3.16	3.28	3.40	3.52	3.65	3.77	3.89	4.02	4.14	4.26	4.39	4.51	4.63	4.76		
50	2.97	3.09	3.22	3.35	3.47	3.60	3.72	3.85	3.97	4.10	4.22	4.35	4.48	4.60	4.73	4.85		
51	3.03	3.16	3.28	3.41	3.54	3.67	3.80	3.92	4.05	4.18	4.31	4.44	4.56	4.69	4.82	4.95		
52	3.09	3.22	3.35	3.48	3.61	3.74	3.87	4.00	4.13	4.26	4.39	4.52	4.65	4.79	4.92	5.05		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-104-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
53	3.15	3.28	3.41	3.54	3.68	3.81	3.94	4.08	4.21	4.34	4.48	4.61	4.74	4.88	5.01	5.14
54	3.21	3.34	3.48	3.61	3.75	3.88	4.02	4.15	4.29	4.42	4.56	4.70	4.83	4.97	5.11	5.24
55	3.26	3.40	3.54	3.68	3.81	3.95	4.09	4.23	4.37	4.51	4.64	4.78	4.92	5.06	5.20	5.34
56	3.32	3.46	3.60	3.74	3.88	4.02	4.16	4.31	4.45	4.59	4.73	4.87	5.01	5.15	5.29	5.44
57	3.38	3.52	3.67	3.81	3.95	4.10	4.24	4.38	4.53	4.67	4.81	4.96	5.10	5.24	5.39	5.53
58	3.44	3.59	3.73	3.88	4.02	4.17	4.31	4.46	4.60	4.75	4.90	5.04	5.19	5.34	5.48	5.63
59	3.50	3.65	3.80	3.94	4.09	4.24	4.39	4.54	4.68	4.83	4.98	5.13	5.28	5.43	5.58	5.73
60	3.56	3.71	3.86	4.01	4.16	4.31	4.46	4.61	4.76	4.91	5.07	5.22	5.37	5.52	5.67	5.82
61	3.62	3.77	3.92	4.08	4.23	4.38	4.54	4.69	4.84	5.00	5.15	5.30	5.46	5.61	5.77	5.92
62	3.68	3.83	3.99	4.14	4.30	4.45	4.61	4.77	4.92	5.08	5.23	5.39	5.55	5.70	5.86	6.02
63	3.74	3.89	4.05	4.21	4.37	4.53	4.68	4.84	5.00	5.16	5.32	5.48	5.64	5.80	5.96	6.12
64	3.80	3.96	4.12	4.28	4.44	4.60	4.76	4.92	5.08	5.24	5.40	5.57	5.73	5.89	6.05	6.21
65	3.85	4.02	4.18	4.34	4.51	4.67	4.83	5.00	5.16	5.32	5.49	5.65	5.82	5.98	6.15	6.31
66	3.91	4.08	4.24	4.41	4.58	4.74	4.91	5.07	5.24	5.41	5.57	5.74	5.91	6.07	6.24	6.41
67	3.97	4.14	4.31	4.48	4.64	4.81	4.98	5.15	5.32	5.49	5.66	5.83	6.00	6.17	6.34	6.51
68	4.03	4.20	4.37	4.54	4.71	4.88	5.06	5.23	5.40	5.57	5.74	5.91	6.09	6.26	6.43	6.60
69	4.09	4.26	4.44	4.61	4.78	4.96	5.13	5.30	5.48	5.65	5.83	6.00	6.18	6.35	6.53	6.70
70	4.15	4.33	4.50	4.68	4.85	5.03	5.21	5.38	5.56	5.73	5.91	6.09	6.27	6.44	6.62	6.80
71	4.21	4.39	4.57	4.74	4.92	5.10	5.28	5.46	5.64	5.82	6.00	6.18	6.36	6.54	6.72	6.90
72	4.27	4.45	4.63	4.81	4.99	5.17	5.35	5.54	5.72	5.90	6.08	6.26	6.45	6.63	6.81	7.00
73	4.33	4.51	4.69	4.88	5.06	5.24	5.43	5.61	5.80	5.98	6.17	6.35	6.54	6.72	6.91	7.09
74	4.39	4.57	4.76	4.94	5.13	5.32	5.50	5.69	5.88	6.06	6.25	6.44	6.63	6.81	7.00	7.19
75	4.45	4.63	4.82	5.01	5.20	5.39	5.58	5.77	5.96	6.15	6.34	6.53	6.72	6.91	7.10	7.29
76	4.51	4.70	4.89	5.08	5.27	5.46	5.65	5.84	6.04	6.23	6.42	6.61	6.81	7.00	7.19	7.39
77	4.57	4.76	4.95	5.15	5.34	5.53	5.73	5.92	6.12	6.31	6.51	6.70	6.90	7.09	7.29	7.49
78	4.63	4.82	5.02	5.21	5.41	5.61	5.80	6.00	6.20	6.39	6.59	6.79	6.99	7.19	7.39	7.58
79	4.68	4.88	5.08	5.28	5.48	5.68	5.88	6.08	6.28	6.48	6.68	6.88	7.08	7.28	7.48	7.68
80	4.74	4.94	5.15	5.35	5.55	5.75	5.95	6.15	6.36	6.56	6.76	6.97	7.17	7.37	7.58	7.78
81	4.80	5.01	5.21	5.41	5.62	5.82	6.03	6.23	6.44	6.64	6.85	7.05	7.26	7.47	7.67	7.88
82	4.86	5.07	5.27	5.48	5.69	5.89	6.10	6.31	6.52	6.72	6.93	7.14	7.35	7.56	7.77	7.98
83	4.92	5.13	5.34	5.55	5.76	5.97	6.18	6.39	6.60	6.81	7.02	7.23	7.44	7.65	7.86	8.08
84	4.98	5.19	5.40	5.62	5.83	6.04	6.25	6.46	6.68	6.89	7.10	7.32	7.53	7.75	7.96	8.18
85	5.04	5.26	5.47	5.68	5.90	6.11	6.33	6.54	6.76	6.97	7.19	7.41	7.62	7.84	8.06	8.27
86	5.10	5.32	5.53	5.75	5.97	6.18	6.40	6.62	6.84	7.06	7.28	7.49	7.71	7.93	8.15	8.37
87	5.16	5.38	5.60	5.82	6.04	6.26	6.48	6.70	6.92	7.14	7.36	7.58	7.80	8.03	8.25	8.47
88	5.22	5.44	5.66	5.89	6.11	6.33	6.55	6.78	7.00	7.22	7.45	7.67	7.89	8.12	8.34	8.57
89	5.28	5.50	5.73	5.95	6.18	6.40	6.63	6.85	7.08	7.31	7.53	7.76	7.99	8.21	8.44	8.67
90	5.34	5.57	5.79	6.02	6.25	6.47	6.70	6.93	7.16	7.39	7.62	7.85	8.08	8.31	8.54	8.77
91	5.40	5.63	5.86	6.09	6.32	6.55	6.78	7.01	7.24	7.47	7.70	7.94	8.17	8.40	8.63	8.87
92	5.46	5.69	5.92	6.15	6.39	6.62	6.85	7.09	7.32	7.55	7.79	8.02	8.26	8.49	8.73	8.97
93	5.52	5.75	5.99	6.22	6.46	6.69	6.93	7.16	7.40	7.64	7.88	8.11	8.35	8.59	8.83	9.07
94	5.58	5.82	6.05	6.29	6.53	6.77	7.00	7.24	7.48	7.72	7.96	8.20	8.44	8.68	8.92	9.16
95	5.64	5.88	6.12	6.36	6.60	6.84	7.08	7.32	7.56	7.80	8.05	8.29	8.53	8.78	9.02	9.26
96	5.70	5.94	6.18	6.42	6.67	6.91	7.15	7.40	7.64	7.89	8.13	8.38	8.62	8.87	9.12	9.36
97	5.76	6.00	6.25	6.49	6.74	6.98	7.23	7.48	7.72	7.97	8.22	8.47	8.72	8.96	9.21	9.46
98	5.82	6.07	6.31	6.56	6.81	7.06	7.31	7.55	7.80	8.05	8.30	8.56	8.81	9.06	9.31	9.56
99	5.88	6.13	6.38	6.63	6.88	7.13	7.38	7.63	7.89	8.14	8.39	8.64	8.90	9.15	9.41	9.66
100	5.94	6.19	6.44	6.70	6.95	7.20	7.46	7.71	7.97	8.22	8.48	8.73	8.99	9.25	9.50	9.76
101	6.00	6.25	6.51	6.76	7.02	7.28	7.53	7.79	8.05	8.31	8.56	8.82	9.08	9.34	9.60	9.86
102	6.06	6.32	6.57	6.83	7.09	7.35	7.61	7.87	8.13	8.39	8.65	8.91	9.17	9.43	9.70	9.96
103	6.12	6.38	6.64	6.90	7.16	7.42	7.68	7.95	8.21	8.47	8.74	9.00	9.26	9.53	9.79	10.06
104	6.18	6.44	6.70	6.97	7.23	7.49	7.76	8.02	8.29	8.56	8.82	9.09	9.36	9.62	9.89	10.16

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-105-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.19	0.20	0.20	0.21	0.21	0.22	0.22	0.23	0.23	0.24	0.24	0.25	0.25	0.25	0.25	0.26	0.26	
2	0.29	0.30	0.30	0.31	0.32	0.32	0.33	0.34	0.35	0.35	0.36	0.37	0.38	0.38	0.39	0.40		
3	0.38	0.39	0.40	0.41	0.42	0.43	0.44	0.45	0.46	0.47	0.48	0.49	0.50	0.51	0.52	0.53		
4	0.48	0.49	0.51	0.52	0.53	0.54	0.55	0.57	0.58	0.59	0.60	0.61	0.63	0.64	0.65	0.66		
5	0.58	0.59	0.61	0.62	0.64	0.65	0.66	0.68	0.69	0.71	0.72	0.74	0.75	0.77	0.78	0.79		
6	0.67	0.69	0.71	0.72	0.74	0.76	0.78	0.79	0.81	0.83	0.84	0.86	0.88	0.89	0.91	0.93		
7	0.77	0.79	0.81	0.83	0.85	0.87	0.89	0.91	0.93	0.94	0.96	0.98	1.00	1.02	1.04	1.06		
8	0.87	0.89	0.91	0.93	0.95	0.98	1.00	1.02	1.04	1.06	1.08	1.11	1.13	1.15	1.17	1.19		
9	0.96	0.99	1.01	1.04	1.06	1.08	1.11	1.13	1.16	1.18	1.21	1.23	1.25	1.28	1.30	1.33		
10	1.06	1.09	1.11	1.14	1.17	1.19	1.22	1.25	1.27	1.30	1.33	1.35	1.38	1.41	1.43	1.46		
11	1.16	1.19	1.22	1.24	1.27	1.30	1.33	1.36	1.39	1.42	1.45	1.48	1.51	1.54	1.56	1.59		
12	1.25	1.29	1.32	1.35	1.38	1.41	1.44	1.47	1.51	1.54	1.57	1.60	1.63	1.66	1.70	1.73		
13	1.35	1.39	1.42	1.45	1.49	1.52	1.55	1.59	1.62	1.66	1.69	1.72	1.76	1.79	1.83	1.86		
14	1.45	1.48	1.52	1.56	1.59	1.63	1.67	1.70	1.74	1.78	1.81	1.85	1.89	1.92	1.96	1.99		
15	1.55	1.58	1.62	1.66	1.70	1.74	1.78	1.82	1.86	1.89	1.93	1.97	2.01	2.05	2.09	2.13		
16	1.64	1.68	1.72	1.77	1.81	1.85	1.89	1.93	1.97	2.01	2.06	2.10	2.14	2.18	2.22	2.26		
17	1.74	1.78	1.83	1.87	1.91	1.96	2.00	2.05	2.09	2.13	2.18	2.22	2.26	2.31	2.35	2.40		
18	1.84	1.88	1.93	1.98	2.02	2.07	2.11	2.16	2.21	2.25	2.30	2.35	2.39	2.44	2.48	2.53		
19	1.93	1.98	2.03	2.08	2.13	2.18	2.23	2.27	2.32	2.37	2.42	2.47	2.52	2.57	2.62	2.67		
20	2.03	2.08	2.13	2.18	2.24	2.29	2.34	2.39	2.44	2.49	2.54	2.59	2.65	2.70	2.75	2.80		
21	2.13	2.18	2.24	2.29	2.34	2.40	2.45	2.50	2.56	2.61	2.67	2.72	2.77	2.83	2.88	2.93		
22	2.23	2.28	2.34	2.39	2.45	2.51	2.56	2.62	2.68	2.73	2.79	2.84	2.90	2.96	3.01	3.07		
23	2.32	2.38	2.44	2.50	2.56	2.62	2.68	2.73	2.79	2.85	2.91	2.97	3.03	3.09	3.14	3.20		
24	2.42	2.48	2.54	2.60	2.67	2.73	2.79	2.85	2.91	2.97	3.03	3.09	3.15	3.22	3.28	3.34		
25	2.52	2.58	2.65	2.71	2.77	2.84	2.90	2.96	3.03	3.09	3.16	3.22	3.28	3.35	3.41	3.47		
26	2.62	2.68	2.75	2.81	2.88	2.95	3.01	3.08	3.15	3.21	3.28	3.34	3.41	3.48	3.54	3.61		
27	2.71	2.78	2.85	2.92	2.99	3.06	3.13	3.19	3.26	3.33	3.40	3.47	3.54	3.61	3.68	3.74		
28	2.81	2.88	2.95	3.03	3.10	3.17	3.24	3.31	3.38	3.45	3.52	3.59	3.67	3.74	3.81	3.88		
29	2.91	2.98	3.06	3.13	3.20	3.28	3.35	3.43	3.50	3.57	3.65	3.72	3.79	3.87	3.94	4.02		
30	3.01	3.08	3.16	3.24	3.31	3.39	3.46	3.54	3.62	3.69	3.77	3.85	3.92	4.00	4.07	4.15		
31	3.11	3.18	3.26	3.34	3.42	3.50	3.58	3.66	3.73	3.81	3.89	3.97	4.05	4.13	4.21	4.29		
32	3.20	3.29	3.37	3.45	3.53	3.61	3.69	3.77	3.85	3.93	4.02	4.10	4.18	4.26	4.34	4.42		
33	3.30	3.39	3.47	3.55	3.64	3.72	3.80	3.89	3.97	4.06	4.14	4.22	4.31	4.39	4.47	4.56		
34	3.40	3.49	3.57	3.66	3.74	3.83	3.92	4.00	4.09	4.18	4.26	4.35	4.44	4.52	4.61	4.69		
35	3.50	3.59	3.68	3.76	3.85	3.94	4.03	4.12	4.21	4.30	4.39	4.47	4.56	4.65	4.74	4.83		
36	3.60	3.69	3.78	3.87	3.96	4.05	4.14	4.24	4.33	4.42	4.51	4.60	4.69	4.78	4.88	4.97		
37	3.70	3.79	3.88	3.98	4.07	4.16	4.26	4.35	4.45	4.54	4.63	4.73	4.82	4.92	5.01	5.10		
38	3.79	3.89	3.99	4.08	4.18	4.27	4.37	4.47	4.56	4.66	4.76	4.85	4.95	5.05	5.14	5.24		
39	3.89	3.99	4.09	4.19	4.29	4.39	4.48	4.58	4.68	4.78	4.88	4.98	5.08	5.18	5.28	5.38		
40	3.99	4.09	4.19	4.29	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.11	5.21	5.31	5.41	5.51		
41	4.09	4.19	4.30	4.40	4.50	4.61	4.71	4.82	4.92	5.02	5.13	5.23	5.34	5.44	5.55	5.65		
42	4.19	4.29	4.40	4.51	4.61	4.72	4.83	4.93	5.04	5.15	5.25	5.36	5.47	5.57	5.68	5.79		
43	4.29	4.40	4.51	4.61	4.72	4.83	4.94	5.05	5.16	5.27	5.38	5.49	5.60	5.71	5.82	5.92		
44	4.39	4.50	4.61	4.72	4.83	4.94	5.05	5.17	5.28	5.39	5.50	5.61	5.73	5.84	5.95	6.06		
45	4.49	4.60	4.71	4.83	4.94	5.05	5.17	5.28	5.40	5.51	5.63	5.74	5.86	5.97	6.08	6.20		
46	4.58	4.70	4.82	4.93	5.05	5.17	5.28	5.40	5.52	5.63	5.75	5.87	5.98	6.10	6.22	6.34		
47	4.68	4.80	4.92	5.04	5.16	5.28	5.40	5.52	5.64	5.76	5.88	6.00	6.11	6.23	6.35	6.47		
48	4.78	4.90	5.03	5.15	5.27	5.39	5.51	5.63	5.76	5.88	6.00	6.12	6.24	6.37	6.49	6.61		
49	4.88	5.01	5.13	5.25	5.38	5.50	5.63	5.75	5.88	6.00	6.13	6.25	6.37	6.50	6.62	6.75		
50	4.98	5.11	5.23	5.36	5.49	5.61	5.74	5.87	6.00	6.12	6.25	6.38	6.50	6.63	6.76	6.89		
51	5.08	5.21	5.34	5.47	5.60	5.73	5.86	5.99	6.12	6.25	6.38	6.51	6.64	6.77	6.90	7.03		
52	5.18	5.31	5.44	5.57	5.71	5.84	5.97	6.10	6.24	6.37	6.50	6.63	6.77	6.90	7.03	7.16		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-106-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
53	5.28	5.41	5.55	5.68	5.82	5.95	6.09	6.22	6.36	6.49	6.63	6.76	6.90	7.03	7.17	7.30		
54	5.38	5.51	5.65	5.79	5.93	6.06	6.20	6.34	6.48	6.61	6.75	6.89	7.03	7.16	7.30	7.44		
55	5.48	5.62	5.76	5.90	6.04	6.18	6.32	6.46	6.60	6.74	6.88	7.02	7.16	7.30	7.44	7.58		
56	5.58	5.72	5.86	6.00	6.15	6.29	6.43	6.57	6.72	6.86	7.00	7.14	7.29	7.43	7.57	7.72		
57	5.68	5.82	5.97	6.11	6.26	6.40	6.55	6.69	6.84	6.98	7.13	7.27	7.42	7.56	7.71	7.86		
58	5.78	5.92	6.07	6.22	6.37	6.51	6.66	6.81	6.96	7.10	7.25	7.40	7.55	7.70	7.85	8.00		
59	5.88	6.03	6.18	6.33	6.48	6.63	6.78	6.93	7.08	7.23	7.38	7.53	7.68	7.83	7.98	8.14		
60	5.98	6.13	6.28	6.43	6.59	6.74	6.89	7.04	7.20	7.35	7.50	7.66	7.81	7.97	8.12	8.27		
61	6.08	6.23	6.39	6.54	6.70	6.85	7.01	7.16	7.32	7.47	7.63	7.79	7.94	8.10	8.26	8.41		
62	6.18	6.33	6.49	6.65	6.81	6.96	7.12	7.28	7.44	7.60	7.76	7.92	8.07	8.23	8.39	8.55		
63	6.28	6.44	6.60	6.76	6.92	7.08	7.24	7.40	7.56	7.72	7.88	8.04	8.21	8.37	8.53	8.69		
64	6.38	6.54	6.70	6.86	7.03	7.19	7.35	7.52	7.68	7.85	8.01	8.17	8.34	8.50	8.67	8.83		
65	6.48	6.64	6.81	6.97	7.14	7.30	7.47	7.64	7.80	7.97	8.14	8.30	8.47	8.64	8.80	8.97		
66	6.58	6.74	6.91	7.08	7.25	7.42	7.59	7.75	7.92	8.09	8.26	8.43	8.60	8.77	8.94	9.11		
67	6.68	6.85	7.02	7.19	7.36	7.53	7.70	7.87	8.05	8.22	8.39	8.56	8.73	8.91	9.08	9.25		
68	6.78	6.95	7.12	7.30	7.47	7.64	7.82	7.99	8.17	8.34	8.52	8.69	8.87	9.04	9.22	9.39		
69	6.88	7.05	7.23	7.40	7.58	7.76	7.93	8.11	8.29	8.46	8.64	8.82	9.00	9.18	9.35	9.53		
70	6.98	7.16	7.33	7.51	7.69	7.87	8.05	8.23	8.41	8.59	8.77	8.95	9.13	9.31	9.49	9.67		
71	7.08	7.26	7.44	7.62	7.80	7.98	8.17	8.35	8.53	8.71	8.90	9.08	9.26	9.45	9.63	9.81		
72	7.18	7.36	7.55	7.73	7.91	8.10	8.28	8.47	8.65	8.84	9.02	9.21	9.39	9.58	9.77	9.95		
73	7.28	7.47	7.65	7.84	8.03	8.21	8.40	8.59	8.77	8.96	9.15	9.34	9.53	9.72	9.90	10.09		
74	7.38	7.57	7.76	7.95	8.14	8.33	8.52	8.71	8.90	9.09	9.28	9.47	9.66	9.85	10.04	10.23		
75	7.48	7.67	7.86	8.06	8.25	8.44	8.63	8.83	9.02	9.21	9.40	9.60	9.79	9.99	10.18	10.38		
76	7.58	7.78	7.97	8.16	8.36	8.55	8.75	8.94	9.14	9.34	9.53	9.73	9.93	10.12	10.32	10.52		
77	7.68	7.88	8.08	8.27	8.47	8.67	8.87	9.06	9.26	9.46	9.66	9.86	10.06	10.26	10.46	10.66		
78	7.78	7.98	8.18	8.38	8.58	8.78	8.98	9.18	9.38	9.59	9.79	9.99	10.19	10.39	10.60	10.80		
79	7.88	8.09	8.29	8.49	8.69	8.90	9.10	9.30	9.51	9.71	9.92	10.12	10.32	10.53	10.73	10.94		
80	7.99	8.19	8.39	8.60	8.81	9.01	9.22	9.42	9.63	9.84	10.04	10.25	10.46	10.67	10.87	11.08		
81	8.09	8.29	8.50	8.71	8.92	9.13	9.33	9.54	9.75	9.96	10.17	10.38	10.59	10.80	11.01	11.22		
82	8.19	8.40	8.61	8.82	9.03	9.24	9.45	9.66	9.87	10.09	10.30	10.51	10.72	10.94	11.15	11.36		
83	8.29	8.50	8.71	8.93	9.14	9.35	9.57	9.78	10.00	10.21	10.43	10.64	10.86	11.07	11.29	11.51		
84	8.39	8.61	8.82	9.04	9.25	9.47	9.69	9.90	10.12	10.34	10.56	10.77	10.99	11.21	11.43	11.65		
85	8.49	8.71	8.93	9.15	9.37	9.58	9.80	10.02	10.24	10.46	10.68	10.90	11.13	11.35	11.57	11.79		
86	8.59	8.81	9.03	9.26	9.48	9.70	9.92	10.14	10.37	10.59	10.81	11.04	11.26	11.48	11.71	11.93		
87	8.69	8.92	9.14	9.37	9.59	9.81	10.04	10.26	10.49	10.71	10.94	11.17	11.39	11.62	11.85	12.07		
88	8.80	9.02	9.25	9.47	9.70	9.93	10.16	10.38	10.61	10.84	11.07	11.30	11.53	11.76	11.99	12.22		
89	8.90	9.13	9.36	9.58	9.81	10.04	10.27	10.50	10.74	10.97	11.20	11.43	11.66	11.89	12.13	12.36		
90	9.00	9.23	9.46	9.69	9.93	10.16	10.39	10.63	10.86	11.09	11.33	11.56	11.80	12.03	12.27	12.50		
91	9.10	9.33	9.57	9.80	10.04	10.27	10.51	10.75	10.98	11.22	11.46	11.69	11.93	12.17	12.41	12.64		
92	9.20	9.44	9.68	9.91	10.15	10.39	10.63	10.87	11.11	11.34	11.58	11.82	12.06	12.31	12.55	12.79		
93	9.30	9.54	9.78	10.02	10.26	10.50	10.75	10.99	11.23	11.47	11.71	11.96	12.20	12.44	12.69	12.93		
94	9.41	9.65	9.89	10.13	10.38	10.62	10.86	11.11	11.35	11.60	11.84	12.09	12.33	12.58	12.83	13.07		
95	9.51	9.75	10.00	10.24	10.49	10.74	10.98	11.23	11.48	11.72	11.97	12.22	12.47	12.72	12.97	13.22		
96	9.61	9.86	10.11	10.35	10.60	10.85	11.10	11.35	11.60	11.85	12.10	12.35	12.60	12.86	13.11	13.36		
97	9.71	9.96	10.21	10.46	10.72	10.97	11.22	11.47	11.72	11.98	12.23	12.48	12.74	12.99	13.25	13.50		
98	9.81	10.07	10.32	10.57	10.83	11.08	11.34	11.59	11.85	12.10	12.36	12.62	12.87	13.13	13.39	13.65		
99	9.92	10.17	10.43	10.68	10.94	11.20	11.46	11.71	11.97	12.23	12.49	12.75	13.01	13.27	13.53	13.79		
100	10.02	10.28	10.54	10.80	11.05	11.31	11.58	11.84	12.10	12.36	12.62	12.88	13.14	13.41	13.67	13.93		
101	10.12	10.38	10.64	10.91	11.17	11.43	11.69	11.96	12.22	12.49	12.75	13.01	13.28	13.55	13.81	14.08		
102	10.22	10.49	10.75	11.02	11.28	11.55	11.81	12.08	12.35	12.61	12.88	13.15	13.42	13.68	13.95	14.22		
103	10.33	10.59	10.86	11.13	11.39	11.66	11.93	12.20	12.47	12.74	13.01	13.28	13.55	13.82	14.09	14.37		
104	10.43	10.70	10.97	11.24	11.51	11.78	12.05	12.32	12.59	12.87	13.14	13.41	13.69	13.96	14.24	14.51		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-107-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.27	0.27	0.28	0.28	0.29	0.29	0.30	0.30	0.31	0.31	0.32	0.32	0.33	0.33	0.34	0.34	0.34	
2	0.40	0.41	0.42	0.43	0.43	0.44	0.45	0.45	0.46	0.47	0.48	0.48	0.49	0.50	0.51	0.51	0.51	
3	0.54	0.55	0.56	0.57	0.58	0.59	0.60	0.61	0.62	0.63	0.64	0.64	0.65	0.66	0.67	0.68	0.68	
4	0.67	0.69	0.70	0.71	0.72	0.73	0.75	0.76	0.77	0.78	0.79	0.81	0.82	0.83	0.84	0.85	0.85	
5	0.81	0.82	0.84	0.85	0.87	0.88	0.90	0.91	0.92	0.94	0.95	0.97	0.98	1.00	1.01	1.03	1.03	
6	0.94	0.96	0.98	1.00	1.01	1.03	1.05	1.06	1.08	1.10	1.11	1.13	1.15	1.16	1.18	1.20	1.20	
7	1.08	1.10	1.12	1.14	1.16	1.18	1.20	1.22	1.23	1.25	1.27	1.29	1.31	1.33	1.35	1.37	1.37	
8	1.22	1.24	1.26	1.28	1.30	1.32	1.35	1.37	1.39	1.41	1.43	1.45	1.48	1.50	1.52	1.54	1.54	
9	1.35	1.38	1.40	1.42	1.45	1.47	1.50	1.52	1.54	1.57	1.59	1.62	1.64	1.67	1.69	1.71	1.71	
10	1.49	1.51	1.54	1.57	1.59	1.62	1.65	1.67	1.70	1.73	1.75	1.78	1.81	1.83	1.86	1.89	1.89	
11	1.62	1.65	1.68	1.71	1.74	1.77	1.80	1.83	1.86	1.88	1.91	1.94	1.97	2.00	2.03	2.06	2.06	
12	1.76	1.79	1.82	1.85	1.88	1.92	1.95	1.98	2.01	2.04	2.07	2.11	2.14	2.17	2.20	2.23	2.23	
13	1.89	1.93	1.96	2.00	2.03	2.06	2.10	2.13	2.17	2.20	2.24	2.27	2.30	2.34	2.37	2.41	2.41	
14	2.03	2.07	2.10	2.14	2.18	2.21	2.25	2.29	2.32	2.36	2.40	2.43	2.47	2.51	2.54	2.58	2.58	
15	2.17	2.21	2.25	2.28	2.32	2.36	2.40	2.44	2.48	2.52	2.56	2.60	2.64	2.67	2.71	2.75	2.75	
16	2.30	2.35	2.39	2.43	2.47	2.51	2.55	2.59	2.64	2.68	2.72	2.76	2.80	2.84	2.88	2.93	2.93	
17	2.44	2.48	2.53	2.57	2.62	2.66	2.70	2.75	2.79	2.84	2.88	2.92	2.97	3.01	3.06	3.10	3.10	
18	2.58	2.62	2.67	2.72	2.76	2.81	2.86	2.90	2.95	2.99	3.04	3.09	3.13	3.18	3.23	3.27	3.27	
19	2.71	2.76	2.81	2.86	2.91	2.96	3.01	3.06	3.11	3.15	3.20	3.25	3.30	3.35	3.40	3.45	3.45	
20	2.85	2.90	2.95	3.01	3.06	3.11	3.16	3.21	3.26	3.31	3.37	3.42	3.47	3.52	3.57	3.62	3.62	
21	2.99	3.04	3.10	3.15	3.20	3.26	3.31	3.37	3.42	3.47	3.53	3.58	3.64	3.69	3.74	3.80	3.80	
22	3.13	3.18	3.24	3.29	3.35	3.41	3.46	3.52	3.58	3.63	3.69	3.75	3.80	3.86	3.92	3.97	3.97	
23	3.26	3.32	3.38	3.44	3.50	3.56	3.62	3.67	3.73	3.79	3.85	3.91	3.97	4.03	4.09	4.15	4.15	
24	3.40	3.46	3.52	3.58	3.65	3.71	3.77	3.83	3.89	3.95	4.01	4.08	4.14	4.20	4.26	4.32	4.32	
25	3.54	3.60	3.67	3.73	3.79	3.86	3.92	3.99	4.05	4.11	4.18	4.24	4.31	4.37	4.43	4.50	4.50	
26	3.68	3.74	3.81	3.87	3.94	4.01	4.07	4.14	4.21	4.27	4.34	4.41	4.47	4.54	4.61	4.67	4.67	
27	3.81	3.88	3.95	4.02	4.09	4.16	4.23	4.30	4.37	4.43	4.50	4.57	4.64	4.71	4.78	4.85	4.85	
28	3.95	4.02	4.09	4.17	4.24	4.31	4.38	4.45	4.52	4.59	4.67	4.74	4.81	4.88	4.95	5.03	5.03	
29	4.09	4.16	4.24	4.31	4.39	4.46	4.53	4.61	4.68	4.76	4.83	4.90	4.98	5.05	5.13	5.20	5.20	
30	4.23	4.30	4.38	4.46	4.53	4.61	4.69	4.76	4.84	4.92	4.99	5.07	5.15	5.22	5.30	5.38	5.38	
31	4.37	4.44	4.52	4.60	4.68	4.76	4.84	4.92	5.00	5.08	5.16	5.24	5.32	5.40	5.48	5.55	5.55	
32	4.50	4.59	4.67	4.75	4.83	4.91	4.99	5.08	5.16	5.24	5.32	5.40	5.49	5.57	5.65	5.73	5.73	
33	4.64	4.73	4.81	4.89	4.98	5.06	5.15	5.23	5.32	5.40	5.49	5.57	5.65	5.74	5.82	5.91	5.91	
34	4.78	4.87	4.95	5.04	5.13	5.21	5.30	5.39	5.48	5.56	5.65	5.74	5.82	5.91	6.00	6.09	6.09	
35	4.92	5.01	5.10	5.19	5.28	5.37	5.46	5.55	5.63	5.72	5.81	5.90	5.99	6.08	6.17	6.26	6.26	
36	5.06	5.15	5.24	5.33	5.43	5.52	5.61	5.70	5.79	5.89	5.98	6.07	6.16	6.26	6.35	6.44	6.44	
37	5.20	5.29	5.39	5.48	5.58	5.67	5.76	5.86	5.95	6.05	6.14	6.24	6.33	6.43	6.52	6.62	6.62	
38	5.34	5.43	5.53	5.63	5.72	5.82	5.92	6.02	6.11	6.21	6.31	6.41	6.50	6.60	6.70	6.80	6.80	
39	5.48	5.58	5.68	5.77	5.87	5.97	6.07	6.17	6.27	6.37	6.47	6.57	6.67	6.77	6.87	6.97	6.97	
40	5.62	5.72	5.82	5.92	6.02	6.13	6.23	6.33	6.43	6.54	6.64	6.74	6.84	6.95	7.05	7.15	7.15	
41	5.76	5.86	5.96	6.07	6.17	6.28	6.38	6.49	6.59	6.70	6.80	6.91	7.01	7.12	7.23	7.33	7.33	
42	5.89	6.00	6.11	6.22	6.32	6.43	6.54	6.65	6.75	6.86	6.97	7.08	7.19	7.29	7.40	7.51	7.51	
43	6.03	6.14	6.25	6.36	6.47	6.58	6.69	6.80	6.91	7.03	7.14	7.25	7.36	7.47	7.58	7.69	7.69	
44	6.17	6.29	6.40	6.51	6.62	6.74	6.85	6.96	7.08	7.19	7.30	7.41	7.53	7.64	7.75	7.87	7.87	
45	6.31	6.43	6.54	6.66	6.77	6.89	7.01	7.12	7.24	7.35	7.47	7.58	7.70	7.82	7.93	8.05	8.05	
46	6.45	6.57	6.69	6.81	6.93	7.04	7.16	7.28	7.40	7.52	7.63	7.75	7.87	7.99	8.11	8.23	8.23	
47	6.59	6.71	6.84	6.96	7.08	7.20	7.32	7.44	7.56	7.68	7.80	7.92	8.04	8.16	8.28	8.41	8.41	
48	6.74	6.86	6.98	7.10	7.23	7.35	7.47	7.60	7.72	7.84	7.97	8.09	8.21	8.34	8.46	8.59	8.59	
49	6.88	7.00	7.13	7.25	7.38	7.50	7.63	7.76	7.88	8.01	8.13	8.26	8.39	8.51	8.64	8.77	8.77	
50	7.02	7.14	7.27	7.40	7.53	7.66	7.79	7.91	8.04	8.17	8.30	8.43	8.56	8.69	8.82	8.95	8.95	
51	7.16	7.29	7.42	7.55	7.68	7.81	7.94	8.07	8.20	8.34	8.47	8.60	8.73	8.86	8.99	9.13	9.13	
52	7.30	7.43	7.56	7.70	7.83	7.96	8.10	8.23	8.37	8.50	8.63	8.77	8.90	9.04	9.17	9.31	9.31	

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-108-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	14.00%	14.25%	14.50%	14.75%	15.00%	15.25%	15.50%	15.75%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	17.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
53	7.44	7.57	7.71	7.85	7.98	8.12	8.26	8.39	8.53	8.67	8.80	8.94	9.08	9.21	9.35	9.49		
54	7.58	7.72	7.86	8.00	8.13	8.27	8.41	8.55	8.69	8.83	8.97	9.11	9.25	9.39	9.53	9.67		
55	7.72	7.86	8.00	8.14	8.29	8.43	8.57	8.71	8.85	9.00	9.14	9.28	9.42	9.57	9.71	9.85		
56	7.86	8.01	8.15	8.29	8.44	8.58	8.73	8.87	9.02	9.16	9.31	9.45	9.60	9.74	9.89	10.03		
57	8.00	8.15	8.30	8.44	8.59	8.74	8.88	9.03	9.18	9.33	9.47	9.62	9.77	9.92	10.07	10.21		
58	8.15	8.29	8.44	8.59	8.74	8.89	9.04	9.19	9.34	9.49	9.64	9.79	9.94	10.09	10.24	10.40		
59	8.29	8.44	8.59	8.74	8.89	9.05	9.20	9.35	9.50	9.66	9.81	9.96	10.12	10.27	10.42	10.58		
60	8.43	8.58	8.74	8.89	9.05	9.20	9.36	9.51	9.67	9.82	9.98	10.14	10.29	10.45	10.60	10.76		
61	8.57	8.73	8.88	9.04	9.20	9.36	9.52	9.67	9.83	9.99	10.15	10.31	10.47	10.62	10.78	10.94		
62	8.71	8.87	9.03	9.19	9.35	9.51	9.67	9.83	9.99	10.16	10.32	10.48	10.64	10.80	10.96	11.12		
63	8.85	9.02	9.18	9.34	9.51	9.67	9.83	10.00	10.16	10.32	10.49	10.65	10.81	10.98	11.14	11.31		
64	9.00	9.16	9.33	9.49	9.66	9.82	9.99	10.16	10.32	10.49	10.66	10.82	10.99	11.16	11.32	11.49		
65	9.14	9.31	9.48	9.64	9.81	9.98	10.15	10.32	10.49	10.66	10.82	10.99	11.16	11.33	11.50	11.67		
66	9.28	9.45	9.62	9.79	9.96	10.14	10.31	10.48	10.65	10.82	10.99	11.17	11.34	11.51	11.68	11.86		
67	9.42	9.60	9.77	9.94	10.12	10.29	10.47	10.64	10.81	10.99	11.16	11.34	11.51	11.69	11.86	12.04		
68	9.57	9.74	9.92	10.10	10.27	10.45	10.63	10.80	10.98	11.16	11.33	11.51	11.69	11.87	12.05	12.22		
69	9.71	9.89	10.07	10.25	10.43	10.60	10.78	10.96	11.14	11.32	11.50	11.68	11.87	12.05	12.23	12.41		
70	9.85	10.03	10.22	10.40	10.58	10.76	10.94	11.13	11.31	11.49	11.67	11.86	12.04	12.22	12.41	12.59		
71	10.00	10.18	10.36	10.55	10.73	10.92	11.10	11.29	11.47	11.66	11.84	12.03	12.22	12.40	12.59	12.78		
72	10.14	10.33	10.51	10.70	10.89	11.07	11.26	11.45	11.64	11.83	12.02	12.20	12.39	12.58	12.77	12.96		
73	10.28	10.47	10.66	10.85	11.04	11.23	11.42	11.61	11.80	12.00	12.19	12.38	12.57	12.76	12.95	13.15		
74	10.43	10.62	10.81	11.00	11.20	11.39	11.58	11.78	11.97	12.16	12.36	12.55	12.75	12.94	13.14	13.33		
75	10.57	10.76	10.96	11.16	11.35	11.55	11.74	11.94	12.13	12.33	12.53	12.73	12.92	13.12	13.32	13.52		
76	10.71	10.91	11.11	11.31	11.51	11.70	11.90	12.10	12.30	12.50	12.70	12.90	13.10	13.30	13.50	13.70		
77	10.86	11.06	11.26	11.46	11.66	11.86	12.06	12.26	12.47	12.67	12.87	13.07	13.28	13.48	13.68	13.89		
78	11.00	11.20	11.41	11.61	11.82	12.02	12.22	12.43	12.63	12.84	13.04	13.25	13.45	13.66	13.87	14.07		
79	11.15	11.35	11.56	11.76	11.97	12.18	12.38	12.59	12.80	13.01	13.21	13.42	13.63	13.84	14.05	14.26		
80	11.29	11.50	11.71	11.92	12.13	12.33	12.54	12.75	12.97	13.18	13.39	13.60	13.81	14.02	14.23	14.44		
81	11.43	11.65	11.86	12.07	12.28	12.49	12.71	12.92	13.13	13.34	13.56	13.77	13.99	14.20	14.42	14.63		
82	11.58	11.79	12.01	12.22	12.44	12.65	12.87	13.08	13.30	13.51	13.73	13.95	14.16	14.38	14.60	14.82		
83	11.72	11.94	12.16	12.37	12.59	12.81	13.03	13.25	13.47	13.68	13.90	14.12	14.34	14.56	14.78	15.00		
84	11.87	12.09	12.31	12.53	12.75	12.97	13.19	13.41	13.63	13.85	14.08	14.30	14.52	14.74	14.97	15.19		
85	12.01	12.23	12.46	12.68	12.90	13.13	13.35	13.57	13.80	14.02	14.25	14.47	14.70	14.92	15.15	15.38		
86	12.16	12.38	12.61	12.83	13.06	13.29	13.51	13.74	13.97	14.19	14.42	14.65	14.88	15.11	15.34	15.56		
87	12.30	12.53	12.76	12.99	13.22	13.44	13.67	13.90	14.13	14.36	14.59	14.83	15.06	15.29	15.52	15.75		
88	12.45	12.68	12.91	13.14	13.37	13.60	13.84	14.07	14.30	14.53	14.77	15.00	15.24	15.47	15.70	15.94		
89	12.59	12.83	13.06	13.29	13.53	13.76	14.00	14.23	14.47	14.71	14.94	15.18	15.41	15.65	15.89	16.13		
90	12.74	12.97	13.21	13.45	13.69	13.92	14.16	14.40	14.64	14.88	15.12	15.35	15.59	15.83	16.07	16.32		
91	12.88	13.12	13.36	13.60	13.84	14.08	14.32	14.56	14.81	15.05	15.29	15.53	15.77	16.02	16.26	16.50		
92	13.03	13.27	13.51	13.76	14.00	14.24	14.49	14.73	14.97	15.22	15.46	15.71	15.95	16.20	16.45	16.69		
93	13.17	13.42	13.66	13.91	14.16	14.40	14.65	14.89	15.14	15.39	15.64	15.88	16.13	16.38	16.63	16.88		
94	13.32	13.57	13.82	14.06	14.31	14.56	14.81	15.06	15.31	15.56	15.81	16.06	16.31	16.56	16.82	17.07		
95	13.47	13.72	13.97	14.22	14.47	14.72	14.97	15.23	15.48	15.73	15.99	16.24	16.49	16.75	17.00	17.26		
96	13.61	13.87	14.12	14.37	14.63	14.88	15.14	15.39	15.65	15.90	16.16	16.42	16.67	16.93	17.19	17.45		
97	13.76	14.02	14.27	14.53	14.79	15.04	15.30	15.56	15.82	16.08	16.33	16.59	16.85	17.11	17.38	17.64		
98	13.91	14.16	14.42	14.68	14.94	15.20	15.46	15.72	15.99	16.25	16.51	16.77	17.04	17.30	17.56	17.83		
99	14.05	14.31	14.58	14.84	15.10	15.36	15.63	15.89	16.16	16.42	16.68	16.95	17.22	17.48	17.75	18.02		
100	14.20	14.46	14.73	14.99	15.26	15.52	15.79	16.06	16.32	16.59	16.86	17.13	17.40	17.67	17.94	18.21		
101	14.35	14.61	14.88	15.15	15.42	15.69	15.95	16.22	16.49	16.76	17.04	17.31	17.58	17.85	18.12	18.40		
102	14.49	14.76	15.03	15.30	15.58	15.85	16.12	16.39	16.66	16.94	17.21	17.49	17.76	18.03	18.31	18.59		
103	14.64	14.91	15.19	15.46	15.73	16.01	16.28	16.56	16.83	17.11	17.39	17.66	17.94	18.22	18.50	18.78		
104	14.79	15.06	15.34	15.61	15.89	16.17	16.45	16.73	17.00	17.28	17.56	17.84	18.12	18.40	18.69	18.97		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-109-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
1	0.35	0.35	0.36	0.36	0.37	0.37	0.37	0.38	0.38	0.39	0.39	0.40	0.40	0.41	0.41	0.41	0.42			
2	0.52	0.53	0.53	0.54	0.55	0.56	0.56	0.57	0.58	0.58	0.59	0.60	0.61	0.61	0.62	0.62	0.63			
3	0.69	0.70	0.71	0.72	0.73	0.74	0.75	0.76	0.77	0.78	0.79	0.80	0.81	0.82	0.83	0.84				
4	0.87	0.88	0.89	0.90	0.92	0.93	0.94	0.95	0.96	0.98	0.99	1.00	1.01	1.02	1.04	1.05				
5	1.04	1.06	1.07	1.08	1.10	1.11	1.13	1.14	1.16	1.17	1.19	1.20	1.21	1.23	1.24	1.26				
6	1.22	1.23	1.25	1.27	1.28	1.30	1.32	1.33	1.35	1.37	1.38	1.40	1.42	1.44	1.45	1.47				
7	1.39	1.41	1.43	1.45	1.47	1.49	1.51	1.52	1.54	1.56	1.58	1.60	1.62	1.64	1.66	1.68				
8	1.56	1.59	1.61	1.63	1.65	1.67	1.69	1.72	1.74	1.76	1.78	1.80	1.83	1.85	1.87	1.89				
9	1.74	1.76	1.79	1.81	1.84	1.86	1.88	1.91	1.93	1.96	1.98	2.01	2.03	2.05	2.08	2.10				
10	1.91	1.94	1.97	1.99	2.02	2.05	2.07	2.10	2.13	2.15	2.18	2.21	2.23	2.26	2.29	2.31				
11	2.09	2.12	2.15	2.18	2.21	2.23	2.26	2.29	2.32	2.35	2.38	2.41	2.44	2.47	2.50	2.53				
12	2.26	2.30	2.33	2.36	2.39	2.42	2.45	2.49	2.52	2.55	2.58	2.61	2.64	2.68	2.71	2.74				
13	2.44	2.47	2.51	2.54	2.58	2.61	2.64	2.68	2.71	2.75	2.78	2.82	2.85	2.88	2.92	2.95				
14	2.62	2.65	2.69	2.73	2.76	2.80	2.84	2.87	2.91	2.95	2.98	3.02	3.06	3.09	3.13	3.17				
15	2.79	2.83	2.87	2.91	2.95	2.99	3.03	3.07	3.10	3.14	3.18	3.22	3.26	3.30	3.34	3.38				
16	2.97	3.01	3.05	3.09	3.13	3.18	3.22	3.26	3.30	3.34	3.38	3.43	3.47	3.51	3.55	3.59				
17	3.14	3.19	3.23	3.28	3.32	3.36	3.41	3.45	3.50	3.54	3.59	3.63	3.67	3.72	3.76	3.81				
18	3.32	3.37	3.41	3.46	3.51	3.55	3.60	3.65	3.69	3.74	3.79	3.83	3.88	3.93	3.97	4.02				
19	3.50	3.55	3.60	3.64	3.69	3.74	3.79	3.84	3.89	3.94	3.99	4.04	4.09	4.14	4.19	4.24				
20	3.67	3.73	3.78	3.83	3.88	3.93	3.98	4.04	4.09	4.14	4.24	4.29	4.35	4.40	4.45					
21	3.85	3.91	3.96	4.01	4.07	4.12	4.18	4.23	4.28	4.34	4.39	4.45	4.50	4.56	4.61	4.66				
22	4.03	4.09	4.14	4.20	4.26	4.31	4.37	4.43	4.48	4.54	4.60	4.65	4.71	4.77	4.82	4.88				
23	4.21	4.27	4.32	4.38	4.44	4.50	4.56	4.62	4.68	4.74	4.80	4.86	4.92	4.98	5.04	5.10				
24	4.38	4.45	4.51	4.57	4.63	4.69	4.75	4.82	4.88	4.94	5.00	5.06	5.13	5.19	5.25	5.31				
25	4.56	4.63	4.69	4.75	4.82	4.88	4.95	5.01	5.08	5.14	5.21	5.27	5.33	5.40	5.46	5.53				
26	4.74	4.81	4.87	4.94	5.01	5.07	5.14	5.21	5.28	5.34	5.41	5.48	5.54	5.61	5.68	5.74				
27	4.92	4.99	5.06	5.13	5.20	5.27	5.34	5.40	5.47	5.54	5.61	5.68	5.75	5.82	5.89	5.96				
28	5.10	5.17	5.24	5.31	5.39	5.46	5.53	5.60	5.67	5.75	5.82	5.89	5.96	6.03	6.11	6.18				
29	5.28	5.35	5.42	5.50	5.57	5.65	5.72	5.80	5.87	5.95	6.02	6.10	6.17	6.25	6.32	6.40				
30	5.45	5.53	5.61	5.69	5.76	5.84	5.92	5.99	6.07	6.15	6.23	6.30	6.38	6.46	6.54	6.61				
31	5.63	5.71	5.79	5.87	5.95	6.03	6.11	6.19	6.27	6.35	6.43	6.51	6.59	6.67	6.75	6.83				
32	5.81	5.90	5.98	6.06	6.14	6.22	6.31	6.39	6.47	6.55	6.64	6.72	6.80	6.88	6.97	7.05				
33	5.99	6.08	6.16	6.25	6.33	6.42	6.50	6.59	6.67	6.76	6.84	6.93	7.01	7.10	7.18	7.27				
34	6.17	6.26	6.35	6.43	6.52	6.61	6.70	6.79	6.87	6.96	7.05	7.14	7.22	7.31	7.40	7.49				
35	6.35	6.44	6.53	6.62	6.71	6.80	6.89	6.98	7.07	7.16	7.25	7.34	7.44	7.53	7.62	7.71				
36	6.53	6.63	6.72	6.81	6.90	7.00	7.09	7.18	7.27	7.37	7.46	7.55	7.65	7.74	7.83	7.93				
37	6.71	6.81	6.90	7.00	7.09	7.19	7.28	7.38	7.48	7.57	7.67	7.76	7.86	7.95	8.05	8.15				
38	6.89	6.99	7.09	7.19	7.29	7.38	7.48	7.58	7.68	7.78	7.87	7.97	8.07	8.17	8.27	8.37				
39	7.07	7.17	7.28	7.38	7.48	7.58	7.68	7.78	7.88	7.98	8.08	8.18	8.28	8.38	8.49	8.59				
40	7.26	7.36	7.46	7.56	7.67	7.77	7.87	7.98	8.08	8.18	8.29	8.39	8.50	8.60	8.70	8.81				
41	7.44	7.54	7.65	7.75	7.86	7.97	8.07	8.18	8.28	8.39	8.50	8.60	8.71	8.81	8.92	9.03				
42	7.62	7.73	7.83	7.94	8.05	8.16	8.27	8.38	8.49	8.59	8.70	8.81	8.92	9.03	9.14	9.25				
43	7.80	7.91	8.02	8.13	8.24	8.35	8.47	8.58	8.69	8.80	8.91	9.02	9.14	9.25	9.36	9.47				
44	7.98	8.09	8.21	8.32	8.44	8.55	8.66	8.78	8.89	9.01	9.12	9.23	9.35	9.46	9.58	9.69				
45	8.16	8.28	8.40	8.51	8.63	8.75	8.86	8.98	9.10	9.21	9.33	9.45	9.56	9.68	9.80	9.91				
46	8.35	8.46	8.58	8.70	8.82	8.94	9.06	9.18	9.30	9.42	9.54	9.66	9.78	9.90	10.02	10.14				
47	8.53	8.65	8.77	8.89	9.01	9.14	9.26	9.38	9.50	9.62	9.75	9.87	9.99	10.11	10.24	10.36				
48	8.71	8.83	8.96	9.08	9.21	9.33	9.46	9.58	9.71	9.83	9.96	10.08	10.21	10.33	10.46	10.58				
49	8.89	9.02	9.15	9.27	9.40	9.53	9.66	9.78	9.91	10.04	10.17	10.29	10.42	10.55	10.68	10.81				
50	9.08	9.21	9.34	9.46	9.59	9.72	9.85	9.98	10.11	10.25	10.38	10.51	10.64	10.77	10.90	11.03				
51	9.26	9.39	9.52	9.66	9.79	9.92	10.05	10.19	10.32	10.45	10.59	10.72	10.85	10.99	11.12	11.25				
52	9.44	9.58	9.71	9.85	9.98	10.12	10.25	10.39	10.52	10.66	10.80	10.93	11.07	11.20	11.34	11.48				

**ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-110-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	18.00%	18.25%	18.50%	18.75%	19.00%	19.25%	19.50%	19.75%	20.00%	20.25%	20.50%	20.75%	21.00%	21.25%	21.50%	21.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
53	9.63	9.76	9.90	10.04	10.18	10.32	10.45	10.59	10.73	10.87	11.01	11.15	11.28	11.42	11.56	11.70				
54	9.81	9.95	10.09	10.23	10.37	10.51	10.65	10.79	10.94	11.08	11.22	11.36	11.50	11.64	11.78	11.93				
55	9.99	10.14	10.28	10.42	10.57	10.71	10.85	11.00	11.14	11.28	11.43	11.57	11.72	11.86	12.01	12.15				
56	10.18	10.32	10.47	10.62	10.76	10.91	11.05	11.20	11.35	11.49	11.64	11.79	11.93	12.08	12.23	12.38				
57	10.36	10.51	10.66	10.81	10.96	11.11	11.25	11.40	11.55	11.70	11.85	12.00	12.15	12.30	12.45	12.60				
58	10.55	10.70	10.85	11.00	11.15	11.30	11.46	11.61	11.76	11.91	12.06	12.22	12.37	12.52	12.67	12.83				
59	10.73	10.89	11.04	11.19	11.35	11.50	11.66	11.81	11.97	12.12	12.28	12.43	12.59	12.74	12.90	13.05				
60	10.92	11.07	11.23	11.39	11.54	11.70	11.86	12.02	12.17	12.33	12.49	12.65	12.80	12.96	13.12	13.28				
61	11.10	11.26	11.42	11.58	11.74	11.90	12.06	12.22	12.38	12.54	12.70	12.86	13.02	13.18	13.35	13.51				
62	11.29	11.45	11.61	11.77	11.94	12.10	12.26	12.42	12.59	12.75	12.91	13.08	13.24	13.41	13.57	13.73				
63	11.47	11.64	11.80	11.97	12.13	12.30	12.46	12.63	12.80	12.96	13.13	13.29	13.46	13.63	13.79	13.96				
64	11.66	11.83	11.99	12.16	12.33	12.50	12.67	12.83	13.00	13.17	13.34	13.51	13.68	13.85	14.02	14.19				
65	11.84	12.01	12.18	12.36	12.53	12.70	12.87	13.04	13.21	13.38	13.56	13.73	13.90	14.07	14.24	14.42				
66	12.03	12.20	12.38	12.55	12.72	12.90	13.07	13.25	13.42	13.59	13.77	13.94	14.12	14.29	14.47	14.64				
67	12.22	12.39	12.57	12.74	12.92	13.10	13.27	13.45	13.63	13.81	13.98	14.16	14.34	14.52	14.69	14.87				
68	12.40	12.58	12.76	12.94	13.12	13.30	13.48	13.66	13.84	14.02	14.20	14.38	14.56	14.74	14.92	15.10				
69	12.59	12.77	12.95	13.13	13.32	13.50	13.68	13.86	14.05	14.23	14.41	14.60	14.78	14.96	15.15	15.33				
70	12.78	12.96	13.15	13.33	13.51	13.70	13.88	14.07	14.26	14.44	14.63	14.81	15.00	15.19	15.37	15.56				
71	12.96	13.15	13.34	13.53	13.71	13.90	14.09	14.28	14.47	14.65	14.84	15.03	15.22	15.41	15.60	15.79				
72	13.15	13.34	13.53	13.72	13.91	14.10	14.29	14.48	14.68	14.87	15.06	15.25	15.44	15.63	15.83	16.02				
73	13.34	13.53	13.72	13.92	14.11	14.30	14.50	14.69	14.89	15.08	15.27	15.47	15.66	15.86	16.05	16.25				
74	13.53	13.72	13.92	14.11	14.31	14.51	14.70	14.90	15.10	15.29	15.49	15.69	15.89	16.08	16.28	16.48				
75	13.71	13.91	14.11	14.31	14.51	14.71	14.91	15.11	15.31	15.51	15.71	15.91	16.11	16.31	16.51	16.71				
76	13.90	14.10	14.30	14.51	14.71	14.91	15.11	15.31	15.52	15.72	15.92	16.13	16.33	16.53	16.74	16.94				
77	14.09	14.29	14.50	14.70	14.91	15.11	15.32	15.52	15.73	15.93	16.14	16.35	16.55	16.76	16.97	17.17				
78	14.28	14.49	14.69	14.90	15.11	15.32	15.52	15.73	15.94	16.15	16.36	16.57	16.78	16.99	17.20	17.41				
79	14.47	14.68	14.89	15.10	15.31	15.52	15.73	15.94	16.15	16.36	16.57	16.79	17.00	17.21	17.42	17.64				
80	14.66	14.87	15.08	15.29	15.51	15.72	15.93	16.15	16.36	16.58	16.79	17.01	17.22	17.44	17.65	17.87				
81	14.85	15.06	15.28	15.49	15.71	15.92	16.14	16.36	16.58	16.79	17.01	17.23	17.45	17.66	17.88	18.10				
82	15.03	15.25	15.47	15.69	15.91	16.13	16.35	16.57	16.79	17.01	17.23	17.45	17.67	17.89	18.11	18.33				
83	15.22	15.45	15.67	15.89	16.11	16.33	16.55	16.78	17.00	17.22	17.45	17.67	17.89	18.12	18.34	18.57				
84	15.41	15.64	15.86	16.09	16.31	16.54	16.76	16.99	17.21	17.44	17.67	17.89	18.12	18.35	18.57	18.80				
85	15.60	15.83	16.06	16.28	16.51	16.74	16.97	17.20	17.43	17.65	17.88	18.11	18.34	18.57	18.80	19.03				
86	15.79	16.02	16.25	16.48	16.71	16.94	17.18	17.41	17.64	17.87	18.10	18.34	18.57	18.80	19.03	19.27				
87	15.98	16.22	16.45	16.68	16.92	17.15	17.38	17.62	17.85	18.09	18.32	18.56	18.79	19.03	19.27	19.50				
88	16.17	16.41	16.65	16.88	17.12	17.35	17.59	17.83	18.07	18.30	18.54	18.78	19.02	19.26	19.50	19.74				
89	16.37	16.60	16.84	17.08	17.32	17.56	17.80	18.04	18.28	18.52	18.76	19.00	19.24	19.49	19.73	19.97				
90	16.56	16.80	17.04	17.28	17.52	17.77	18.01	18.25	18.49	18.74	18.98	19.23	19.47	19.72	19.96	20.21				
91	16.75	16.99	17.24	17.48	17.73	17.97	18.22	18.46	18.71	18.96	19.20	19.45	19.70	19.95	20.19	20.44				
92	16.94	17.19	17.43	17.68	17.93	18.18	18.43	18.67	18.92	19.17	19.42	19.67	19.92	20.17	20.43	20.68				
93	17.13	17.38	17.63	17.88	18.13	18.38	18.63	18.89	19.14	19.39	19.64	19.90	20.15	20.40	20.66	20.91				
94	17.32	17.57	17.83	18.08	18.33	18.59	18.84	19.10	19.35	19.61	19.87	20.12	20.38	20.64	20.89	21.15				
95	17.51	17.77	18.03	18.28	18.54	18.80	19.05	19.31	19.57	19.83	20.09	20.35	20.61	20.87	21.13	21.39				
96	17.71	17.96	18.22	18.48	18.74	19.00	19.26	19.52	19.79	20.05	20.31	20.57	20.83	21.10	21.36	21.62				
97	17.90	18.16	18.42	18.68	18.95	19.21	19.47	19.74	20.00	20.27	20.53	20.80	21.06	21.33	21.59	21.86				
98	18.09	18.35	18.62	18.88	19.15	19.42	19.68	19.95	20.22	20.48	20.75	21.02	21.29	21.56	21.83	22.10				
99	18.28	18.55	18.82	19.09	19.36	19.62	19.89	20.16	20.43	20.70	20.98	21.25	21.52	21.79	22.06	22.34				
100	18.48	18.75	19.02	19.29	19.56	19.83	20.10	20.38	20.65	20.92	21.20	21.47	21.75	22.02	22.30	22.57				
101	18.67	18.94	19.22	19.49	19.76	20.04	20.32	20.59	20.87	21.14	21.42	21.70	21.98	22.25	22.53	22.81				
102	18.86	19.14	19.42	19.69	19.97	20.25	20.53	20.81	21.08	21.36	21.64	21.92	22.21	22.49	22.77	23.05				
103	19.06	19.33	19.61	19.89	20.18	20.46	20.74	21.02	21.30	21.58	21.87	22.15	22.43	22.72	23.00	23.29				
104	19.25	19.53	19.81	20.10	20.38	20.66	20.95	21.23	21.52	21.81	22.09	22.38	22.66	22.95	23.24	23.53				

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-111-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	22.00%	22.25%	22.50%	22.75%	23.00%	23.25%	23.50%	23.75%	24.00%	24.25%	24.50%	24.75%	25.00%	25.25%	25.50%	25.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.42	0.43	0.43	0.44	0.44	0.45	0.45	0.46	0.46	0.47	0.47	0.48	0.48	0.49	0.49	0.49	0.50	
2	0.64	0.64	0.65	0.66	0.66	0.67	0.68	0.69	0.69	0.70	0.71	0.71	0.72	0.73	0.74	0.74	0.74	
3	0.85	0.86	0.87	0.88	0.89	0.90	0.91	0.91	0.92	0.93	0.94	0.95	0.96	0.97	0.98	0.99	0.99	
4	1.06	1.07	1.08	1.10	1.11	1.12	1.13	1.14	1.16	1.17	1.18	1.19	1.20	1.22	1.23	1.24		
5	1.27	1.29	1.30	1.32	1.33	1.35	1.36	1.37	1.39	1.40	1.42	1.43	1.45	1.46	1.48	1.49	1.49	
6	1.49	1.50	1.52	1.54	1.55	1.57	1.59	1.60	1.62	1.64	1.66	1.67	1.69	1.71	1.72	1.74		
7	1.70	1.72	1.74	1.76	1.78	1.80	1.82	1.84	1.85	1.87	1.89	1.91	1.93	1.95	1.97	1.99		
8	1.91	1.94	1.96	1.98	2.00	2.02	2.04	2.07	2.09	2.11	2.13	2.15	2.18	2.20	2.22	2.24		
9	2.13	2.15	2.18	2.20	2.22	2.25	2.27	2.30	2.32	2.35	2.37	2.39	2.42	2.44	2.47	2.49		
10	2.34	2.37	2.40	2.42	2.45	2.48	2.50	2.53	2.56	2.58	2.61	2.64	2.66	2.69	2.72	2.74		
11	2.56	2.59	2.61	2.64	2.67	2.70	2.73	2.76	2.79	2.82	2.85	2.88	2.91	2.94	2.97	3.00		
12	2.77	2.80	2.83	2.87	2.90	2.93	2.96	2.99	3.03	3.06	3.09	3.12	3.15	3.18	3.22	3.25		
13	2.99	3.02	3.05	3.09	3.12	3.16	3.19	3.23	3.26	3.29	3.33	3.36	3.40	3.43	3.47	3.50		
14	3.20	3.24	3.28	3.31	3.35	3.39	3.42	3.46	3.50	3.53	3.57	3.61	3.64	3.68	3.72	3.75		
15	3.42	3.46	3.50	3.54	3.57	3.61	3.65	3.69	3.73	3.77	3.81	3.85	3.89	3.93	3.97	4.01		
16	3.63	3.68	3.72	3.76	3.80	3.84	3.88	3.93	3.97	4.01	4.05	4.09	4.14	4.18	4.22	4.26		
17	3.85	3.89	3.94	3.98	4.03	4.07	4.12	4.16	4.20	4.25	4.29	4.34	4.38	4.43	4.47	4.52		
18	4.07	4.11	4.16	4.21	4.25	4.30	4.35	4.39	4.44	4.49	4.54	4.58	4.63	4.68	4.72	4.77		
19	4.28	4.33	4.38	4.43	4.48	4.53	4.58	4.63	4.68	4.73	4.78	4.83	4.88	4.93	4.98	5.03		
20	4.50	4.55	4.61	4.66	4.71	4.76	4.81	4.86	4.92	4.97	5.02	5.07	5.12	5.18	5.23	5.28		
21	4.72	4.77	4.83	4.88	4.94	4.99	5.05	5.10	5.15	5.21	5.26	5.32	5.37	5.43	5.48	5.54		
22	4.94	4.99	5.05	5.11	5.17	5.22	5.28	5.34	5.39	5.45	5.51	5.56	5.62	5.68	5.74	5.79		
23	5.16	5.21	5.27	5.33	5.39	5.45	5.51	5.57	5.63	5.69	5.75	5.81	5.87	5.93	5.99	6.05		
24	5.37	5.44	5.50	5.56	5.62	5.68	5.75	5.81	5.87	5.93	6.00	6.06	6.12	6.18	6.24	6.31		
25	5.59	5.66	5.72	5.79	5.85	5.92	5.98	6.05	6.11	6.18	6.24	6.30	6.37	6.43	6.50	6.56		
26	5.81	5.88	5.95	6.01	6.08	6.15	6.22	6.28	6.35	6.42	6.49	6.55	6.62	6.69	6.76	6.82		
27	6.03	6.10	6.17	6.24	6.31	6.38	6.45	6.52	6.59	6.66	6.73	6.80	6.87	6.94	7.01	7.08		
28	6.25	6.32	6.40	6.47	6.54	6.61	6.69	6.76	6.83	6.90	6.98	7.05	7.12	7.19	7.27	7.34		
29	6.47	6.55	6.62	6.70	6.77	6.85	6.92	7.00	7.07	7.15	7.22	7.30	7.37	7.45	7.52	7.60		
30	6.69	6.77	6.85	6.92	7.00	7.08	7.16	7.24	7.31	7.39	7.47	7.55	7.62	7.70	7.78	7.86		
31	6.91	6.99	7.07	7.15	7.23	7.31	7.39	7.47	7.55	7.64	7.72	7.80	7.88	7.96	8.04	8.12		
32	7.13	7.22	7.30	7.38	7.46	7.55	7.63	7.71	7.80	7.88	7.96	8.05	8.13	8.21	8.30	8.38		
33	7.35	7.44	7.53	7.61	7.70	7.78	7.87	7.95	8.04	8.12	8.21	8.30	8.38	8.47	8.55	8.64		
34	7.58	7.66	7.75	7.84	7.93	8.02	8.10	8.19	8.28	8.37	8.46	8.55	8.64	8.72	8.81	8.90		
35	7.80	7.89	7.98	8.07	8.16	8.25	8.34	8.43	8.52	8.62	8.71	8.80	8.89	8.98	9.07	9.16		
36	8.02	8.11	8.21	8.30	8.39	8.49	8.58	8.67	8.77	8.86	8.96	9.05	9.14	9.24	9.33	9.42		
37	8.24	8.34	8.43	8.53	8.63	8.72	8.82	8.92	9.01	9.11	9.20	9.30	9.40	9.49	9.59	9.69		
38	8.46	8.56	8.66	8.76	8.86	8.96	9.06	9.16	9.26	9.35	9.45	9.55	9.65	9.75	9.85	9.95		
39	8.69	8.79	8.89	8.99	9.09	9.19	9.30	9.40	9.50	9.60	9.70	9.81	9.91	10.01	10.11	10.21		
40	8.91	9.01	9.12	9.22	9.33	9.43	9.54	9.64	9.74	9.85	9.95	10.06	10.16	10.27	10.37	10.48		
41	9.13	9.24	9.35	9.45	9.56	9.67	9.78	9.88	9.99	10.10	10.20	10.31	10.42	10.53	10.63	10.74		
42	9.36	9.47	9.58	9.69	9.80	9.91	10.02	10.13	10.24	10.34	10.45	10.56	10.68	10.79	10.90	11.01		
43	9.58	9.69	9.81	9.92	10.03	10.14	10.26	10.37	10.48	10.59	10.71	10.82	10.93	11.04	11.16	11.27		
44	9.81	9.92	10.04	10.15	10.27	10.38	10.50	10.61	10.73	10.84	10.96	11.07	11.19	11.30	11.42	11.54		
45	10.03	10.15	10.27	10.38	10.50	10.62	10.74	10.86	10.97	11.09	11.21	11.33	11.45	11.56	11.68	11.80		
46	10.26	10.38	10.50	10.62	10.74	10.86	10.98	11.10	11.22	11.34	11.46	11.58	11.70	11.83	11.95	12.07		
47	10.48	10.61	10.73	10.85	10.97	11.10	11.22	11.34	11.47	11.59	11.71	11.84	11.96	12.09	12.21	12.33		
48	10.71	10.83	10.96	11.09	11.21	11.34	11.46	11.59	11.72	11.84	11.97	12.09	12.22	12.35	12.47	12.60		
49	10.93	11.06	11.19	11.32	11.45	11.58	11.71	11.83	11.96	12.09	12.22	12.35	12.48	12.61	12.74	12.87		
50	11.16	11.29	11.42	11.55	11.69	11.82	11.95	12.08	12.21	12.34	12.48	12.61	12.74	12.87	13.00	13.14		
51	11.39	11.52	11.65	11.79	11.92	12.06	12.19	12.33	12.46	12.59	12.73	12.86	13.00	13.13	13.27	13.40		
52	11.61	11.75	11.89	12.02	12.16	12.30	12.43	12.57	12.71	12.85	12.98	13.12	13.26	13.40	13.53	13.67		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-112-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	22.00%	22.25%	22.50%	22.75%	23.00%	23.25%	23.50%	23.75%	24.00%	24.25%	24.50%	24.75%	25.00%	25.25%	25.50%	25.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
53	11.84	11.98	12.12	12.26	12.40	12.54	12.68	12.82	12.96	13.10	13.24	13.38	13.52	13.66	13.80	13.94		
54	12.07	12.21	12.35	12.49	12.64	12.78	12.92	13.07	13.21	13.35	13.49	13.64	13.78	13.92	14.07	14.21		
55	12.30	12.44	12.59	12.73	12.88	13.02	13.17	13.31	13.46	13.60	13.75	13.90	14.04	14.19	14.33	14.48		
56	12.52	12.67	12.82	12.97	13.12	13.26	13.41	13.56	13.71	13.86	14.01	14.15	14.30	14.45	14.60	14.75		
57	12.75	12.90	13.05	13.20	13.35	13.51	13.66	13.81	13.96	14.11	14.26	14.41	14.57	14.72	14.87	15.02		
58	12.98	13.13	13.29	13.44	13.59	13.75	13.90	14.06	14.21	14.36	14.52	14.67	14.83	14.98	15.14	15.29		
59	13.21	13.37	13.52	13.68	13.83	13.99	14.15	14.30	14.46	14.62	14.78	14.93	15.09	15.25	15.41	15.56		
60	13.44	13.60	13.76	13.92	14.08	14.23	14.39	14.55	14.71	14.87	15.03	15.19	15.35	15.51	15.68	15.84		
61	13.67	13.83	13.99	14.15	14.32	14.48	14.64	14.80	14.97	15.13	15.29	15.45	15.62	15.78	15.94	16.11		
62	13.90	14.06	14.23	14.39	14.56	14.72	14.89	15.05	15.22	15.38	15.55	15.72	15.88	16.05	16.21	16.38		
63	14.13	14.30	14.46	14.63	14.80	14.97	15.13	15.30	15.47	15.64	15.81	15.98	16.15	16.32	16.48	16.65		
64	14.36	14.53	14.70	14.87	15.04	15.21	15.38	15.55	15.72	15.90	16.07	16.24	16.41	16.58	16.75	16.93		
65	14.59	14.76	14.94	15.11	15.28	15.46	15.63	15.80	15.98	16.15	16.33	16.50	16.68	16.85	17.03	17.20		
66	14.82	15.00	15.17	15.35	15.52	15.70	15.88	16.05	16.23	16.41	16.59	16.76	16.94	17.12	17.30	17.48		
67	15.05	15.23	15.41	15.59	15.77	15.95	16.13	16.31	16.49	16.67	16.85	17.03	17.21	17.39	17.57	17.75		
68	15.28	15.46	15.65	15.83	16.01	16.19	16.38	16.56	16.74	16.92	17.11	17.29	17.47	17.66	17.84	18.02		
69	15.52	15.70	15.88	16.07	16.25	16.44	16.62	16.81	17.00	17.18	17.37	17.55	17.74	17.93	18.11	18.30		
70	15.75	15.93	16.12	16.31	16.50	16.69	16.87	17.06	17.25	17.44	17.63	17.82	18.01	18.20	18.39	18.58		
71	15.98	16.17	16.36	16.55	16.74	16.93	17.12	17.31	17.51	17.70	17.89	18.08	18.27	18.47	18.66	18.85		
72	16.21	16.41	16.60	16.79	16.99	17.18	17.37	17.57	17.76	17.96	18.15	18.35	18.54	18.74	18.93	19.13		
73	16.45	16.64	16.84	17.03	17.23	17.43	17.62	17.82	18.02	18.22	18.41	18.61	18.81	19.01	19.21	19.41		
74	16.68	16.88	17.08	17.28	17.48	17.68	17.88	18.08	18.28	18.48	18.68	18.88	19.08	19.28	19.48	19.68		
75	16.91	17.11	17.32	17.52	17.72	17.92	18.13	18.33	18.53	18.74	18.94	19.14	19.35	19.55	19.76	19.96		
76	17.15	17.35	17.56	17.76	17.97	18.17	18.38	18.58	18.79	19.00	19.20	19.41	19.62	19.82	20.03	20.24		
77	17.38	17.59	17.80	18.00	18.21	18.42	18.63	18.84	19.05	19.26	19.47	19.68	19.89	20.10	20.31	20.52		
78	17.62	17.83	18.04	18.25	18.46	18.67	18.88	19.09	19.31	19.52	19.73	19.94	20.16	20.37	20.58	20.80		
79	17.85	18.06	18.28	18.49	18.71	18.92	19.13	19.35	19.56	19.78	20.00	20.21	20.43	20.64	20.86	21.08		
80	18.09	18.30	18.52	18.74	18.95	19.17	19.39	19.60	19.82	20.04	20.26	20.48	20.70	20.92	21.14	21.36		
81	18.32	18.54	18.76	18.98	19.20	19.42	19.64	19.86	20.08	20.30	20.53	20.75	20.97	21.19	21.41	21.64		
82	18.56	18.78	19.00	19.22	19.45	19.67	19.89	20.12	20.34	20.57	20.79	21.02	21.24	21.47	21.69	21.92		
83	18.79	19.02	19.24	19.47	19.69	19.92	20.15	20.37	20.60	20.83	21.06	21.28	21.51	21.74	21.97	22.20		
84	19.03	19.26	19.49	19.71	19.94	20.17	20.40	20.63	20.86	21.09	21.32	21.55	21.78	22.02	22.25	22.48		
85	19.27	19.50	19.73	19.96	20.19	20.42	20.66	20.89	21.12	21.36	21.59	21.82	22.06	22.29	22.53	22.76		
86	19.50	19.74	19.97	20.21	20.44	20.68	20.91	21.15	21.38	21.62	21.86	22.09	22.33	22.57	22.81	23.04		
87	19.74	19.98	20.21	20.45	20.69	20.93	21.17	21.41	21.64	21.88	22.12	22.36	22.60	22.84	23.09	23.33		
88	19.98	20.22	20.46	20.70	20.94	21.18	21.42	21.66	21.91	22.15	22.39	22.63	22.88	23.12	23.37	23.61		
89	20.21	20.46	20.70	20.94	21.19	21.43	21.68	21.92	22.17	22.41	22.66	22.91	23.15	23.40	23.65	23.89		
90	20.45	20.70	20.95	21.19	21.44	21.69	21.93	22.18	22.43	22.68	22.93	23.18	23.43	23.68	23.93	24.18		
91	20.69	20.94	21.19	21.44	21.69	21.94	22.19	22.44	22.69	22.94	23.20	23.45	23.70	23.95	24.21	24.46		
92	20.93	21.18	21.43	21.69	21.94	22.19	22.45	22.70	22.96	23.21	23.47	23.72	23.98	24.23	24.49	24.75		
93	21.17	21.42	21.68	21.94	22.19	22.45	22.70	22.96	23.22	23.48	23.74	23.99	24.25	24.51	24.77	25.03		
94	21.41	21.67	21.92	22.18	22.44	22.70	22.96	23.22	23.48	23.74	24.01	24.27	24.53	24.79	25.05	25.32		
95	21.65	21.91	22.17	22.43	22.69	22.96	23.22	23.48	23.75	24.01	24.28	24.54	24.80	25.07	25.34	25.60		
96	21.89	22.15	22.42	22.68	22.95	23.21	23.48	23.74	24.01	24.28	24.55	24.81	25.08	25.35	25.62	25.89		
97	22.13	22.39	22.66	22.93	23.20	23.47	23.74	24.01	24.28	24.55	24.82	25.09	25.36	25.63	25.90	26.17		
98	22.37	22.64	22.91	23.18	23.45	23.72	24.00	24.27	24.54	24.81	25.09	25.36	25.64	25.91	26.19	26.46		
99	22.61	22.88	23.16	23.43	23.70	23.98	24.25	24.53	24.81	25.08	25.36	25.64	25.91	26.19	26.47	26.75		
100	22.85	23.13	23.40	23.68	23.96	24.24	24.51	24.79	25.07	25.35	25.63	25.91	26.19	26.47	26.76	27.04		
101	23.09	23.37	23.65	23.93	24.21	24.49	24.77	25.06	25.34	25.62	25.90	26.19	26.47	26.76	27.04	27.33		
102	23.33	23.61	23.90	24.18	24.47	24.75	25.03	25.32	25.60	25.89	26.18	26.46	26.75	27.04	27.33	27.61		
103	23.57	23.86	24.15	24.43	24.72	25.01	25.29	25.58	25.87	26.16	26.45	26.74	27.03	27.32	27.61	27.90		
104	23.82	24.11	24.39	24.68	24.97	25.26	25.56	25.85	26.14	26.43	26.72	27.02	27.31	27.60	27.90	28.19		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-113-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	26.00%	26.25%	26.50%	26.75%	27.00%	27.25%	27.50%	27.75%	28.00%	28.25%	28.50%	28.75%	29.00%	29.25%	29.50%	29.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
1	0.50	0.50	0.51	0.51	0.52	0.52	0.53	0.53	0.54	0.54	0.55	0.55	0.56	0.56	0.56	0.57	0.57			
2	0.75	0.76	0.77	0.77	0.78	0.79	0.79	0.80	0.81	0.82	0.82	0.83	0.84	0.84	0.84	0.85	0.85	0.86		
3	1.00	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.13	1.14	1.15				
4	1.25	1.27	1.28	1.29	1.30	1.31	1.33	1.34	1.35	1.36	1.37	1.39	1.40	1.41	1.42	1.43				
5	1.50	1.52	1.53	1.55	1.56	1.58	1.59	1.61	1.62	1.64	1.65	1.66	1.68	1.69	1.71	1.72				
6	1.76	1.77	1.79	1.81	1.83	1.84	1.86	1.88	1.89	1.91	1.93	1.94	1.96	1.98	1.99	2.01				
7	2.01	2.03	2.05	2.07	2.09	2.11	2.13	2.15	2.17	2.18	2.20	2.22	2.24	2.26	2.28	2.30				
8	2.26	2.28	2.31	2.33	2.35	2.37	2.39	2.42	2.44	2.46	2.48	2.50	2.53	2.55	2.57	2.59				
9	2.52	2.54	2.57	2.59	2.61	2.64	2.66	2.69	2.71	2.74	2.76	2.78	2.81	2.83	2.86	2.88				
10	2.77	2.80	2.82	2.85	2.88	2.90	2.93	2.96	2.99	3.01	3.04	3.07	3.09	3.12	3.15	3.17				
11	3.02	3.05	3.08	3.11	3.14	3.17	3.20	3.23	3.26	3.29	3.32	3.35	3.38	3.41	3.44	3.47				
12	3.28	3.31	3.34	3.38	3.41	3.44	3.47	3.50	3.53	3.57	3.60	3.63	3.66	3.69	3.73	3.76				
13	3.53	3.57	3.60	3.64	3.67	3.71	3.74	3.78	3.81	3.84	3.88	3.91	3.95	3.98	4.02	4.05				
14	3.79	3.83	3.86	3.90	3.94	3.97	4.01	4.05	4.09	4.12	4.16	4.20	4.23	4.27	4.31	4.34				
15	4.05	4.09	4.13	4.16	4.20	4.24	4.28	4.32	4.36	4.40	4.44	4.48	4.52	4.56	4.60	4.64				
16	4.30	4.34	4.39	4.43	4.47	4.51	4.55	4.60	4.64	4.68	4.72	4.76	4.81	4.85	4.89	4.93				
17	4.56	4.60	4.65	4.69	4.74	4.78	4.83	4.87	4.92	4.96	5.00	5.05	5.09	5.14	5.18	5.23				
18	4.82	4.86	4.91	4.96	5.01	5.05	5.10	5.15	5.19	5.24	5.29	5.33	5.38	5.43	5.48	5.52				
19	5.07	5.12	5.17	5.22	5.27	5.32	5.37	5.42	5.47	5.52	5.57	5.62	5.67	5.72	5.77	5.82				
20	5.33	5.38	5.44	5.49	5.54	5.59	5.65	5.70	5.75	5.80	5.85	5.91	5.96	6.01	6.06	6.12				
21	5.59	5.65	5.70	5.76	5.81	5.86	5.92	5.97	6.03	6.08	6.14	6.19	6.25	6.30	6.36	6.41				
22	5.85	5.91	5.96	6.02	6.08	6.14	6.19	6.25	6.31	6.37	6.42	6.48	6.54	6.60	6.65	6.71				
23	6.11	6.17	6.23	6.29	6.35	6.41	6.47	6.53	6.59	6.65	6.71	6.77	6.83	6.89	6.95	7.01				
24	6.37	6.43	6.49	6.56	6.62	6.68	6.74	6.81	6.87	6.93	6.99	7.06	7.12	7.18	7.25	7.31				
25	6.63	6.69	6.76	6.82	6.89	6.95	7.02	7.09	7.15	7.22	7.28	7.35	7.41	7.48	7.54	7.61				
26	6.89	6.96	7.03	7.09	7.16	7.23	7.30	7.36	7.43	7.50	7.57	7.64	7.70	7.77	7.84	7.91				
27	7.15	7.22	7.29	7.36	7.43	7.50	7.57	7.64	7.71	7.78	7.85	7.93	8.00	8.07	8.14	8.21				
28	7.41	7.49	7.56	7.63	7.70	7.78	7.85	7.92	8.00	8.07	8.14	8.22	8.29	8.36	8.44	8.51				
29	7.67	7.75	7.83	7.90	7.98	8.05	8.13	8.20	8.28	8.35	8.43	8.51	8.58	8.66	8.73	8.81				
30	7.94	8.01	8.09	8.17	8.25	8.33	8.41	8.48	8.56	8.64	8.72	8.80	8.88	8.96	9.03	9.11				
31	8.20	8.28	8.36	8.44	8.52	8.60	8.68	8.77	8.85	8.93	9.01	9.09	9.17	9.25	9.33	9.41				
32	8.46	8.55	8.63	8.71	8.80	8.88	8.96	9.05	9.13	9.21	9.30	9.38	9.47	9.55	9.63	9.72				
33	8.73	8.81	8.90	8.98	9.07	9.16	9.24	9.33	9.42	9.50	9.59	9.68	9.76	9.85	9.94	10.02				
34	8.99	9.08	9.17	9.26	9.35	9.43	9.52	9.61	9.70	9.79	9.88	9.97	10.06	10.15	10.24	10.33				
35	9.25	9.35	9.44	9.53	9.62	9.71	9.80	9.90	9.99	10.08	10.17	10.26	10.35	10.45	10.54	10.63				
36	9.52	9.61	9.71	9.80	9.90	9.99	10.08	10.18	10.27	10.37	10.46	10.56	10.65	10.75	10.84	10.94				
37	9.78	9.88	9.98	10.07	10.17	10.27	10.37	10.46	10.56	10.66	10.75	10.85	10.95	11.05	11.14	11.24				
38	10.05	10.15	10.25	10.35	10.45	10.55	10.65	10.75	10.85	10.95	11.05	11.15	11.25	11.35	11.45	11.55				
39	10.32	10.42	10.52	10.62	10.72	10.83	10.93	11.03	11.14	11.24	11.34	11.44	11.55	11.65	11.75	11.86				
40	10.58	10.69	10.79	10.90	11.00	11.11	11.21	11.32	11.42	11.53	11.63	11.74	11.85	11.95	12.06	12.16				
41	10.85	10.96	11.06	11.17	11.28	11.39	11.50	11.60	11.71	11.82	11.93	12.04	12.15	12.25	12.36	12.47				
42	11.12	11.23	11.34	11.45	11.56	11.67	11.78	11.89	12.00	12.11	12.22	12.33	12.45	12.56	12.67	12.78				
43	11.38	11.50	11.61	11.72	11.84	11.95	12.06	12.18	12.29	12.40	12.52	12.63	12.75	12.86	12.97	13.09				
44	11.65	11.77	11.88	12.00	12.12	12.23	12.35	12.46	12.58	12.70	12.81	12.93	13.05	13.16	13.28	13.40				
45	11.92	12.04	12.16	12.28	12.40	12.51	12.63	12.75	12.87	12.99	13.11	13.23	13.35	13.47	13.59	13.71				
46	12.19	12.31	12.43	12.55	12.68	12.80	12.92	13.04	13.16	13.29	13.41	13.53	13.65	13.77	13.90	14.02				
47	12.46	12.58	12.71	12.83	12.96	13.08	13.21	13.33	13.45	13.58	13.70	13.83	13.95	14.08	14.21	14.33				
48	12.73	12.86	12.98	13.11	13.24	13.36	13.49	13.62	13.75	13.87	14.00	14.13	14.26	14.39	14.51	14.64				
49	13.00	13.13	13.26	13.39	13.52	13.65	13.78	13.91	14.04	14.17	14.30	14.43	14.56	14.69	14.82	14.95				
50	13.27	13.40	13.53	13.67	13.80	13.93	14.07	14.20	14.33	14.47	14.60	14.73	14.87	15.00	15.13	15.27				
51	13.54	13.68	13.81	13.95	14.08	14.22	14.35	14.49	14.63	14.76	14.90	15.03	15.17	15.31	15.44	15.58				
52	13.81	13.95	14.09	14.23	14.36	14.50	14.64	14.78	14.92	15.06	15.20	15.34	15.48	15.62	15.76	15.90				

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-114-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	26.00%	26.25%	26.50%	26.75%	27.00%	27.25%	27.50%	27.75%	28.00%	28.25%	28.50%	28.75%	29.00%	29.25%	29.50%	29.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
53	14.08	14.22	14.37	14.51	14.65	14.79	14.93	15.07	15.21	15.36	15.50	15.64	15.78	15.92	16.07	16.21		
54	14.36	14.50	14.64	14.79	14.93	15.08	15.22	15.36	15.51	15.65	15.80	15.94	16.09	16.23	16.38	16.52		
55	14.63	14.77	14.92	15.07	15.22	15.36	15.51	15.66	15.80	15.95	16.10	16.25	16.40	16.54	16.69	16.84		
56	14.90	15.05	15.20	15.35	15.50	15.65	15.80	15.95	16.10	16.25	16.40	16.55	16.70	16.85	17.01	17.16		
57	15.17	15.33	15.48	15.63	15.78	15.94	16.09	16.24	16.40	16.55	16.70	16.86	17.01	17.17	17.32	17.47		
58	15.45	15.60	15.76	15.91	16.07	16.23	16.38	16.54	16.69	16.85	17.01	17.16	17.32	17.48	17.63	17.79		
59	15.72	15.88	16.04	16.20	16.36	16.51	16.67	16.83	16.99	17.15	17.31	17.47	17.63	17.79	17.95	18.11		
60	16.00	16.16	16.32	16.48	16.64	16.80	16.96	17.13	17.29	17.45	17.61	17.78	17.94	18.10	18.26	18.43		
61	16.27	16.44	16.60	16.76	16.93	17.09	17.26	17.42	17.59	17.75	17.92	18.08	18.25	18.41	18.58	18.75		
62	16.55	16.71	16.88	17.05	17.22	17.38	17.55	17.72	17.89	18.05	18.22	18.39	18.56	18.73	18.90	19.06		
63	16.82	16.99	17.16	17.33	17.50	17.67	17.84	18.01	18.19	18.36	18.53	18.70	18.87	19.04	19.21	19.38		
64	17.10	17.27	17.44	17.62	17.79	17.96	18.14	18.31	18.48	18.66	18.83	19.01	19.18	19.36	19.53	19.71		
65	17.38	17.55	17.73	17.90	18.08	18.26	18.43	18.61	18.78	18.96	19.14	19.32	19.49	19.67	19.85	20.03		
66	17.65	17.83	18.01	18.19	18.37	18.55	18.73	18.91	19.09	19.27	19.45	19.63	19.81	19.99	20.17	20.35		
67	17.93	18.11	18.29	18.48	18.66	18.84	19.02	19.20	19.39	19.57	19.75	19.94	20.12	20.30	20.49	20.67		
68	18.21	18.39	18.58	18.76	18.95	19.13	19.32	19.50	19.69	19.87	20.06	20.25	20.43	20.62	20.81	20.99		
69	18.49	18.67	18.86	19.05	19.24	19.43	19.61	19.80	19.99	20.18	20.37	20.56	20.75	20.94	21.13	21.32		
70	18.77	18.96	19.15	19.34	19.53	19.72	19.91	20.10	20.29	20.48	20.68	20.87	21.06	21.25	21.45	21.64		
71	19.05	19.24	19.43	19.63	19.82	20.01	20.21	20.40	20.60	20.79	20.99	21.18	21.38	21.57	21.77	21.96		
72	19.32	19.52	19.72	19.91	20.11	20.31	20.50	20.70	20.90	21.10	21.30	21.49	21.69	21.89	22.09	22.29		
73	19.60	19.80	20.00	20.20	20.40	20.60	20.80	21.00	21.20	21.40	21.61	21.81	22.01	22.21	22.41	22.61		
74	19.89	20.09	20.29	20.49	20.70	20.90	21.10	21.30	21.51	21.71	21.92	22.12	22.32	22.53	22.73	22.94		
75	20.17	20.37	20.58	20.78	20.99	21.19	21.40	21.61	21.81	22.02	22.23	22.43	22.64	22.85	23.06	23.27		
76	20.45	20.66	20.86	21.07	21.28	21.49	21.70	21.91	22.12	22.33	22.54	22.75	22.96	23.17	23.38	23.59		
77	20.73	20.94	21.15	21.36	21.57	21.79	22.00	22.21	22.42	22.64	22.85	23.06	23.28	23.49	23.71	23.92		
78	21.01	21.23	21.44	21.65	21.87	22.08	22.30	22.51	22.73	22.95	23.16	23.38	23.60	23.81	24.03	24.25		
79	21.29	21.51	21.73	21.95	22.16	22.38	22.60	22.82	23.04	23.26	23.48	23.70	23.92	24.14	24.36	24.58		
80	21.58	21.80	22.02	22.24	22.46	22.68	22.90	23.12	23.34	23.57	23.79	24.01	24.23	24.46	24.68	24.91		
81	21.86	22.08	22.31	22.53	22.75	22.98	23.20	23.43	23.65	23.88	24.10	24.33	24.56	24.78	25.01	25.23		
82	22.14	22.37	22.60	22.82	23.05	23.28	23.51	23.73	23.96	24.19	24.42	24.65	24.88	25.11	25.33	25.56		
83	22.43	22.66	22.89	23.12	23.35	23.58	23.81	24.04	24.27	24.50	24.73	24.96	25.20	25.43	25.66	25.90		
84	22.71	22.94	23.18	23.41	23.64	23.88	24.11	24.34	24.58	24.81	25.05	25.28	25.52	25.75	25.99	26.23		
85	23.00	23.23	23.47	23.70	23.94	24.18	24.41	24.65	24.89	25.13	25.36	25.60	25.84	26.08	26.32	26.56		
86	23.28	23.52	23.76	24.00	24.24	24.48	24.72	24.96	25.20	25.44	25.68	25.92	26.16	26.41	26.65	26.89		
87	23.57	23.81	24.05	24.29	24.54	24.78	25.02	25.27	25.51	25.75	26.00	26.24	26.49	26.73	26.98	27.22		
88	23.85	24.10	24.34	24.59	24.83	25.08	25.33	25.57	25.82	26.07	26.31	26.56	26.81	27.06	27.31	27.56		
89	24.14	24.39	24.64	24.89	25.13	25.38	25.63	25.88	26.13	26.38	26.63	26.88	27.13	27.39	27.64	27.89		
90	24.43	24.68	24.93	25.18	25.43	25.69	25.94	26.19	26.44	26.70	26.95	27.21	27.46	27.71	27.97	28.22		
91	24.71	24.97	25.22	25.48	25.73	25.99	26.24	26.50	26.76	27.01	27.27	27.53	27.78	28.04	28.30	28.56		
92	25.00	25.26	25.52	25.78	26.03	26.29	26.55	26.81	27.07	27.33	27.59	27.85	28.11	28.37	28.63	28.89		
93	25.29	25.55	25.81	26.07	26.33	26.60	26.86	27.12	27.38	27.65	27.91	28.17	28.44	28.70	28.97	29.23		
94	25.58	25.84	26.11	26.37	26.64	26.90	27.17	27.43	27.70	27.96	28.23	28.50	28.76	29.03	29.30	29.57		
95	25.87	26.13	26.40	26.67	26.94	27.21	27.47	27.74	28.01	28.28	28.55	28.82	29.09	29.36	29.63	29.90		
96	26.16	26.43	26.70	26.97	27.24	27.51	27.78	28.05	28.33	28.60	28.87	29.14	29.42	29.69	29.97	30.24		
97	26.45	26.72	26.99	27.27	27.54	27.82	28.09	28.37	28.64	28.92	29.19	29.47	29.75	30.02	30.30	30.58		
98	26.74	27.01	27.29	27.57	27.84	28.12	28.40	28.68	28.96	29.24	29.52	29.80	30.08	30.36	30.64	30.92		
99	27.03	27.31	27.59	27.87	28.15	28.43	28.71	28.99	29.27	29.56	29.84	30.12	30.40	30.69	30.97	31.26		
100	27.32	27.60	27.88	28.17	28.45	28.74	29.02	29.31	29.59	29.88	30.16	30.45	30.73	31.02	31.31	31.60		
101	27.61	27.90	28.18	28.47	28.76	29.04	29.33	29.62	29.91	30.20	30.49	30.77	31.06	31.36	31.65	31.94		
102	27.90	28.19	28.48	28.77	29.06	29.35	29.64	29.93	30.23	30.52	30.81	31.10	31.40	31.69	31.98	32.28		
103	28.19	28.49	28.78	29.07	29.37	29.66	29.95	30.25	30.54	30.84	31.13	31.43	31.73	32.02	32.32	32.62		
104	28.49	28.78	29.08	29.37	29.67	29.97	30.27	30.56	30.86	31.16	31.46	31.76	32.06	32.36	32.66	32.96		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-115-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	30.00%	30.25%	30.50%	30.75%	31.00%	31.25%	31.50%	31.75%	32.00%	32.25%	32.50%	32.75%	33.00%	33.25%	33.50%	33.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.58	0.58	0.59	0.59	0.60	0.60	0.61	0.61	0.62	0.62	0.62	0.63	0.63	0.64	0.64	0.65		
2	0.87	0.87	0.88	0.89	0.90	0.90	0.91	0.92	0.92	0.93	0.94	0.95	0.95	0.96	0.97	0.97		
3	1.16	1.17	1.18	1.19	1.19	1.20	1.21	1.22	1.23	1.24	1.25	1.26	1.27	1.28	1.29	1.30		
4	1.45	1.46	1.47	1.48	1.49	1.51	1.52	1.53	1.54	1.56	1.57	1.58	1.59	1.60	1.62	1.63		
5	1.74	1.75	1.77	1.78	1.80	1.81	1.82	1.84	1.85	1.87	1.88	1.90	1.91	1.93	1.94	1.96		
6	2.03	2.05	2.06	2.08	2.10	2.11	2.13	2.15	2.16	2.18	2.20	2.22	2.23	2.25	2.27	2.28		
7	2.32	2.34	2.36	2.38	2.40	2.42	2.44	2.46	2.48	2.50	2.52	2.54	2.55	2.57	2.59	2.61		
8	2.61	2.64	2.66	2.68	2.70	2.72	2.75	2.77	2.79	2.81	2.83	2.85	2.88	2.90	2.92	2.94		
9	2.91	2.93	2.96	2.98	3.00	3.03	3.05	3.08	3.10	3.13	3.15	3.18	3.20	3.22	3.25	3.27		
10	3.20	3.23	3.25	3.28	3.31	3.33	3.36	3.39	3.42	3.44	3.47	3.50	3.52	3.55	3.58	3.60		
11	3.49	3.52	3.55	3.58	3.61	3.64	3.67	3.70	3.73	3.76	3.79	3.82	3.85	3.88	3.91	3.94		
12	3.79	3.82	3.85	3.89	3.92	3.95	3.98	4.01	4.04	4.08	4.11	4.14	4.17	4.20	4.24	4.27		
13	4.08	4.12	4.15	4.19	4.22	4.26	4.29	4.33	4.36	4.40	4.43	4.46	4.50	4.53	4.57	4.60		
14	4.38	4.42	4.45	4.49	4.53	4.57	4.60	4.64	4.68	4.71	4.75	4.79	4.82	4.86	4.90	4.94		
15	4.68	4.72	4.76	4.80	4.84	4.87	4.91	4.95	4.99	5.03	5.07	5.11	5.15	5.19	5.23	5.27		
16	4.97	5.02	5.06	5.10	5.14	5.18	5.23	5.27	5.31	5.35	5.40	5.44	5.48	5.52	5.56	5.61		
17	5.27	5.32	5.36	5.41	5.45	5.50	5.54	5.58	5.63	5.67	5.72	5.76	5.81	5.85	5.90	5.94		
18	5.57	5.62	5.66	5.71	5.76	5.81	5.85	5.90	5.95	6.00	6.04	6.09	6.14	6.18	6.23	6.28		
19	5.87	5.92	5.97	6.02	6.07	6.12	6.17	6.22	6.27	6.32	6.37	6.42	6.47	6.52	6.57	6.62		
20	6.17	6.22	6.27	6.33	6.38	6.43	6.48	6.53	6.59	6.64	6.74	6.80	6.85	6.90	6.95			
21	6.47	6.52	6.58	6.63	6.69	6.74	6.80	6.85	6.91	6.96	7.02	7.07	7.13	7.18	7.24	7.29		
22	6.77	6.83	6.88	6.94	7.00	7.06	7.11	7.17	7.23	7.29	7.34	7.40	7.46	7.52	7.58	7.63		
23	7.07	7.13	7.19	7.25	7.31	7.37	7.43	7.49	7.55	7.61	7.67	7.73	7.79	7.85	7.91	7.97		
24	7.37	7.43	7.50	7.56	7.62	7.68	7.75	7.81	7.87	7.94	8.00	8.06	8.12	8.19	8.25	8.31		
25	7.67	7.74	7.80	7.87	7.93	8.00	8.07	8.13	8.20	8.26	8.33	8.39	8.46	8.52	8.59	8.66		
26	7.98	8.04	8.11	8.18	8.25	8.32	8.38	8.45	8.52	8.59	8.66	8.72	8.79	8.86	8.93	9.00		
27	8.28	8.35	8.42	8.49	8.56	8.63	8.70	8.77	8.84	8.92	8.99	9.06	9.13	9.20	9.27	9.34		
28	8.58	8.66	8.73	8.80	8.88	8.95	9.02	9.10	9.17	9.24	9.32	9.39	9.46	9.54	9.61	9.68		
29	8.89	8.96	9.04	9.11	9.19	9.27	9.34	9.42	9.49	9.57	9.65	9.72	9.80	9.88	9.95	10.03		
30	9.19	9.27	9.35	9.43	9.51	9.58	9.66	9.74	9.82	9.90	9.98	10.06	10.14	10.22	10.30	10.37		
31	9.50	9.58	9.66	9.74	9.82	9.90	9.98	10.07	10.15	10.23	10.31	10.39	10.47	10.56	10.64	10.72		
32	9.80	9.89	9.97	10.05	10.14	10.22	10.31	10.39	10.48	10.56	10.64	10.73	10.81	10.90	10.98	11.07		
33	10.11	10.20	10.28	10.37	10.46	10.54	10.63	10.72	10.80	10.89	10.98	11.06	11.15	11.24	11.33	11.41		
34	10.42	10.50	10.59	10.68	10.77	10.86	10.95	11.04	11.13	11.22	11.31	11.40	11.49	11.58	11.67	11.76		
35	10.72	10.82	10.91	11.00	11.09	11.18	11.28	11.37	11.46	11.55	11.65	11.74	11.83	11.92	12.02	12.11		
36	11.03	11.13	11.22	11.32	11.41	11.51	11.60	11.70	11.79	11.89	11.98	12.08	12.17	12.27	12.36	12.46		
37	11.34	11.44	11.53	11.63	11.73	11.83	11.93	12.02	12.12	12.22	12.32	12.42	12.51	12.61	12.71	12.81		
38	11.65	11.75	11.85	11.95	12.05	12.15	12.25	12.35	12.45	12.55	12.66	12.76	12.86	12.96	13.06	13.16		
39	11.96	12.06	12.16	12.27	12.37	12.47	12.58	12.68	12.79	12.89	12.99	13.10	13.20	13.30	13.41	13.51		
40	12.27	12.37	12.48	12.59	12.69	12.80	12.91	13.01	13.12	13.22	13.33	13.44	13.54	13.65	13.76	13.86		
41	12.58	12.69	12.80	12.91	13.01	13.12	13.23	13.34	13.45	13.56	13.67	13.78	13.89	14.00	14.11	14.22		
42	12.89	13.00	13.11	13.23	13.34	13.45	13.56	13.67	13.78	13.90	14.01	14.12	14.23	14.35	14.46	14.57		
43	13.20	13.32	13.43	13.55	13.66	13.78	13.89	14.00	14.12	14.23	14.35	14.46	14.58	14.69	14.81	14.92		
44	13.52	13.63	13.75	13.87	13.98	14.10	14.22	14.34	14.45	14.57	14.69	14.81	14.93	15.04	15.16	15.28		
45	13.83	13.95	14.07	14.19	14.31	14.43	14.55	14.67	14.79	14.91	15.03	15.15	15.27	15.39	15.51	15.64		
46	14.14	14.26	14.39	14.51	14.63	14.76	14.88	15.00	15.13	15.25	15.37	15.50	15.62	15.74	15.87	15.99		
47	14.46	14.58	14.71	14.83	14.96	15.08	15.21	15.34	15.46	15.59	15.72	15.84	15.97	16.09	16.22	16.35		
48	14.77	14.90	15.03	15.16	15.28	15.41	15.54	15.67	15.80	15.93	16.06	16.19	16.32	16.45	16.58	16.71		
49	15.09	15.22	15.35	15.48	15.61	15.74	15.87	16.01	16.14	16.27	16.40	16.53	16.67	16.80	16.93	17.06		
50	15.40	15.54	15.67	15.80	15.94	16.07	16.21	16.34	16.48	16.61	16.75	16.88	17.02	17.15	17.29	17.42		
51	15.72	15.86	15.99	16.13	16.27	16.40	16.54	16.68	16.82	16.95	17.09	17.23	17.37	17.51	17.64	17.78		
52	16.03	16.17	16.31	16.45	16.59	16.74	16.88	17.02	17.16	17.30	17.44	17.58	17.72	17.86	18.00	18.14		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-116-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE															
	30.00%	30.25%	30.50%	30.75%	31.00%	31.25%	31.50%	31.75%	32.00%	32.25%	32.50%	32.75%	33.00%	33.25%	33.50%	33.75%
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																
53	16.35	16.50	16.64	16.78	16.92	17.07	17.21	17.35	17.50	17.64	17.78	17.93	18.07	18.22	18.36	18.50
54	16.67	16.82	16.96	17.11	17.25	17.40	17.55	17.69	17.84	17.99	18.13	18.28	18.43	18.57	18.72	18.87
55	16.99	17.14	17.29	17.43	17.58	17.73	17.88	18.03	18.18	18.33	18.48	18.63	18.78	18.93	19.08	19.23
56	17.31	17.46	17.61	17.76	17.91	18.07	18.22	18.37	18.52	18.68	18.83	18.98	19.13	19.29	19.44	19.59
57	17.63	17.78	17.94	18.09	18.25	18.40	18.56	18.71	18.87	19.02	19.18	19.33	19.49	19.64	19.80	19.96
58	17.95	18.10	18.26	18.42	18.58	18.74	18.89	19.05	19.21	19.37	19.53	19.69	19.84	20.00	20.16	20.32
59	18.27	18.43	18.59	18.75	18.91	19.07	19.23	19.39	19.55	19.72	19.88	20.04	20.20	20.36	20.52	20.69
60	18.59	18.75	18.92	19.08	19.24	19.41	19.57	19.73	19.90	20.06	20.23	20.39	20.56	20.72	20.89	21.05
61	18.91	19.08	19.24	19.41	19.58	19.74	19.91	20.08	20.24	20.41	20.58	20.75	20.91	21.08	21.25	21.42
62	19.23	19.40	19.57	19.74	19.91	20.08	20.25	20.42	20.59	20.76	20.93	21.10	21.27	21.44	21.61	21.79
63	19.56	19.73	19.90	20.07	20.25	20.42	20.59	20.76	20.94	21.11	21.28	21.46	21.63	21.81	21.98	22.15
64	19.88	20.06	20.23	20.41	20.58	20.76	20.93	21.11	21.29	21.46	21.64	21.81	21.99	22.17	22.35	22.52
65	20.20	20.38	20.56	20.74	20.92	21.10	21.27	21.45	21.63	21.81	21.99	22.17	22.35	22.53	22.71	22.89
66	20.53	20.71	20.89	21.07	21.25	21.44	21.62	21.80	21.98	22.16	22.35	22.53	22.71	22.90	23.08	23.26
67	20.85	21.04	21.22	21.41	21.59	21.78	21.96	22.15	22.33	22.52	22.70	22.89	23.07	23.26	23.45	23.63
68	21.18	21.37	21.55	21.74	21.93	22.12	22.30	22.49	22.68	22.87	23.06	23.25	23.44	23.63	23.81	24.00
69	21.51	21.70	21.89	22.08	22.27	22.46	22.65	22.84	23.03	23.22	23.41	23.61	23.80	23.99	24.18	24.38
70	21.83	22.03	22.22	22.41	22.61	22.80	22.99	23.19	23.38	23.58	23.77	23.97	24.16	24.36	24.55	24.75
71	22.16	22.36	22.55	22.75	22.95	23.14	23.34	23.54	23.73	23.93	24.13	24.33	24.53	24.73	24.92	25.12
72	22.49	22.69	22.89	23.09	23.29	23.49	23.69	23.89	24.09	24.29	24.49	24.69	24.89	25.09	25.29	25.50
73	22.82	23.02	23.22	23.42	23.63	23.83	24.03	24.24	24.44	24.64	24.85	25.05	25.26	25.46	25.67	25.87
74	23.14	23.35	23.56	23.76	23.97	24.17	24.38	24.59	24.79	25.00	25.21	25.42	25.62	25.83	26.04	26.25
75	23.47	23.68	23.89	24.10	24.31	24.52	24.73	24.94	25.15	25.36	25.57	25.78	25.99	26.20	26.41	26.62
76	23.80	24.02	24.23	24.44	24.65	24.86	25.08	25.29	25.50	25.72	25.93	26.14	26.36	26.57	26.79	27.00
77	24.13	24.35	24.56	24.78	24.99	25.21	25.43	25.64	25.86	26.07	26.29	26.51	26.73	26.94	27.16	27.38
78	24.47	24.68	24.90	25.12	25.34	25.56	25.78	25.99	26.21	26.43	26.65	26.87	27.09	27.31	27.54	27.76
79	24.80	25.02	25.24	25.46	25.68	25.90	26.13	26.35	26.57	26.79	27.02	27.24	27.46	27.69	27.91	28.14
80	25.13	25.35	25.58	25.80	26.03	26.25	26.48	26.70	26.93	27.15	27.38	27.61	27.83	28.06	28.29	28.52
81	25.46	25.69	25.92	26.14	26.37	26.60	26.83	27.06	27.29	27.52	27.74	27.97	28.20	28.43	28.66	28.90
82	25.79	26.03	26.26	26.49	26.72	26.95	27.18	27.41	27.64	27.88	28.11	28.34	28.58	28.81	29.04	29.28
83	26.13	26.36	26.60	26.83	27.06	27.30	27.53	27.77	28.00	28.24	28.48	28.71	28.95	29.18	29.42	29.66
84	26.46	26.70	26.94	27.17	27.41	27.65	27.89	28.13	28.36	28.60	28.84	29.08	29.32	29.56	29.80	30.04
85	26.80	27.04	27.28	27.52	27.76	28.00	28.24	28.48	28.72	28.97	29.21	29.45	29.69	29.94	30.18	30.42
86	27.13	27.38	27.62	27.86	28.11	28.35	28.60	28.84	29.09	29.33	29.58	29.82	30.07	30.31	30.56	30.81
87	27.47	27.72	27.96	28.21	28.46	28.70	28.95	29.20	29.45	29.70	29.94	30.19	30.44	30.69	30.94	31.19
88	27.81	28.05	28.30	28.55	28.80	29.06	29.31	29.56	29.81	30.06	30.31	30.56	30.82	31.07	31.32	31.58
89	28.14	28.40	28.65	28.90	29.15	29.41	29.66	29.92	30.17	30.43	30.68	30.94	31.19	31.45	31.71	31.96
90	28.48	28.74	28.99	29.25	29.51	29.76	30.02	30.28	30.54	30.79	31.05	31.31	31.57	31.83	32.09	32.35
91	28.82	29.08	29.34	29.60	29.86	30.12	30.38	30.64	30.90	31.16	31.42	31.68	31.95	32.21	32.47	32.74
92	29.16	29.42	29.68	29.94	30.21	30.47	30.74	31.00	31.26	31.53	31.79	32.06	32.33	32.59	32.86	33.12
93	29.50	29.76	30.03	30.29	30.56	30.83	31.09	31.36	31.63	31.90	32.17	32.43	32.70	32.97	33.24	33.51
94	29.84	30.10	30.37	30.64	30.91	31.18	31.45	31.72	32.00	32.27	32.54	32.81	33.08	33.36	33.63	33.90
95	30.18	30.45	30.72	30.99	31.27	31.54	31.81	32.09	32.36	32.64	32.91	33.19	33.46	33.74	34.01	34.29
96	30.52	30.79	31.07	31.34	31.62	31.90	32.17	32.45	32.73	33.01	33.29	33.56	33.84	34.12	34.40	34.68
97	30.86	31.14	31.42	31.69	31.97	32.25	32.53	32.82	33.10	33.38	33.66	33.94	34.22	34.51	34.79	35.07
98	31.20	31.48	31.76	32.05	32.33	32.61	32.90	33.18	33.46	33.75	34.03	34.32	34.61	34.89	35.18	35.47
99	31.54	31.83	32.11	32.40	32.68	32.97	33.26	33.55	33.83	34.12	34.41	34.70	34.99	35.28	35.57	35.86
100	31.88	32.17	32.46	32.75	33.04	33.33	33.62	33.91	34.20	34.49	34.79	35.08	35.37	35.66	35.96	36.25
101	32.23	32.52	32.81	33.10	33.40	33.69	33.98	34.28	34.57	34.87	35.16	35.46	35.75	36.05	36.35	36.64
102	32.57	32.87	33.16	33.46	33.76	34.05	34.35	34.65	34.94	35.24	35.54	35.84	36.14	36.44	36.74	37.04
103	32.92	33.22	33.51	33.81	34.11	34.41	34.71	35.01	35.32	35.62	35.92	36.22	36.52	36.83	37.13	37.43
104	33.26	33.56	33.87	34.17	34.47	34.77	35.08	35.38	35.69	35.99	36.30	36.60	36.91	37.22	37.52	37.83

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-117-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	34.00%	34.25%	34.50%	34.75%	35.00%	35.25%	35.50%	35.75%	36.00%	36.25%	36.50%	36.75%	37.00%	37.25%	37.50%	37.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.65	0.66	0.66	0.67	0.67	0.68	0.68	0.69	0.69	0.70	0.70	0.71	0.71	0.72	0.72	0.73		
2	0.98	0.99	1.00	1.00	1.01	1.02	1.03	1.03	1.04	1.05	1.05	1.06	1.07	1.08	1.08	1.09		
3	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46		
4	1.64	1.65	1.66	1.68	1.69	1.70	1.71	1.72	1.74	1.75	1.76	1.77	1.79	1.80	1.81	1.82		
5	1.97	1.98	2.00	2.01	2.03	2.04	2.06	2.07	2.09	2.10	2.12	2.13	2.14	2.16	2.17	2.19		
6	2.30	2.32	2.33	2.35	2.37	2.39	2.40	2.42	2.44	2.45	2.47	2.49	2.51	2.52	2.54	2.56		
7	2.63	2.65	2.67	2.69	2.71	2.73	2.75	2.77	2.79	2.81	2.83	2.85	2.87	2.89	2.91	2.92		
8	2.96	2.99	3.01	3.03	3.05	3.07	3.10	3.12	3.14	3.16	3.18	3.21	3.23	3.25	3.27	3.29		
9	3.30	3.32	3.35	3.37	3.40	3.42	3.44	3.47	3.49	3.52	3.54	3.57	3.59	3.62	3.64	3.66		
10	3.63	3.66	3.69	3.71	3.74	3.77	3.79	3.82	3.85	3.87	3.90	3.93	3.96	3.98	4.01	4.04		
11	3.97	4.00	4.02	4.05	4.08	4.11	4.14	4.17	4.20	4.23	4.26	4.29	4.32	4.35	4.38	4.41		
12	4.30	4.33	4.36	4.40	4.43	4.46	4.49	4.52	4.56	4.59	4.62	4.65	4.69	4.72	4.75	4.78		
13	4.64	4.67	4.71	4.74	4.77	4.81	4.84	4.88	4.91	4.95	4.98	5.02	5.05	5.09	5.12	5.16		
14	4.97	5.01	5.05	5.08	5.12	5.16	5.20	5.23	5.27	5.31	5.34	5.38	5.42	5.46	5.49	5.53		
15	5.31	5.35	5.39	5.43	5.47	5.51	5.55	5.59	5.63	5.67	5.71	5.75	5.79	5.83	5.87	5.91		
16	5.65	5.69	5.73	5.77	5.82	5.86	5.90	5.94	5.99	6.03	6.07	6.11	6.16	6.20	6.24	6.28		
17	5.99	6.03	6.08	6.12	6.17	6.21	6.26	6.30	6.35	6.39	6.44	6.48	6.52	6.57	6.61	6.66		
18	6.33	6.37	6.42	6.47	6.52	6.56	6.61	6.66	6.71	6.75	6.80	6.85	6.90	6.94	6.99	7.04		
19	6.67	6.72	6.77	6.82	6.87	6.92	6.97	7.02	7.07	7.12	7.17	7.22	7.27	7.32	7.37	7.42		
20	7.01	7.06	7.11	7.16	7.22	7.27	7.32	7.38	7.43	7.48	7.53	7.59	7.64	7.69	7.74	7.80		
21	7.35	7.40	7.46	7.51	7.57	7.62	7.68	7.74	7.79	7.85	7.90	7.96	8.01	8.07	8.12	8.18		
22	7.69	7.75	7.81	7.86	7.92	7.98	8.04	8.10	8.15	8.21	8.27	8.33	8.39	8.44	8.50	8.56		
23	8.03	8.09	8.15	8.21	8.28	8.34	8.40	8.46	8.52	8.58	8.64	8.70	8.76	8.82	8.88	8.94		
24	8.38	8.44	8.50	8.57	8.63	8.69	8.76	8.82	8.88	8.95	9.01	9.07	9.14	9.20	9.26	9.33		
25	8.72	8.79	8.85	8.92	8.98	9.05	9.12	9.18	9.25	9.31	9.38	9.45	9.51	9.58	9.64	9.71		
26	9.07	9.13	9.20	9.27	9.34	9.41	9.48	9.55	9.61	9.68	9.75	9.82	9.89	9.96	10.03	10.10		
27	9.41	9.48	9.55	9.63	9.70	9.77	9.84	9.91	9.98	10.05	10.12	10.20	10.27	10.34	10.41	10.48		
28	9.76	9.83	9.91	9.98	10.05	10.13	10.20	10.28	10.35	10.42	10.50	10.57	10.65	10.72	10.79	10.87		
29	10.11	10.18	10.26	10.34	10.41	10.49	10.57	10.64	10.72	10.80	10.87	10.95	11.03	11.10	11.18	11.26		
30	10.45	10.53	10.61	10.69	10.77	10.85	10.93	11.01	11.09	11.17	11.25	11.33	11.41	11.49	11.57	11.65		
31	10.80	10.88	10.97	11.05	11.13	11.21	11.29	11.38	11.46	11.54	11.62	11.71	11.79	11.87	11.95	12.04		
32	11.15	11.24	11.32	11.41	11.49	11.58	11.66	11.74	11.83	11.91	12.00	12.08	12.17	12.26	12.34	12.43		
33	11.50	11.59	11.68	11.76	11.85	11.94	12.03	12.11	12.20	12.29	12.38	12.47	12.55	12.64	12.73	12.82		
34	11.85	11.94	12.03	12.12	12.21	12.30	12.39	12.48	12.57	12.67	12.76	12.85	12.94	13.03	13.12	13.21		
35	12.20	12.30	12.39	12.48	12.58	12.67	12.76	12.85	12.95	13.04	13.13	13.23	13.32	13.42	13.51	13.60		
36	12.56	12.65	12.75	12.84	12.94	13.03	13.13	13.23	13.32	13.42	13.51	13.61	13.71	13.80	13.90	14.00		
37	12.91	13.01	13.11	13.20	13.30	13.40	13.50	13.60	13.70	13.80	13.90	13.99	14.09	14.19	14.29	14.39		
38	13.26	13.36	13.46	13.57	13.67	13.77	13.87	13.97	14.07	14.18	14.28	14.38	14.48	14.58	14.68	14.79		
39	13.62	13.72	13.82	13.93	14.03	14.14	14.24	14.35	14.45	14.55	14.66	14.76	14.87	14.97	15.08	15.18		
40	13.97	14.08	14.18	14.29	14.40	14.51	14.61	14.72	14.83	14.94	15.04	15.15	15.26	15.37	15.47	15.58		
41	14.33	14.44	14.55	14.66	14.77	14.88	14.99	15.10	15.21	15.32	15.43	15.54	15.65	15.76	15.87	15.98		
42	14.68	14.80	14.91	15.02	15.13	15.25	15.36	15.47	15.59	15.70	15.81	15.92	16.04	16.15	16.26	16.38		
43	15.04	15.16	15.27	15.39	15.50	15.62	15.73	15.85	15.97	16.08	16.20	16.31	16.43	16.55	16.66	16.78		
44	15.40	15.52	15.63	15.75	15.87	15.99	16.11	16.23	16.35	16.46	16.58	16.70	16.82	16.94	17.06	17.18		
45	15.76	15.88	16.00	16.12	16.24	16.36	16.48	16.61	16.73	16.85	16.97	17.09	17.21	17.34	17.46	17.58		
46	16.12	16.24	16.36	16.49	16.61	16.74	16.86	16.99	17.11	17.23	17.36	17.48	17.61	17.73	17.86	17.98		
47	16.48	16.60	16.73	16.86	16.98	17.11	17.24	17.37	17.49	17.62	17.75	17.88	18.00	18.13	18.26	18.39		
48	16.84	16.97	17.10	17.23	17.36	17.49	17.62	17.75	17.88	18.01	18.14	18.27	18.40	18.53	18.66	18.79		
49	17.20	17.33	17.46	17.60	17.73	17.86	17.99	18.13	18.26	18.39	18.53	18.66	18.80	18.93	19.06	19.20		
50	17.56	17.69	17.83	17.97	18.10	18.24	18.37	18.51	18.65	18.78	18.92	19.06	19.19	19.33	19.47	19.60		
51	17.92	18.06	18.20	18.34	18.48	18.62	18.75	18.89	19.03	19.17	19.31	19.45	19.59	19.73	19.87	20.01		
52	18.28	18.43	18.57	18.71	18.85	18.99	19.14	19.28	19.42	19.56	19.70	19.85	19.99	20.13	20.28	20.42		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-118-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	34.00%	34.25%	34.50%	34.75%	35.00%	35.25%	35.50%	35.75%	36.00%	36.25%	36.50%	36.75%	37.00%	37.25%	37.50%	37.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
53	18.65	18.79	18.94	19.08	19.23	19.37	19.52	19.66	19.81	19.95	20.10	20.24	20.39	20.53	20.68	20.83				
54	19.01	19.16	19.31	19.46	19.60	19.75	19.90	20.05	20.20	20.34	20.49	20.64	20.79	20.94	21.09	21.24				
55	19.38	19.53	19.68	19.83	19.98	20.13	20.28	20.43	20.59	20.74	20.89	21.04	21.19	21.34	21.49	21.65				
56	19.75	19.90	20.05	20.21	20.36	20.51	20.67	20.82	20.98	21.13	21.28	21.44	21.59	21.75	21.90	22.06				
57	20.11	20.27	20.43	20.58	20.74	20.90	21.05	21.21	21.37	21.52	21.68	21.84	22.00	22.15	22.31	22.47				
58	20.48	20.64	20.80	20.96	21.12	21.28	21.44	21.60	21.76	21.92	22.08	22.24	22.40	22.56	22.72	22.88				
59	20.85	21.01	21.17	21.34	21.50	21.66	21.82	21.99	22.15	22.31	22.48	22.64	22.80	22.97	23.13	23.30				
60	21.22	21.38	21.55	21.71	21.88	22.05	22.21	22.38	22.54	22.71	22.88	23.04	23.21	23.38	23.54	23.71				
61	21.59	21.76	21.92	22.09	22.26	22.43	22.60	22.77	22.94	23.11	23.28	23.45	23.62	23.79	23.96	24.13				
62	21.96	22.13	22.30	22.47	22.64	22.82	22.99	23.16	23.33	23.51	23.68	23.85	24.02	24.20	24.37	24.54				
63	22.33	22.50	22.68	22.85	23.03	23.20	23.38	23.55	23.73	23.90	24.08	24.26	24.43	24.61	24.78	24.96				
64	22.70	22.88	23.06	23.23	23.41	23.59	23.77	23.95	24.12	24.30	24.48	24.66	24.84	25.02	25.20	25.38				
65	23.07	23.25	23.43	23.61	23.80	23.98	24.16	24.34	24.52	24.70	24.89	25.07	25.25	25.43	25.62	25.80				
66	23.45	23.63	23.81	24.00	24.18	24.37	24.55	24.73	24.92	25.10	25.29	25.48	25.66	25.85	26.03	26.22				
67	23.82	24.01	24.19	24.38	24.57	24.76	24.94	25.13	25.32	25.51	25.69	25.88	26.07	26.26	26.45	26.64				
68	24.19	24.38	24.57	24.76	24.95	25.15	25.34	25.53	25.72	25.91	26.10	26.29	26.48	26.68	26.87	27.06				
69	24.57	24.76	24.96	25.15	25.34	25.54	25.73	25.92	26.12	26.31	26.51	26.70	26.90	27.09	27.29	27.48				
70	24.95	25.14	25.34	25.53	25.73	25.93	26.12	26.32	26.52	26.72	26.91	27.11	27.31	27.51	27.71	27.91				
71	25.32	25.52	25.72	25.92	26.12	26.32	26.52	26.72	26.92	27.12	27.32	27.52	27.73	27.93	28.13	28.33				
72	25.70	25.90	26.10	26.31	26.51	26.71	26.92	27.12	27.32	27.53	27.73	27.94	28.14	28.35	28.55	28.76				
73	26.08	26.28	26.49	26.69	26.90	27.11	27.31	27.52	27.73	27.93	28.14	28.35	28.56	28.76	28.97	29.18				
74	26.46	26.66	26.87	27.08	27.29	27.50	27.71	27.92	28.13	28.34	28.55	28.76	28.97	29.19	29.40	29.61				
75	26.84	27.05	27.26	27.47	27.68	27.90	28.11	28.32	28.54	28.75	28.96	29.18	29.39	29.61	29.82	30.04				
76	27.22	27.43	27.65	27.86	28.08	28.29	28.51	28.73	28.94	29.16	29.38	29.59	29.81	30.03	30.25	30.46				
77	27.60	27.81	28.03	28.25	28.47	28.69	28.91	29.13	29.35	29.57	29.79	30.01	30.23	30.45	30.67	30.89				
78	27.98	28.20	28.42	28.64	28.86	29.09	29.31	29.53	29.76	29.98	30.20	30.43	30.65	30.87	31.10	31.32				
79	28.36	28.58	28.81	29.03	29.26	29.49	29.71	29.94	30.16	30.39	30.62	30.84	31.07	31.30	31.53	31.75				
80	28.74	28.97	29.20	29.43	29.66	29.88	30.11	30.34	30.57	30.80	31.03	31.26	31.49	31.72	31.95	32.19				
81	29.13	29.36	29.59	29.82	30.05	30.28	30.52	30.75	30.98	31.22	31.45	31.68	31.92	32.15	32.38	32.62				
82	29.51	29.75	29.98	30.21	30.45	30.68	30.92	31.16	31.39	31.63	31.87	32.10	32.34	32.58	32.81	33.05				
83	29.90	30.13	30.37	30.61	30.85	31.09	31.33	31.56	31.80	32.04	32.28	32.52	32.76	33.00	33.25	33.49				
84	30.28	30.52	30.76	31.00	31.25	31.49	31.73	31.97	32.22	32.46	32.70	32.95	33.19	33.43	33.68	33.92				
85	30.67	30.91	31.16	31.40	31.65	31.89	32.14	32.38	32.63	32.87	33.12	33.37	33.61	33.86	34.11	34.36				
86	31.05	31.30	31.55	31.80	32.05	32.29	32.54	32.79	33.04	33.29	33.54	33.79	34.04	34.29	34.54	34.79				
87	31.44	31.69	31.94	32.20	32.45	32.70	32.95	33.20	33.46	33.71	33.96	34.22	34.47	34.72	34.98	35.23				
88	31.83	32.08	32.34	32.59	32.85	33.10	33.36	33.61	33.87	34.13	34.38	34.64	34.90	35.16	35.41	35.67				
89	32.22	32.48	32.73	32.99	33.25	33.51	33.77	34.03	34.29	34.55	34.81	35.07	35.33	35.59	35.85	36.11				
90	32.61	32.87	33.13	33.39	33.65	33.92	34.18	34.44	34.70	34.97	35.23	35.49	35.76	36.02	36.29	36.55				
91	33.00	33.26	33.53	33.79	34.06	34.32	34.59	34.85	35.12	35.39	35.65	35.92	36.19	36.46	36.72	36.99				
92	33.39	33.66	33.93	34.19	34.46	34.73	35.00	35.27	35.54	35.81	36.08	36.35	36.62	36.89	37.16	37.43				
93	33.78	34.05	34.32	34.60	34.87	35.14	35.41	35.68	35.96	36.23	36.50	36.78	37.05	37.33	37.60	37.88				
94	34.18	34.45	34.72	35.00	35.27	35.55	35.82	36.10	36.38	36.65	36.93	37.21	37.49	37.76	38.04	38.32				
95	34.57	34.85	35.12	35.40	35.68	35.96	36.24	36.52	36.80	37.08	37.36	37.64	37.92	38.20	38.48	38.76				
96	34.96	35.24	35.52	35.81	36.09	36.37	36.65	36.94	37.22	37.50	37.79	38.07	38.35	38.64	38.92	39.21				
97	35.36	35.64	35.93	36.21	36.50	36.78	37.07	37.35	37.64	37.93	38.21	38.50	38.79	39.08	39.37	39.66				
98	35.75	36.04	36.33	36.62	36.90	37.19	37.48	37.77	38.06	38.35	38.64	38.93	39.23	39.52	39.81	40.10				
99	36.15	36.44	36.73	37.02	37.31	37.61	37.90	38.19	38.49	38.78	39.07	39.37	39.66	39.96	40.25	40.55				
100	36.54	36.84	37.13	37.43	37.72	38.02	38.32	38.61	38.91	39.21	39.51	39.80	40.10	40.40	40.70	41.00				
101	36.94	37.24	37.54	37.84	38.14	38.43	38.73	39.03	39.34	39.64	39.94	40.24	40.54	40.84	41.15	41.45				
102	37.34	37.64	37.94	38.25	38.55	38.85	39.15	39.46	39.76	40.07	40.37	40.67	40.98	41.29	41.59	41.90				
103	37.74	38.04	38.35	38.65	38.96	39.27	39.57	39.88	40.19	40.49	40.80	41.11	41.42	41.73	42.04	42.35				
104	38.14	38.45	38.75	39.06	39.37	39.68	39.99	40.30	40.61	40.93	41.24	41.55	41.86	42.17	42.49	42.80				

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-119-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																
	38.00%	38.25%	38.50%	38.75%	39.00%	39.25%	39.50%	39.75%	40.00%	40.25%	40.50%	40.75%	41.00%	41.25%	41.50%	41.75%	
(FINANCIAL CHARGE PER \$100 OF AMOUNT FINANCED)																	
1	0.73	0.74	0.74	0.75	0.75	0.75	0.76	0.76	0.77	0.77	0.78	0.78	0.79	0.79	0.80	0.80	
2	1.10	1.10	1.11	1.12	1.13	1.13	1.14	1.15	1.16	1.16	1.17	1.18	1.18	1.19	1.20	1.21	
3	1.47	1.47	1.48	1.49	1.50	1.51	1.52	1.53	1.54	1.55	1.56	1.57	1.58	1.59	1.60	1.61	
4	1.83	1.85	1.86	1.87	1.88	1.89	1.91	1.92	1.93	1.94	1.95	1.97	1.98	1.99	2.00	2.02	
5	2.20	2.22	2.23	2.25	2.26	2.28	2.29	2.30	2.32	2.33	2.35	2.36	2.38	2.39	2.41	2.42	
6	2.57	2.59	2.61	2.62	2.64	2.66	2.68	2.69	2.71	2.73	2.74	2.76	2.78	2.79	2.81	2.83	
7	2.94	2.96	2.98	3.00	3.02	3.04	3.06	3.08	3.10	3.12	3.14	3.16	3.18	3.20	3.22	3.24	
8	3.32	3.34	3.36	3.38	3.40	3.43	3.45	3.47	3.49	3.51	3.54	3.56	3.58	3.60	3.62	3.65	
9	3.69	3.71	3.74	3.76	3.79	3.81	3.84	3.86	3.89	3.91	3.93	3.96	3.98	4.01	4.03	4.06	
10	4.06	4.09	4.12	4.14	4.17	4.20	4.23	4.25	4.28	4.31	4.33	4.36	4.39	4.41	4.44	4.47	
11	4.44	4.47	4.50	4.53	4.56	4.59	4.62	4.64	4.67	4.70	4.73	4.76	4.79	4.82	4.85	4.88	
12	4.81	4.85	4.88	4.91	4.94	4.97	5.01	5.04	5.07	5.10	5.13	5.17	5.20	5.23	5.26	5.30	
13	5.19	5.22	5.26	5.29	5.33	5.36	5.40	5.43	5.47	5.50	5.54	5.57	5.61	5.64	5.68	5.71	
14	5.57	5.60	5.64	5.68	5.72	5.75	5.79	5.83	5.86	5.90	5.94	5.98	6.01	6.05	6.09	6.13	
15	5.95	5.99	6.02	6.06	6.10	6.14	6.18	6.22	6.26	6.30	6.34	6.38	6.42	6.46	6.50	6.54	
16	6.32	6.37	6.41	6.45	6.49	6.54	6.58	6.62	6.66	6.71	6.75	6.79	6.83	6.88	6.92	6.96	
17	6.70	6.75	6.79	6.84	6.88	6.93	6.97	7.02	7.06	7.11	7.15	7.20	7.24	7.29	7.33	7.38	
18	7.09	7.13	7.18	7.23	7.28	7.32	7.37	7.42	7.47	7.51	7.56	7.61	7.66	7.70	7.75	7.80	
19	7.47	7.52	7.57	7.62	7.67	7.72	7.77	7.82	7.87	7.92	7.97	8.02	8.07	8.12	8.17	8.22	
20	7.85	7.90	7.96	8.01	8.06	8.11	8.17	8.22	8.27	8.33	8.38	8.43	8.48	8.54	8.59	8.64	
21	8.23	8.29	8.34	8.40	8.46	8.51	8.57	8.62	8.68	8.73	8.79	8.84	8.90	8.96	9.01	9.07	
22	8.62	8.68	8.73	8.79	8.85	8.91	8.97	9.03	9.08	9.14	9.20	9.26	9.32	9.37	9.43	9.49	
23	9.00	9.06	9.12	9.19	9.25	9.31	9.37	9.43	9.49	9.55	9.61	9.67	9.73	9.79	9.86	9.92	
24	9.39	9.45	9.52	9.58	9.64	9.71	9.77	9.83	9.90	9.96	10.02	10.09	10.15	10.22	10.28	10.34	
25	9.78	9.84	9.91	9.98	10.04	10.11	10.17	10.24	10.31	10.37	10.44	10.51	10.57	10.64	10.70	10.77	
26	10.16	10.23	10.30	10.37	10.44	10.51	10.58	10.65	10.72	10.78	10.85	10.92	10.99	11.06	11.13	11.20	
27	10.55	10.62	10.70	10.77	10.84	10.91	10.98	11.05	11.13	11.20	11.27	11.34	11.41	11.49	11.56	11.63	
28	10.94	11.02	11.09	11.17	11.24	11.31	11.39	11.46	11.54	11.61	11.69	11.76	11.84	11.91	11.99	12.06	
29	11.33	11.41	11.49	11.56	11.64	11.72	11.80	11.87	11.95	12.03	12.11	12.18	12.26	12.34	12.41	12.49	
30	11.73	11.80	11.88	11.96	12.04	12.12	12.20	12.28	12.36	12.44	12.52	12.60	12.68	12.76	12.84	12.93	
31	12.12	12.20	12.28	12.37	12.45	12.53	12.61	12.70	12.78	12.86	12.94	13.03	13.11	13.19	13.28	13.36	
32	12.51	12.60	12.68	12.77	12.85	12.94	13.02	13.11	13.19	13.28	13.37	13.45	13.54	13.62	13.71	13.79	
33	12.91	12.99	13.08	13.17	13.26	13.35	13.43	13.52	13.61	13.70	13.79	13.88	13.96	14.05	14.14	14.23	
34	13.30	13.39	13.48	13.57	13.66	13.75	13.85	13.94	14.03	14.12	14.21	14.30	14.39	14.48	14.58	14.67	
35	13.70	13.79	13.88	13.98	14.07	14.16	14.26	14.35	14.45	14.54	14.63	14.73	14.82	14.92	15.01	15.11	
36	14.09	14.19	14.29	14.38	14.48	14.58	14.67	14.77	14.87	14.96	15.06	15.16	15.25	15.35	15.45	15.55	
37	14.49	14.59	14.69	14.79	14.89	14.99	15.09	15.19	15.29	15.39	15.49	15.59	15.69	15.79	15.89	15.99	
38	14.89	14.99	15.09	15.20	15.30	15.40	15.50	15.61	15.71	15.81	15.91	16.02	16.12	16.22	16.32	16.43	
39	15.29	15.39	15.50	15.60	15.71	15.81	15.92	16.02	16.13	16.24	16.34	16.45	16.55	16.66	16.76	16.87	
40	15.69	15.80	15.90	16.01	16.12	16.23	16.34	16.45	16.55	16.66	16.77	16.88	16.99	17.10	17.20	17.31	
41	16.09	16.20	16.31	16.42	16.53	16.64	16.76	16.87	16.98	17.09	17.20	17.31	17.42	17.53	17.65	17.76	
42	16.49	16.61	16.72	16.83	16.95	17.06	17.17	17.29	17.40	17.52	17.63	17.75	17.86	17.97	18.09	18.20	
43	16.89	17.01	17.13	17.24	17.36	17.48	17.60	17.71	17.83	17.95	18.06	18.18	18.30	18.42	18.53	18.65	
44	17.30	17.42	17.54	17.66	17.78	17.90	18.02	18.14	18.26	18.38	18.50	18.62	18.74	18.86	18.98	19.10	
45	17.70	17.83	17.95	18.07	18.19	18.32	18.44	18.56	18.68	18.81	18.93	19.05	19.18	19.30	19.42	19.55	
46	18.11	18.23	18.36	18.49	18.61	18.74	18.86	18.99	19.11	19.24	19.37	19.49	19.62	19.74	19.87	20.00	
47	18.52	18.64	18.77	18.90	19.03	19.16	19.29	19.41	19.54	19.67	19.80	19.93	20.06	20.19	20.32	20.45	
48	18.92	19.05	19.19	19.32	19.45	19.58	19.71	19.84	19.97	20.11	20.24	20.37	20.50	20.64	20.77	20.90	
49	19.33	19.47	19.60	19.73	19.87	20.00	20.14	20.27	20.41	20.54	20.68	20.81	20.95	21.08	21.22	21.35	
50	19.74	19.88	20.01	20.15	20.29	20.43	20.56	20.70	20.84	20.98	21.12	21.25	21.39	21.53	21.67	21.81	
51	20.15	20.29	20.43	20.57	20.71	20.85	20.99	21.13	21.27	21.41	21.56	21.70	21.84	21.98	22.12	22.26	
52	20.56	20.70	20.85	20.99	21.13	21.28	21.42	21.56	21.71	21.85	22.00	22.14	22.29	22.43	22.57	22.72	

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-120-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	38.00%	38.25%	38.50%	38.75%	39.00%	39.25%	39.50%	39.75%	40.00%	40.25%	40.50%	40.75%	41.00%	41.25%	41.50%	41.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
53	20.97	21.12	21.27	21.41	21.56	21.70	21.85	22.00	22.14	22.29	22.44	22.59	22.73	22.88	23.03	23.18	23.33	23.48	23.63
54	21.39	21.53	21.68	21.83	21.98	22.13	22.28	22.43	22.58	22.73	22.88	23.03	23.18	23.33	23.48	23.63			
55	21.80	21.95	22.10	22.26	22.41	22.56	22.71	22.87	23.02	23.17	23.33	23.48	23.63	23.79	23.94	24.09			
56	22.21	22.37	22.52	22.68	22.83	22.99	23.15	23.30	23.46	23.61	23.77	23.93	24.08	24.24	24.40	24.55			
57	22.63	22.79	22.95	23.10	23.26	23.42	23.58	23.74	23.90	24.06	24.22	24.38	24.54	24.70	24.86	25.02			
58	23.04	23.21	23.37	23.53	23.69	23.85	24.01	24.18	24.34	24.50	24.66	24.83	24.99	25.15	25.31	25.48			
59	23.46	23.63	23.79	23.96	24.12	24.28	24.45	24.62	24.78	24.95	25.11	25.28	25.44	25.61	25.78	25.94			
60	23.88	24.05	24.21	24.38	24.55	24.72	24.89	25.05	25.22	25.39	25.56	25.73	25.90	26.07	26.24	26.41			
61	24.30	24.47	24.64	24.81	24.98	25.15	25.32	25.50	25.67	25.84	26.01	26.18	26.35	26.53	26.70	26.87			
62	24.72	24.89	25.07	25.24	25.41	25.59	25.76	25.94	26.11	26.29	26.46	26.64	26.81	26.99	27.16	27.34			
63	25.14	25.31	25.49	25.67	25.85	26.02	26.20	26.38	26.56	26.73	26.91	27.09	27.27	27.45	27.63	27.81			
64	25.56	25.74	25.92	26.10	26.28	26.46	26.64	26.82	27.00	27.18	27.37	27.55	27.73	27.91	28.09	28.28			
65	25.98	26.16	26.35	26.53	26.71	26.90	27.08	27.27	27.45	27.64	27.82	28.00	28.19	28.37	28.56	28.75			
66	26.40	26.59	26.78	26.96	27.15	27.34	27.52	27.71	27.90	28.09	28.27	28.46	28.65	28.84	29.03	29.22			
67	26.83	27.02	27.21	27.40	27.59	27.78	27.97	28.16	28.35	28.54	28.73	28.92	29.11	29.30	29.50	29.69			
68	27.25	27.45	27.64	27.83	28.02	28.22	28.41	28.61	28.80	28.99	29.19	29.38	29.58	29.77	29.97	30.16			
69	27.68	27.87	28.07	28.27	28.46	28.66	28.86	29.05	29.25	29.45	29.65	29.84	30.04	30.24	30.44	30.63			
70	28.11	28.30	28.50	28.70	28.90	29.10	29.30	29.50	29.70	29.90	30.10	30.30	30.51	30.71	30.91	31.11			
71	28.53	28.73	28.94	29.14	29.34	29.55	29.75	29.95	30.16	30.36	30.56	30.77	30.97	31.18	31.38	31.59			
72	28.96	29.17	29.37	29.58	29.78	29.99	30.20	30.40	30.61	30.82	31.02	31.23	31.44	31.65	31.85	32.06			
73	29.39	29.60	29.81	30.02	30.23	30.44	30.65	30.86	31.07	31.28	31.49	31.70	31.91	32.12	32.33	32.54			
74	29.82	30.03	30.24	30.46	30.67	30.88	31.09	31.31	31.52	31.73	31.95	32.16	32.38	32.59	32.81	33.02			
75	30.25	30.47	30.68	30.90	31.11	31.33	31.55	31.76	31.98	32.20	32.41	32.63	32.85	33.06	33.28	33.50			
76	30.68	30.90	31.12	31.34	31.56	31.78	32.00	32.22	32.44	32.66	32.88	33.10	33.32	33.54	33.76	33.98			
77	31.11	31.34	31.56	31.78	32.00	32.23	32.45	32.67	32.90	33.12	33.34	33.57	33.79	34.01	34.24	34.46			
78	31.55	31.77	32.00	32.22	32.45	32.68	32.90	33.13	33.35	33.58	33.81	34.04	34.26	34.49	34.72	34.95			
79	31.98	32.21	32.44	32.67	32.90	33.13	33.36	33.59	33.82	34.05	34.28	34.51	34.74	34.97	35.20	35.43			
80	32.42	32.65	32.88	33.11	33.35	33.58	33.81	34.04	34.28	34.51	34.74	34.98	35.21	35.45	35.68	35.92			
81	32.85	33.09	33.32	33.56	33.79	34.03	34.27	34.50	34.74	34.98	35.21	35.45	35.69	35.93	36.17	36.40			
82	33.29	33.53	33.77	34.01	34.25	34.48	34.74	34.96	35.20	35.44	35.68	35.93	36.17	36.41	36.65	36.89			
83	33.73	33.97	34.21	34.45	34.70	34.94	35.18	35.43	35.67	35.91	36.16	36.40	36.64	36.89	37.13	37.38			
84	34.17	34.41	34.66	34.90	35.15	35.39	35.64	35.89	36.13	36.38	36.63	36.88	37.12	37.37	37.62	37.87			
85	34.61	34.85	35.10	35.35	35.60	35.85	36.10	36.35	36.60	36.85	37.10	37.35	37.60	37.86	38.11	38.36			
86	35.05	35.30	35.55	35.80	36.05	36.31	36.56	36.81	37.07	37.32	37.58	37.83	38.09	38.34	38.60	38.85			
87	35.49	35.74	36.00	36.25	36.51	36.77	37.02	37.28	37.54	37.79	38.05	38.31	38.57	38.83	39.08	39.34			
88	35.93	36.19	36.45	36.71	36.97	37.22	37.48	37.75	38.01	38.27	38.53	38.79	39.05	39.31	39.57	39.84			
89	36.37	36.63	36.90	37.16	37.42	37.68	37.95	38.21	38.48	38.74	39.00	39.27	39.53	39.80	40.07	40.33			
90	36.82	37.08	37.35	37.61	37.88	38.15	38.41	38.68	38.95	39.21	39.48	39.75	40.02	40.29	40.56	40.83			
91	37.26	37.53	37.80	38.07	38.34	38.61	38.88	39.15	39.42	39.69	39.96	40.23	40.51	40.78	41.05	41.32			
92	37.71	37.98	38.25	38.52	38.80	39.07	39.34	39.62	39.89	40.17	40.44	40.72	40.99	41.27	41.55	41.82			
93	38.15	38.43	38.70	38.98	39.26	39.53	39.81	40.09	40.37	40.64	40.92	41.20	41.48	41.76	42.04	42.32			
94	38.60	38.88	39.16	39.44	39.72	40.00	40.28	40.56	40.84	41.12	41.40	41.69	41.97	42.25	42.54	42.82			
95	39.05	39.33	39.61	39.90	40.18	40.46	40.75	41.03	41.32	41.60	41.89	42.17	42.46	42.75	43.03	43.32			
96	39.50	39.78	40.07	40.35	40.64	40.93	41.22	41.51	41.79	42.08	42.37	42.66	42.95	43.24	43.53	43.82			
97	39.94	40.23	40.52	40.81	41.11	41.40	41.69	41.98	42.27	42.56	42.86	43.15	43.44	43.74	44.03	44.33			
98	40.40	40.69	40.98	41.28	41.57	41.86	42.16	42.45	42.75	43.05	43.34	43.64	43.94	44.23	44.53	44.83			
99	40.85	41.14	41.44	41.74	42.04	42.33	42.63	42.93	43.23	43.53	43.83	44.13	44.43	44.73	45.03	45.33			
100	41.30	41.60	41.90	42.20	42.50	42.80	43.11	43.41	43.71	44.01	44.32	44.62	44.92	45.23	45.53	45.84			
101	41.75	42.06	42.36	42.66	42.97	43.27	43.58	43.89	44.19	44.50	44.81	45.11	45.42	45.73	46.04	46.35			
102	42.21	42.51	42.82	43.13	43.44	43.75	44.05	44.36	44.67	44.98	45.30	45.61	45.92	46.23	46.54	46.85			
103	42.66	42.97	43.28	43.59	43.91	44.22	44.53	44.84	45.16	45.47	45.79	46.10	46.42	46.73	47.05	47.36			
104	43.12	43.43	43.74	44.06	44.38	44.69	45.01	45.32	45.64	45.96	46.28	46.60	46.91	47.23	47.55	47.87			

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-121-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	42.00%	42.25%	42.50%	42.75%	43.00%	43.25%	43.50%	43.75%	44.00%	44.25%	44.50%	44.75%	45.00%	45.25%	45.50%	45.75%		
(FINANCIAL CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.81	0.81	0.82	0.82	0.83	0.83	0.84	0.84	0.85	0.85	0.86	0.86	0.87	0.87	0.87	0.87	0.88	
2	1.21	1.22	1.23	1.23	1.24	1.25	1.26	1.26	1.27	1.28	1.29	1.29	1.30	1.31	1.31	1.31	1.32	
3	1.62	1.63	1.64	1.65	1.66	1.67	1.68	1.69	1.70	1.71	1.72	1.73	1.74	1.75	1.76	1.76	1.76	
4	2.03	2.04	2.05	2.06	2.08	2.09	2.10	2.11	2.12	2.14	2.15	2.16	2.17	2.18	2.20	2.21		
5	2.44	2.45	2.47	2.48	2.49	2.51	2.52	2.54	2.55	2.57	2.58	2.60	2.61	2.63	2.64	2.65		
6	2.85	2.86	2.88	2.90	2.91	2.93	2.95	2.97	2.98	3.00	3.02	3.03	3.05	3.07	3.08	3.10		
7	3.26	3.28	3.30	3.32	3.33	3.35	3.37	3.39	3.41	3.43	3.45	3.47	3.49	3.51	3.53	3.55		
8	3.67	3.69	3.71	3.73	3.76	3.78	3.80	3.82	3.85	3.87	3.89	3.91	3.93	3.96	3.98	4.00		
9	4.08	4.11	4.13	4.16	4.18	4.20	4.23	4.25	4.28	4.30	4.33	4.35	4.38	4.40	4.43	4.45		
10	4.50	4.52	4.55	4.58	4.60	4.63	4.66	4.69	4.71	4.74	4.77	4.79	4.82	4.85	4.88	4.90		
11	4.91	4.94	4.97	5.00	5.03	5.06	5.09	5.12	5.15	5.18	5.21	5.24	5.27	5.30	5.33	5.36		
12	5.33	5.36	5.39	5.42	5.46	5.49	5.52	5.55	5.58	5.62	5.65	5.68	5.71	5.75	5.78	5.81		
13	5.74	5.78	5.81	5.85	5.88	5.92	5.95	5.99	6.02	6.06	6.09	6.13	6.16	6.20	6.23	6.27		
14	6.16	6.20	6.24	6.28	6.31	6.35	6.39	6.42	6.46	6.50	6.54	6.57	6.61	6.65	6.69	6.72		
15	6.58	6.62	6.66	6.70	6.74	6.78	6.82	6.86	6.90	6.94	6.98	7.02	7.06	7.10	7.14	7.18		
16	7.00	7.05	7.09	7.13	7.17	7.22	7.26	7.30	7.34	7.39	7.43	7.47	7.51	7.56	7.60	7.64		
17	7.43	7.47	7.52	7.56	7.61	7.65	7.70	7.74	7.79	7.83	7.88	7.92	7.97	8.01	8.06	8.10		
18	7.85	7.90	7.94	7.99	8.04	8.09	8.13	8.18	8.23	8.28	8.33	8.37	8.42	8.47	8.52	8.57		
19	8.27	8.32	8.37	8.42	8.47	8.52	8.57	8.62	8.68	8.73	8.78	8.83	8.88	8.93	8.98	9.03		
20	8.70	8.75	8.80	8.86	8.91	8.96	9.02	9.07	9.12	9.17	9.23	9.28	9.33	9.39	9.44	9.49		
21	9.12	9.18	9.23	9.29	9.35	9.40	9.46	9.51	9.57	9.62	9.68	9.74	9.79	9.85	9.90	9.96		
22	9.55	9.61	9.67	9.73	9.78	9.84	9.90	9.96	10.02	10.08	10.13	10.19	10.25	10.31	10.37	10.43		
23	9.98	10.04	10.10	10.16	10.22	10.28	10.34	10.41	10.47	10.53	10.59	10.65	10.71	10.77	10.84	10.90		
24	10.41	10.47	10.53	10.60	10.66	10.73	10.79	10.85	10.92	10.98	11.05	11.11	11.17	11.24	11.30	11.37		
25	10.84	10.90	10.97	11.04	11.10	11.17	11.24	11.30	11.37	11.44	11.50	11.57	11.64	11.70	11.77	11.84		
26	11.27	11.34	11.41	11.48	11.55	11.62	11.68	11.75	11.82	11.89	11.96	12.03	12.10	12.17	12.24	12.31		
27	11.70	11.77	11.85	11.92	11.99	12.06	12.13	12.21	12.28	12.35	12.42	12.50	12.57	12.64	12.71	12.78		
28	12.14	12.21	12.28	12.36	12.43	12.51	12.58	12.66	12.73	12.81	12.88	12.96	13.03	13.11	13.18	13.26		
29	12.57	12.65	12.72	12.80	12.88	12.96	13.04	13.11	13.19	13.27	13.35	13.42	13.50	13.58	13.66	13.74		
30	13.01	13.09	13.17	13.25	13.33	13.41	13.49	13.57	13.65	13.73	13.81	13.89	13.97	14.05	14.13	14.21		
31	13.44	13.53	13.61	13.69	13.77	13.86	13.94	14.02	14.11	14.19	14.27	14.36	14.44	14.53	14.61	14.69		
32	13.88	13.97	14.05	14.14	14.22	14.31	14.40	14.48	14.57	14.65	14.74	14.83	14.91	15.00	15.09	15.17		
33	14.32	14.41	14.50	14.59	14.67	14.76	14.85	14.94	15.03	15.12	15.21	15.30	15.39	15.48	15.57	15.65		
34	14.76	14.85	14.94	15.03	15.13	15.22	15.31	15.40	15.49	15.58	15.68	15.77	15.86	15.95	16.05	16.14		
35	15.20	15.29	15.39	15.48	15.58	15.67	15.77	15.86	15.96	16.05	16.15	16.24	16.34	16.43	16.53	16.62		
36	15.64	15.74	15.84	15.93	16.03	16.13	16.23	16.32	16.42	16.52	16.62	16.72	16.81	16.91	17.01	17.11		
37	16.09	16.19	16.29	16.39	16.49	16.59	16.69	16.79	16.89	16.99	17.09	17.19	17.29	17.39	17.49	17.59		
38	16.53	16.63	16.74	16.84	16.94	17.05	17.15	17.25	17.36	17.46	17.56	17.67	17.77	17.87	17.98	18.08		
39	16.98	17.08	17.19	17.29	17.40	17.51	17.61	17.72	17.82	17.93	18.04	18.14	18.25	18.36	18.46	18.57		
40	17.42	17.53	17.64	17.75	17.86	17.97	18.08	18.19	18.29	18.40	18.51	18.62	18.73	18.84	18.95	19.06		
41	17.87	17.98	18.09	18.20	18.32	18.43	18.54	18.65	18.77	18.88	18.99	19.10	19.21	19.33	19.44	19.55		
42	18.32	18.43	18.55	18.66	18.78	18.89	19.01	19.12	19.24	19.35	19.47	19.58	19.70	19.81	19.93	20.05		
43	18.77	18.89	19.00	19.12	19.24	19.36	19.47	19.59	19.71	19.83	19.95	20.07	20.18	20.30	20.42	20.54		
44	19.22	19.34	19.46	19.58	19.70	19.82	19.94	20.06	20.19	20.31	20.43	20.55	20.67	20.79	20.91	21.04		
45	19.67	19.79	19.92	20.04	20.17	20.29	20.41	20.54	20.66	20.79	20.91	21.03	21.16	21.28	21.41	21.53		
46	20.12	20.25	20.38	20.50	20.63	20.76	20.88	21.01	21.14	21.27	21.39	21.52	21.65	21.77	21.90	22.03		
47	20.58	20.71	20.84	20.97	21.10	21.23	21.36	21.49	21.62	21.75	21.88	22.01	22.14	22.27	22.40	22.53		
48	21.03	21.16	21.30	21.43	21.56	21.70	21.83	21.96	22.10	22.23	22.36	22.50	22.63	22.76	22.90	23.03		
49	21.49	21.62	21.76	21.90	22.03	22.17	22.30	22.44	22.58	22.71	22.85	22.98	23.12	23.26	23.39	23.53		
50	21.95	22.08	22.22	22.36	22.50	22.64	22.78	22.92	23.06	23.20	23.34	23.48	23.62	23.76	23.89	24.03		
51	22.40	22.55	22.69	22.83	22.97	23.11	23.26	23.40	23.54	23.68	23.83	23.97	24.11	24.25	24.40	24.54		
52	22.86	23.01	23.15	23.30	23.44	23.59	23.73	23.88	24.02	24.17	24.32	24.46	24.61	24.75	24.90	25.04		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-122-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	42.00%	42.25%	42.50%	42.75%	43.00%	43.25%	43.50%	43.75%	44.00%	44.25%	44.50%	44.75%	45.00%	45.25%	45.50%	45.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
53	23.32	23.47	23.62	23.77	23.92	24.06	24.21	24.36	24.51	24.66	24.81	24.96	25.10	25.25	25.40	25.55			
54	23.78	23.94	24.09	24.24	24.39	24.54	24.69	24.84	25.00	25.15	25.30	25.45	25.60	25.76	25.91	26.06			
55	24.25	24.40	24.56	24.71	24.86	25.02	25.17	25.33	25.48	25.64	25.79	25.95	26.10	26.26	26.41	26.57			
56	24.71	24.87	25.03	25.18	25.34	25.50	25.66	25.81	25.97	26.13	26.29	26.45	26.60	26.76	26.92	27.08			
57	25.18	25.34	25.50	25.66	25.82	25.98	26.14	26.30	26.46	26.62	26.78	26.94	27.11	27.27	27.43	27.59			
58	25.64	25.80	25.97	26.13	26.30	26.46	26.62	26.79	26.95	27.12	27.28	27.45	27.61	27.77	27.94	28.10			
59	26.11	26.27	26.44	26.61	26.77	26.94	27.11	27.28	27.44	27.61	27.78	27.95	28.11	28.28	28.45	28.62			
60	26.58	26.75	26.92	27.09	27.26	27.43	27.60	27.77	27.94	28.11	28.28	28.45	28.62	28.79	28.96	29.13			
61	27.04	27.22	27.39	27.56	27.74	27.91	28.08	28.26	28.43	28.61	28.78	28.95	29.13	29.30	29.48	29.65			
62	27.51	27.69	27.87	28.04	28.22	28.40	28.57	28.75	28.93	29.10	29.28	29.46	29.64	29.81	29.99	30.17			
63	27.99	28.16	28.34	28.52	28.70	28.88	29.06	29.24	29.42	29.60	29.78	29.97	30.15	30.33	30.51	30.69			
64	28.46	28.64	28.82	29.01	29.19	29.37	29.55	29.74	29.92	30.10	30.29	30.47	30.66	30.84	31.03	31.21			
65	28.93	29.12	29.30	29.49	29.67	29.86	30.05	30.23	30.42	30.61	30.79	30.98	31.17	31.36	31.54	31.73			
66	29.40	29.59	29.78	29.97	30.16	30.35	30.54	30.73	30.92	31.11	31.30	31.49	31.68	31.87	32.06	32.25			
67	29.88	30.07	30.26	30.46	30.65	30.84	31.04	31.23	31.42	31.62	31.81	32.00	32.20	32.39	32.58	32.78			
68	30.36	30.55	30.75	30.94	31.14	31.33	31.53	31.73	31.92	32.12	32.32	32.51	32.71	32.91	33.11	33.30			
69	30.83	31.03	31.23	31.43	31.63	31.83	32.03	32.23	32.43	32.63	32.83	33.03	33.23	33.43	33.63	33.83			
70	31.31	31.51	31.72	31.92	32.12	32.32	32.53	32.73	32.93	33.14	33.34	33.54	33.75	33.95	34.16	34.36			
71	31.79	32.00	32.20	32.41	32.61	32.82	33.03	33.23	33.44	33.64	33.85	34.06	34.27	34.47	34.68	34.89			
72	32.27	32.48	32.69	32.90	33.11	33.32	33.53	33.74	33.95	34.16	34.37	34.58	34.79	35.00	35.21	35.42			
73	32.75	32.96	33.18	33.39	33.60	33.81	34.03	34.24	34.45	34.67	34.88	35.09	35.31	35.52	35.74	35.95			
74	33.24	33.45	33.67	33.88	34.10	34.31	34.53	34.75	34.96	35.18	35.40	35.61	35.83	36.05	36.27	36.48			
75	33.72	33.94	34.16	34.38	34.59	34.81	35.03	35.25	35.47	35.69	35.91	36.13	36.36	36.58	36.80	37.02			
76	34.20	34.43	34.65	34.87	35.09	35.32	35.54	35.76	35.98	36.21	36.43	36.66	36.88	37.10	37.33	37.55			
77	34.69	34.91	35.14	35.37	35.59	35.82	36.04	36.27	36.50	36.72	36.95	37.18	37.41	37.63	37.86	38.09			
78	35.18	35.40	35.63	35.86	36.09	36.32	36.55	36.78	37.01	37.24	37.47	37.70	37.93	38.17	38.40	38.63			
79	35.66	35.90	36.13	36.36	36.59	36.83	37.06	37.29	37.53	37.76	37.99	38.23	38.46	38.70	38.93	39.17			
80	36.15	36.39	36.62	36.86	37.10	37.33	37.57	37.81	38.04	38.28	38.52	38.76	38.99	39.23	39.47	39.71			
81	36.64	36.88	37.12	37.36	37.60	37.84	38.08	38.32	38.56	38.80	39.04	39.28	39.52	39.77	40.01	40.25			
82	37.13	37.38	37.62	37.86	38.10	38.35	38.59	38.83	39.08	39.32	39.57	39.81	40.06	40.30	40.55	40.79			
83	37.63	37.87	38.12	38.36	38.61	38.86	39.10	39.35	39.60	39.85	40.09	40.34	40.59	40.84	41.09	41.34			
84	38.12	38.37	38.62	38.87	39.12	39.37	39.62	39.87	40.12	40.37	40.62	40.87	41.12	41.38	41.63	41.88			
85	38.61	38.86	39.12	39.37	39.62	39.88	40.13	40.39	40.64	40.90	41.15	41.41	41.66	41.92	42.17	42.43			
86	39.11	39.36	39.62	39.88	40.13	40.39	40.65	40.91	41.16	41.42	41.68	41.94	42.20	42.46	42.72	42.98			
87	39.60	39.86	40.12	40.38	40.64	40.90	41.16	41.43	41.69	41.95	42.21	42.47	42.74	43.00	43.26	43.53			
88	40.10	40.36	40.63	40.89	41.15	41.42	41.68	41.95	42.21	42.48	42.74	43.01	43.28	43.54	43.81	44.08			
89	40.60	40.86	41.13	41.40	41.67	41.93	42.20	42.47	42.74	43.01	43.28	43.55	43.82	44.09	44.36	44.63			
90	41.10	41.37	41.64	41.91	42.18	42.45	42.72	42.99	43.27	43.54	43.81	44.08	44.36	44.63	44.91	45.18			
91	41.60	41.87	42.15	42.42	42.69	42.97	43.24	43.52	43.79	44.07	44.35	44.62	44.90	45.18	45.46	45.73			
92	42.10	42.38	42.65	42.93	43.21	43.49	43.77	44.05	44.32	44.60	44.88	45.16	45.44	45.73	46.01	46.29			
93	42.60	42.88	43.16	43.44	43.73	44.01	44.29	44.57	44.86	45.14	45.42	45.71	45.99	46.27	46.56	46.84			
94	43.10	43.39	43.67	43.96	44.24	44.53	44.81	45.10	45.39	45.67	45.96	46.25	46.54	46.82	47.11	47.40			
95	43.61	43.90	44.18	44.47	44.76	45.05	45.34	45.63	45.92	46.21	46.50	46.79	47.08	47.38	47.67	47.96			
96	44.11	44.41	44.70	44.99	45.28	45.57	45.87	46.16	46.45	46.75	47.04	47.34	47.63	47.93	48.22	48.52			
97	44.62	44.91	45.21	45.51	45.80	46.10	46.40	46.69	46.99	47.29	47.59	47.88	48.18	48.48	48.78	49.08			
98	45.13	45.43	45.72	46.02	46.32	46.62	46.92	47.23	47.53	47.83	48.13	48.43	48.73	49.04	49.34	49.64			
99	45.64	45.94	46.24	46.54	46.85	47.15	47.45	47.76	48.06	48.37	48.67	48.98	49.29	49.59	49.90	50.21			
100	46.14	46.45	46.76	47.06	47.37	47.68	47.99	48.29	48.60	48.91	49.22	49.53	49.84	50.15	50.46	50.77			
101	46.66	46.96	47.27	47.59	47.90	48.21	48.52	48.83	49.14	49.45	49.77	50.08	50.39	50.71	51.02	51.34			
102	47.17	47.48	47.79	48.11	48.42	48.74	49.05	49.37	49.68	50.00	50.32	50.63	50.95	51.27	51.59	51.90			
103	47.68	48.00	48.31	48.63	48.95	49.27	49.59	49.91	50.22	50.54	50.86	51.19	51.51	51.83	52.15	52.47			
104	48.19	48.51	48.83	49.16	49.48	49.80	50.12	50.44	50.77	51.09	51.42	51.74	52.06	52.39	52.72	53.04			

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-123-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	46.00%	46.25%	46.50%	46.75%	47.00%	47.25%	47.50%	47.75%	48.00%	48.25%	48.50%	48.75%	49.00%	49.25%	49.50%	49.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
1	0.88	0.89	0.89	0.90	0.90	0.91	0.91	0.92	0.92	0.93	0.93	0.94	0.94	0.95	0.95	0.95	0.96		
2	1.33	1.34	1.34	1.35	1.36	1.37	1.37	1.38	1.39	1.39	1.40	1.41	1.42	1.42	1.43	1.44			
3	1.77	1.78	1.79	1.80	1.81	1.82	1.83	1.84	1.85	1.86	1.87	1.88	1.89	1.90	1.91	1.92			
4	2.22	2.23	2.25	2.26	2.27	2.28	2.29	2.31	2.32	2.33	2.34	2.35	2.37	2.38	2.39	2.40			
5	2.67	2.68	2.70	2.71	2.73	2.74	2.76	2.77	2.79	2.80	2.82	2.83	2.84	2.86	2.87	2.89			
6	3.12	3.14	3.15	3.17	3.19	3.20	3.22	3.24	3.26	3.27	3.29	3.31	3.32	3.34	3.36	3.38			
7	3.57	3.59	3.61	3.63	3.65	3.67	3.69	3.71	3.73	3.75	3.77	3.78	3.80	3.82	3.84	3.86			
8	4.02	4.04	4.07	4.09	4.11	4.13	4.15	4.18	4.20	4.22	4.24	4.26	4.29	4.31	4.33	4.35			
9	4.48	4.50	4.52	4.55	4.57	4.60	4.62	4.65	4.67	4.70	4.72	4.75	4.77	4.80	4.82	4.84			
10	4.93	4.96	4.98	5.01	5.04	5.07	5.09	5.12	5.15	5.17	5.20	5.23	5.26	5.28	5.31	5.34			
11	5.39	5.42	5.44	5.47	5.50	5.53	5.56	5.59	5.62	5.65	5.68	5.71	5.74	5.77	5.80	5.83			
12	5.84	5.88	5.91	5.94	5.97	6.00	6.04	6.07	6.10	6.13	6.17	6.20	6.23	6.26	6.29	6.33			
13	6.30	6.34	6.37	6.41	6.44	6.48	6.51	6.55	6.58	6.62	6.65	6.68	6.72	6.75	6.79	6.82			
14	6.76	6.80	6.84	6.87	6.91	6.95	6.99	7.02	7.06	7.10	7.14	7.17	7.21	7.25	7.29	7.32			
15	7.22	7.26	7.30	7.34	7.38	7.42	7.46	7.50	7.54	7.58	7.62	7.66	7.70	7.74	7.78	7.82			
16	7.68	7.73	7.77	7.81	7.86	7.90	7.94	7.98	8.03	8.07	8.11	8.15	8.20	8.24	8.28	8.33			
17	8.15	8.19	8.24	8.28	8.33	8.38	8.42	8.47	8.51	8.56	8.60	8.65	8.69	8.74	8.78	8.83			
18	8.61	8.66	8.71	8.76	8.81	8.85	8.90	8.95	9.00	9.05	9.09	9.14	9.19	9.24	9.29	9.33			
19	9.08	9.13	9.18	9.23	9.28	9.33	9.38	9.43	9.49	9.54	9.59	9.64	9.69	9.74	9.79	9.84			
20	9.55	9.60	9.65	9.71	9.76	9.81	9.87	9.92	9.97	10.03	10.08	10.13	10.19	10.24	10.29	10.35			
21	10.02	10.07	10.13	10.18	10.24	10.30	10.35	10.41	10.46	10.52	10.58	10.63	10.69	10.75	10.80	10.86			
22	10.49	10.55	10.60	10.66	10.72	10.78	10.84	10.90	10.96	11.02	11.07	11.13	11.19	11.25	11.31	11.37			
23	10.96	11.02	11.08	11.14	11.20	11.27	11.33	11.39	11.45	11.51	11.57	11.63	11.70	11.76	11.82	11.88			
24	11.43	11.49	11.56	11.62	11.69	11.75	11.82	11.88	11.94	12.01	12.07	12.14	12.20	12.27	12.33	12.40			
25	11.90	11.97	12.04	12.11	12.17	12.24	12.31	12.37	12.44	12.51	12.57	12.64	12.71	12.78	12.84	12.91			
26	12.38	12.45	12.52	12.59	12.66	12.73	12.80	12.87	12.94	13.01	13.08	13.15	13.22	13.29	13.36	13.43			
27	12.86	12.93	13.00	13.07	13.15	13.22	13.29	13.36	13.44	13.51	13.58	13.66	13.73	13.80	13.87	13.95			
28	13.33	13.41	13.49	13.56	13.64	13.71	13.79	13.86	13.94	14.01	14.09	14.16	14.24	14.32	14.39	14.47			
29	13.81	13.89	13.97	14.05	14.13	14.20	14.28	14.36	14.44	14.52	14.60	14.67	14.75	14.83	14.91	14.99			
30	14.29	14.38	14.46	14.54	14.62	14.70	14.78	14.86	14.94	15.02	15.10	15.19	15.27	15.35	15.43	15.51			
31	14.78	14.86	14.94	15.03	15.11	15.20	15.28	15.36	15.45	15.53	15.61	15.70	15.78	15.87	15.95	16.04			
32	15.26	15.35	15.43	15.52	15.61	15.69	15.78	15.87	15.95	16.04	16.13	16.21	16.30	16.39	16.47	16.56			
33	15.74	15.83	15.92	16.01	16.10	16.19	16.28	16.37	16.46	16.55	16.64	16.73	16.82	16.91	17.00	17.09			
34	16.23	16.32	16.41	16.51	16.60	16.69	16.78	16.88	16.97	17.06	17.15	17.25	17.34	17.43	17.53	17.62			
35	16.72	16.81	16.91	17.00	17.10	17.19	17.29	17.38	17.48	17.57	17.67	17.77	17.86	17.96	18.05	18.15			
36	17.20	17.30	17.40	17.50	17.60	17.70	17.79	17.89	17.99	18.09	18.19	18.29	18.38	18.48	18.58	18.68			
37	17.69	17.80	17.90	18.00	18.10	18.20	18.30	18.40	18.50	18.60	18.71	18.81	18.91	19.01	19.11	19.21			
38	18.19	18.29	18.39	18.50	18.60	18.71	18.81	18.91	19.02	19.12	19.23	19.33	19.44	19.54	19.64	19.75			
39	18.68	18.78	18.89	19.00	19.10	19.21	19.32	19.43	19.53	19.64	19.75	19.86	19.96	20.07	20.18	20.29			
40	19.17	19.28	19.39	19.50	19.61	19.72	19.83	19.94	20.05	20.16	20.27	20.38	20.49	20.60	20.71	20.82			
41	19.67	19.78	19.89	20.00	20.12	20.23	20.34	20.46	20.57	20.68	20.80	20.91	21.02	21.14	21.25	21.36			
42	20.16	20.28	20.39	20.51	20.62	20.74	20.86	20.97	21.09	21.21	21.32	21.44	21.55	21.67	21.79	21.90			
43	20.66	20.78	20.90	21.01	21.13	21.25	21.37	21.49	21.61	21.73	21.85	21.97	22.09	22.21	22.33	22.45			
44	21.16	21.28	21.40	21.52	21.64	21.77	21.89	22.01	22.13	22.26	22.38	22.50	22.62	22.75	22.87	22.99			
45	21.66	21.78	21.91	22.03	22.16	22.28	22.41	22.53	22.66	22.78	22.91	23.03	23.16	23.28	23.41	23.54			
46	22.16	22.29	22.41	22.54	22.67	22.80	22.93	23.05	23.18	23.31	23.44	23.57	23.70	23.83	23.95	24.08			
47	22.66	22.79	22.92	23.05	23.18	23.32	23.45	23.58	23.71	23.84	23.97	24.10	24.24	24.37	24.50	24.63			
48	23.16	23.30	23.43	23.57	23.70	23.83	23.97	24.10	24.24	24.37	24.51	24.64	24.78	24.91	25.05	25.18			
49	23.67	23.81	23.94	24.08	24.22	24.35	24.49	24.63	24.77	24.91	25.04	25.18	25.32	25.46	25.60	25.73			
50	24.17	24.32	24.46	24.60	24.74	24.88	25.02	25.16	25.30	25.44	25.58	25.72	25.86	26.00	26.15	26.29			
51	24.68	24.83	24.97	25.11	25.26	25.40	25.54	25.69	25.83	25.97	26.12	26.26	26.41	26.55	26.70	26.84			
52	25.19	25.34	25.48	25.63	25.78	25.92	26.07	26.22	26.36	26.51	26.66	26.81	26.95	27.10	27.25	27.40			

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-124-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	46.00%	46.25%	46.50%	46.75%	47.00%	47.25%	47.50%	47.75%	48.00%	48.25%	48.50%	48.75%	49.00%	49.25%	49.50%	49.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
53	25.70	25.85	26.00	26.15	26.30	26.45	26.60	26.75	26.90	27.05	27.20	27.35	27.50	27.65	27.80	27.95				
54	26.21	26.37	26.52	26.67	26.82	26.98	27.13	27.28	27.44	27.59	27.74	27.90	28.05	28.21	28.36	28.51				
55	26.72	26.88	27.04	27.19	27.35	27.51	27.66	27.82	27.97	28.13	28.29	28.44	28.60	28.76	28.92	29.07				
56	27.24	27.40	27.56	27.72	27.88	28.03	28.19	28.35	28.51	28.67	28.83	28.99	29.15	29.31	29.47	29.64				
57	27.75	27.92	28.08	28.24	28.40	28.57	28.73	28.89	29.05	29.22	29.38	29.54	29.71	29.87	30.04	30.20				
58	28.27	28.44	28.60	28.77	28.93	29.10	29.26	29.43	29.60	29.76	29.93	30.10	30.26	30.43	30.60	30.76				
59	28.79	28.96	29.13	29.29	29.46	29.63	29.80	29.97	30.14	30.31	30.48	30.65	30.82	30.99	31.16	31.33				
60	29.31	29.48	29.65	29.82	29.99	30.17	30.34	30.51	30.68	30.86	31.03	31.20	31.38	31.55	31.72	31.90				
61	29.83	30.00	30.18	30.35	30.53	30.70	30.88	31.05	31.23	31.41	31.58	31.76	31.94	32.11	32.29	32.47				
62	30.35	30.53	30.70	30.88	31.06	31.24	31.42	31.60	31.78	31.96	32.14	32.32	32.50	32.68	32.86	33.04				
63	30.87	31.05	31.23	31.42	31.60	31.78	31.96	32.14	32.33	32.51	32.69	32.88	33.06	33.24	33.43	33.61				
64	31.39	31.58	31.76	31.95	32.14	32.32	32.51	32.69	32.88	33.06	33.25	33.44	33.62	33.81	34.00	34.18				
65	31.92	32.11	32.30	32.48	32.67	32.86	33.05	33.24	33.43	33.62	33.81	34.00	34.19	34.38	34.57	34.76				
66	32.45	32.64	32.83	33.02	33.21	33.41	33.60	33.79	33.98	34.18	34.37	34.56	34.75	34.95	35.14	35.33				
67	32.97	33.17	33.36	33.56	33.75	33.95	34.15	34.34	34.54	34.73	34.93	35.13	35.32	35.52	35.72	35.91				
68	33.50	33.70	33.90	34.10	34.30	34.50	34.69	34.89	35.09	35.29	35.49	35.69	35.89	36.09	36.29	36.49				
69	34.03	34.23	34.44	34.64	34.84	35.04	35.24	35.45	35.65	35.85	36.06	36.26	36.46	36.67	36.87	37.07				
70	34.56	34.77	34.97	35.18	35.38	35.59	35.80	36.00	36.21	36.41	36.62	36.83	37.03	37.24	37.45	37.66				
71	35.10	35.31	35.51	35.72	35.93	36.14	36.35	36.56	36.77	36.98	37.19	37.40	37.61	37.82	38.03	38.24				
72	35.63	35.84	36.05	36.27	36.48	36.69	36.90	37.12	37.33	37.54	37.76	37.97	38.18	38.40	38.61	38.82				
73	36.17	36.38	36.60	36.81	37.03	37.24	37.46	37.68	37.89	38.11	38.32	38.54	38.76	38.98	39.19	39.41				
74	36.70	36.92	37.14	37.36	37.58	37.80	38.02	38.24	38.46	38.68	38.90	39.12	39.34	39.56	39.78	40.00				
75	37.24	37.46	37.68	37.91	38.13	38.35	38.57	38.80	39.02	39.24	39.47	39.69	39.92	40.14	40.36	40.59				
76	37.78	38.00	38.23	38.46	38.68	38.91	39.13	39.36	39.59	39.81	40.04	40.27	40.50	40.72	40.95	41.18				
77	38.32	38.55	38.78	39.01	39.24	39.47	39.70	39.93	40.16	40.39	40.62	40.85	41.08	41.31	41.54	41.77				
78	38.86	39.09	39.33	39.56	39.79	40.02	40.26	40.49	40.72	40.96	41.19	41.43	41.66	41.90	42.13	42.37				
79	39.40	39.64	39.88	40.11	40.35	40.58	40.82	41.06	41.30	41.53	41.77	42.01	42.25	42.48	42.72	42.96				
80	39.95	40.19	40.43	40.67	40.91	41.15	41.39	41.63	41.87	42.11	42.35	42.59	42.83	43.07	43.32	43.56				
81	40.49	40.74	40.98	41.22	41.46	41.71	41.95	42.20	42.44	42.69	42.93	43.17	43.42	43.67	43.91	44.16				
82	41.04	41.29	41.53	41.78	42.03	42.27	42.52	42.77	43.02	43.26	43.51	43.76	44.01	44.26	44.51	44.76				
83	41.59	41.84	42.09	42.34	42.59	42.84	43.09	43.34	43.59	43.84	44.09	44.35	44.60	44.85	45.10	45.36				
84	42.14	42.39	42.64	42.90	43.15	43.40	43.66	43.91	44.17	44.42	44.68	44.93	45.19	45.45	45.70	45.96				
85	42.69	42.94	43.20	43.46	43.71	43.97	44.23	44.49	44.75	45.01	45.27	45.52	45.78	46.04	46.30	46.56				
86	43.24	43.50	43.76	44.02	44.28	44.54	44.80	45.06	45.33	45.59	45.85	46.12	46.38	46.64	46.91	47.17				
87	43.79	44.05	44.32	44.58	44.85	45.11	45.38	45.64	45.91	46.17	46.44	46.71	46.97	47.24	47.51	47.78				
88	44.34	44.61	44.88	45.15	45.41	45.68	45.95	46.22	46.49	46.76	47.03	47.30	47.57	47.84	48.11	48.38				
89	44.90	45.17	45.44	45.71	45.98	46.26	46.53	46.80	47.07	47.35	47.62	47.90	48.17	48.44	48.72	48.99				
90	45.45	45.73	46.00	46.28	46.55	46.83	47.11	47.38	47.66	47.94	48.21	48.49	48.77	49.05	49.33	49.61				
91	46.01	46.29	46.57	46.85	47.13	47.41	47.69	47.97	48.25	48.53	48.81	49.09	49.37	49.65	49.94	50.22				
92	46.57	46.85	47.13	47.42	47.70	47.98	48.27	48.55	48.83	49.12	49.40	49.69	49.97	50.26	50.55	50.83				
93	47.13	47.42	47.70	47.99	48.27	48.56	48.85	49.14	49.42	49.71	50.00	50.29	50.58	50.87	51.16	51.45				
94	47.69	47.98	48.27	48.56	48.85	49.14	49.43	49.72	50.01	50.31	50.60	50.89	51.18	51.48	51.77	52.06				
95	48.25	48.55	48.84	49.13	49.43	49.72	50.02	50.31	50.61	50.90	51.20	51.49	51.79	52.09	52.38	52.68				
96	48.82	49.11	49.41	49.71	50.01	50.30	50.60	50.90	51.20	51.50	51.80	52.10	52.40	52.70	53.01	53.31	53.62	53.92		
97	49.38	49.68	49.98	50.28	50.58	50.89	51.19	51.49	51.79	52.10	52.40	52.70	53.01	53.31	53.62	53.93	54.24	54.54		
98	49.95	50.25	50.56	50.86	51.17	51.47	51.78	52.08	52.39	52.70	53.00	53.31	53.62	53.93	54.24	54.54				
99	50.51	50.82	51.13	51.44	51.75	52.06	52.37	52.68	52.99	53.30	53.61	53.92	54.23	54.54	54.86	55.17				
100	51.08	51.39	51.71	52.02	52.33	52.64	52.96	53.27	53.59	53.90	54.21	54.53	54.84	55.16	55.48	55.79				
101	51.65	51.97	52.28	52.60	52.92	53.23	53.55	53.87	54.18	54.50	54.82	55.14	55.46	55.78	56.10	56.42				
102	52.22	52.54	52.86	53.18	53.50	53.82	54.14	54.46	54.79	55.11	55.43	55.75	56.08	56.40	56.72	57.05				
103	52.79	53.12	53.44	53.76	54.09	54.41	54.74	55.06	55.39	55.71	56.04	56.37	56.69	57.02	57.35	57.68				
104	53.37	53.69	54.02	54.35	54.68	55.00	55.33	55.66	55.99	56.32	56.65	56.98	57.31	57.64	57.98	58.31				

**ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-125-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	50.00%	50.25%	50.50%	50.75%	51.00%	51.25%	51.50%	51.75%	52.00%	52.25%	52.50%	52.75%	53.00%	53.25%	53.50%	53.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	0.96	0.97	0.97	0.98	0.98	0.99	0.99	1.00	1.00	1.00	1.01	1.01	1.02	1.02	1.03	1.03		
2	1.44	1.45	1.46	1.47	1.47	1.48	1.49	1.50	1.50	1.51	1.52	1.52	1.53	1.54	1.55	1.55		
3	1.93	1.94	1.95	1.96	1.97	1.98	1.99	2.00	2.01	2.02	2.03	2.04	2.05	2.06	2.06	2.07		
4	2.42	2.43	2.44	2.45	2.46	2.48	2.49	2.50	2.51	2.52	2.54	2.55	2.56	2.57	2.59	2.60		
5	2.90	2.92	2.93	2.95	2.96	2.98	2.99	3.01	3.02	3.03	3.05	3.06	3.08	3.09	3.11	3.12		
6	3.39	3.41	3.43	3.44	3.46	3.48	3.49	3.51	3.53	3.55	3.56	3.58	3.60	3.61	3.63	3.65		
7	3.88	3.90	3.92	3.94	3.96	3.98	4.00	4.02	4.04	4.06	4.08	4.10	4.12	4.14	4.16	4.18		
8	4.38	4.40	4.42	4.44	4.46	4.49	4.51	4.53	4.55	4.57	4.60	4.62	4.64	4.66	4.69	4.71		
9	4.87	4.89	4.92	4.94	4.97	4.99	5.02	5.04	5.07	5.09	5.12	5.14	5.17	5.19	5.21	5.24		
10	5.36	5.39	5.42	5.45	5.47	5.50	5.53	5.55	5.58	5.61	5.64	5.66	5.69	5.72	5.75	5.77		
11	5.86	5.89	5.92	5.95	5.98	6.01	6.04	6.07	6.10	6.13	6.16	6.19	6.22	6.25	6.28	6.31		
12	6.36	6.39	6.42	6.46	6.49	6.52	6.55	6.59	6.62	6.65	6.68	6.72	6.75	6.78	6.81	6.85		
13	6.86	6.89	6.93	6.96	7.00	7.03	7.07	7.10	7.14	7.17	7.21	7.24	7.28	7.31	7.35	7.38		
14	7.36	7.40	7.44	7.47	7.51	7.55	7.59	7.62	7.66	7.70	7.74	7.77	7.81	7.85	7.89	7.93		
15	7.86	7.90	7.94	7.98	8.02	8.06	8.11	8.15	8.19	8.23	8.27	8.31	8.35	8.39	8.43	8.47		
16	8.37	8.41	8.45	8.50	8.54	8.58	8.63	8.67	8.71	8.75	8.80	8.84	8.88	8.93	8.97	9.01		
17	8.87	8.92	8.97	9.01	9.06	9.10	9.15	9.19	9.24	9.28	9.33	9.38	9.42	9.47	9.51	9.56		
18	9.38	9.43	9.48	9.53	9.57	9.62	9.67	9.72	9.77	9.82	9.86	9.91	9.96	10.01	10.06	10.11		
19	9.89	9.94	9.99	10.04	10.09	10.15	10.20	10.25	10.30	10.35	10.40	10.45	10.50	10.55	10.60	10.66		
20	10.40	10.46	10.51	10.56	10.62	10.67	10.72	10.78	10.83	10.88	10.94	10.99	11.05	11.10	11.15	11.21		
21	10.91	10.97	11.03	11.08	11.14	11.20	11.25	11.31	11.36	11.42	11.48	11.53	11.59	11.65	11.70	11.76		
22	11.43	11.49	11.55	11.60	11.66	11.72	11.78	11.84	11.90	11.96	12.02	12.08	12.14	12.20	12.26	12.31		
23	11.94	12.00	12.07	12.13	12.19	12.25	12.31	12.38	12.44	12.50	12.56	12.62	12.69	12.75	12.81	12.87		
24	12.46	12.52	12.59	12.65	12.72	12.78	12.85	12.91	12.98	13.04	13.11	13.17	13.24	13.30	13.36	13.43		
25	12.98	13.05	13.11	13.18	13.25	13.31	13.38	13.45	13.52	13.58	13.65	13.72	13.79	13.85	13.92	13.99		
26	13.50	13.57	13.64	13.71	13.78	13.85	13.92	13.99	14.06	14.13	14.20	14.27	14.34	14.41	14.48	14.55		
27	14.02	14.09	14.16	14.24	14.31	14.38	14.46	14.53	14.60	14.68	14.75	14.82	14.90	14.97	15.04	15.12		
28	14.54	14.62	14.69	14.77	14.84	14.92	15.00	15.07	15.15	15.22	15.30	15.38	15.45	15.53	15.60	15.68		
29	15.07	15.14	15.22	15.30	15.38	15.46	15.54	15.62	15.70	15.77	15.85	15.93	16.01	16.09	16.17	16.25		
30	15.59	15.67	15.76	15.84	15.92	16.00	16.08	16.16	16.24	16.33	16.41	16.49	16.57	16.65	16.73	16.82		
31	16.12	16.20	16.29	16.37	16.46	16.54	16.63	16.71	16.79	16.88	16.96	17.05	17.13	17.22	17.30	17.39		
32	16.65	16.74	16.82	16.91	17.00	17.08	17.17	17.26	17.35	17.43	17.52	17.61	17.70	17.78	17.87	17.96		
33	17.18	17.27	17.36	17.45	17.54	17.63	17.72	17.81	17.90	17.99	18.08	18.17	18.26	18.35	18.44	18.53		
34	17.71	17.80	17.90	17.99	18.08	18.18	18.27	18.36	18.46	18.55	18.64	18.74	18.83	18.92	19.02	19.11		
35	18.24	18.34	18.44	18.53	18.63	18.72	18.82	18.92	19.01	19.11	19.21	19.30	19.40	19.49	19.59	19.69		
36	18.78	18.88	18.98	19.08	19.18	19.27	19.37	19.47	19.57	19.67	19.77	19.87	19.97	20.07	20.17	20.27		
37	19.32	19.42	19.52	19.62	19.72	19.83	19.93	20.03	20.13	20.23	20.34	20.44	20.54	20.64	20.75	20.85		
38	19.85	19.96	20.06	20.17	20.27	20.38	20.48	20.59	20.69	20.80	20.90	21.01	21.11	21.22	21.33	21.43		
39	20.39	20.50	20.61	20.72	20.82	20.93	21.04	21.15	21.26	21.37	21.47	21.58	21.69	21.80	21.91	22.02		
40	20.93	21.05	21.16	21.27	21.38	21.49	21.60	21.71	21.82	21.93	22.04	22.16	22.27	22.38	22.49	22.60		
41	21.48	21.59	21.70	21.82	21.93	22.05	22.16	22.27	22.39	22.50	22.62	22.73	22.85	22.96	23.08	23.19		
42	22.02	22.14	22.25	22.37	22.49	22.61	22.72	22.84	22.96	23.07	23.19	23.31	23.43	23.54	23.66	23.78		
43	22.57	22.69	22.81	22.93	23.05	23.17	23.29	23.41	23.53	23.65	23.77	23.89	24.01	24.13	24.25	24.37		
44	23.11	23.24	23.36	23.48	23.61	23.73	23.85	23.98	24.10	24.22	24.35	24.47	24.59	24.72	24.84	24.97		
45	23.66	23.79	23.91	24.04	24.17	24.29	24.42	24.55	24.67	24.80	24.93	25.05	25.18	25.31	25.43	25.56		
46	24.21	24.34	24.47	24.60	24.73	24.86	24.99	25.12	25.25	25.38	25.51	25.64	25.77	25.90	26.03	26.16		
47	24.76	24.90	25.03	25.16	25.29	25.43	25.56	25.69	25.82	25.96	26.09	26.22	26.36	26.49	26.62	26.76		
48	25.32	25.45	25.59	25.72	25.86	25.99	26.13	26.27	26.40	26.54	26.67	26.81	26.95	27.08	27.22	27.36		
49	25.87	26.01	26.15	26.29	26.43	26.57	26.70	26.84	26.98	27.12	27.26	27.40	27.54	27.68	27.82	27.96		
50	26.43	26.57	26.71	26.85	27.00	27.14	27.28	27.42	27.56	27.71	27.85	27.99	28.13	28.28	28.42	28.56		
51	26.99	27.13	27.28	27.42	27.57	27.71	27.86	28.00	28.15	28.29	28.44	28.58	28.73	28.88	29.02	29.17		
52	27.54	27.69	27.84	27.99	28.14	28.29	28.43	28.58	28.73	28.88	29.03	29.18	29.33	29.48	29.63	29.77		

**ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES**

FRB-126-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																			
	50.00%	50.25%	50.50%	50.75%	51.00%	51.25%	51.50%	51.75%	52.00%	52.25%	52.50%	52.75%	53.00%	53.25%	53.50%	53.75%				
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																				
53	28.11	28.26	28.41	28.56	28.71	28.86	29.01	29.17	29.32	29.47	29.62	29.77	29.93	30.08	30.23	30.38				
54	28.67	28.82	28.98	29.13	29.29	29.44	29.60	29.75	29.91	30.06	30.22	30.37	30.53	30.68	30.84	30.99				
55	29.23	29.39	29.55	29.70	29.86	30.02	30.18	30.34	30.50	30.65	30.81	30.97	31.13	31.29	31.45	31.61				
56	29.80	29.96	30.12	30.28	30.44	30.60	30.76	30.92	31.09	31.25	31.41	31.57	31.73	31.90	32.06	32.22				
57	30.36	30.53	30.69	30.86	31.02	31.18	31.35	31.51	31.68	31.84	32.01	32.17	32.34	32.51	32.67	32.84				
58	30.93	31.10	31.27	31.43	31.60	31.77	31.94	32.10	32.27	32.44	32.61	32.78	32.95	33.12	33.29	33.45				
59	31.50	31.67	31.84	32.01	32.18	32.35	32.53	32.70	32.87	33.04	33.21	33.38	33.56	33.73	33.90	34.07				
60	32.07	32.25	32.42	32.59	32.77	32.94	33.12	33.29	33.47	33.64	33.82	33.99	34.17	34.34	34.52	34.69				
61	32.64	32.82	33.00	33.18	33.35	33.53	33.71	33.89	34.07	34.24	34.42	34.60	34.78	34.96	35.14	35.32				
62	33.22	33.40	33.58	33.76	33.94	34.12	34.30	34.48	34.67	34.85	35.03	35.21	35.39	35.58	35.76	35.94				
63	33.79	33.98	34.16	34.35	34.53	34.71	34.90	35.08	35.27	35.45	35.64	35.82	36.01	36.20	36.38	36.57				
64	34.37	34.56	34.75	34.93	35.12	35.31	35.50	35.68	35.87	36.06	36.25	36.44	36.63	36.82	37.01	37.20				
65	34.95	35.14	35.33	35.52	35.71	35.90	36.10	36.29	36.48	36.67	36.86	37.05	37.25	37.44	37.63	37.82				
66	35.53	35.72	35.92	36.11	36.31	36.50	36.70	36.89	37.09	37.28	37.48	37.67	37.87	38.06	38.26	38.46				
67	36.11	36.31	36.51	36.70	36.90	37.10	37.30	37.50	37.69	37.89	38.09	38.29	38.49	38.69	38.89	39.09				
68	36.69	36.89	37.09	37.30	37.50	37.70	37.90	38.10	38.30	38.51	38.71	38.91	39.11	39.32	39.52	39.72				
69	37.28	37.48	37.69	37.89	38.10	38.30	38.51	38.71	38.92	39.12	39.33	39.53	39.74	39.95	40.15	40.36				
70	37.86	38.07	38.28	38.49	38.70	38.90	39.11	39.32	39.53	39.74	39.95	40.16	40.37	40.58	40.79	41.00				
71	38.45	38.66	38.87	39.08	39.30	39.51	39.72	39.93	40.14	40.36	40.57	40.78	41.00	41.21	41.42	41.64				
72	39.04	39.25	39.47	39.68	39.90	40.11	40.33	40.55	40.76	40.98	41.19	41.41	41.63	41.84	42.06	42.28				
73	39.63	39.85	40.07	40.28	40.50	40.72	40.94	41.16	41.38	41.60	41.82	42.04	42.26	42.48	42.70	42.92				
74	40.22	40.44	40.66	40.89	41.11	41.33	41.55	41.78	42.00	42.22	42.45	42.67	42.89	43.12	43.34	43.57				
75	40.81	41.04	41.26	41.49	41.72	41.94	42.17	42.39	42.62	42.85	43.07	43.30	43.53	43.76	43.98	44.21				
76	41.41	41.64	41.87	42.10	42.32	42.55	42.78	43.01	43.24	43.47	43.70	43.93	44.17	44.40	44.63	44.86				
77	42.00	42.24	42.47	42.70	42.93	43.17	43.40	43.63	43.87	44.10	44.34	44.57	44.80	45.04	45.27	45.51				
78	42.60	42.84	43.07	43.31	43.55	43.78	44.02	44.26	44.49	44.73	44.97	45.21	45.45	45.68	45.92	46.16				
79	43.20	43.44	43.68	43.92	44.16	44.40	44.64	44.88	45.12	45.36	45.60	45.85	46.09	46.33	46.57	46.81				
80	43.80	44.04	44.29	44.53	44.77	45.02	45.26	45.51	45.75	46.00	46.24	46.49	46.73	46.98	47.22	47.47				
81	44.40	44.65	44.90	45.14	45.39	45.64	45.89	46.13	46.38	46.63	46.88	47.13	47.38	47.63	47.87	48.12				
82	45.01	45.26	45.51	45.76	46.01	46.26	46.51	46.76	47.01	47.27	47.52	47.77	48.02	48.28	48.53	48.78				
83	45.61	45.87	46.12	46.37	46.63	46.88	47.14	47.39	47.65	47.90	48.16	48.42	48.67	48.93	49.18	49.44				
84	46.22	46.47	46.73	46.99	47.25	47.51	47.77	48.02	48.28	48.54	48.80	49.06	49.32	49.58	49.84	50.10				
85	46.83	47.09	47.35	47.61	47.87	48.13	48.39	48.66	48.92	49.18	49.45	49.71	49.97	50.24	50.50	50.77				
86	47.43	47.70	47.96	48.23	48.49	48.76	49.03	49.29	49.56	49.82	50.09	50.36	50.63	50.89	51.16	51.43				
87	48.04	48.31	48.58	48.85	49.12	49.39	49.66	49.93	50.20	50.47	50.74	51.01	51.28	51.55	51.82	52.10				
88	48.66	48.93	49.20	49.47	49.75	50.02	50.29	50.57	50.84	51.11	51.39	51.66	51.94	52.21	52.49	52.76				
89	49.27	49.55	49.82	50.10	50.37	50.65	50.93	51.21	51.48	51.76	52.04	52.32	52.60	52.88	53.15	53.43				
90	49.88	50.16	50.44	50.72	51.00	51.28	51.57	51.85	52.13	52.41	52.69	52.97	53.26	53.54	53.82	54.10				
91	50.50	50.78	51.07	51.35	51.63	51.92	52.20	52.49	52.77	53.06	53.34	53.63	53.92	54.20	54.49	54.78				
92	51.12	51.41	51.69	51.98	52.27	52.56	52.84	53.13	53.42	53.71	54.00	54.29	54.58	54.87	55.16	55.45				
93	51.74	52.03	52.32	52.61	52.90	53.19	53.49	53.78	54.07	54.36	54.66	54.95	55.24	55.54	55.83	56.13				
94	52.36	52.65	52.95	53.24	53.54	53.83	54.13	54.42	54.72	55.02	55.32	55.61	55.91	56.21	56.51	56.81				
95	52.98	53.28	53.58	53.88	54.17	54.47	54.77	55.07	55.37	55.67	55.98	56.28	56.58	56.88	57.18	57.48				
96	53.60	53.90	54.21	54.51	54.81	55.12	55.42	55.72	56.03	56.33	56.64	56.94	57.25	57.55	57.86	58.17				
97	54.23	54.53	54.84	55.15	55.45	55.76	56.07	56.37	56.68	56.99	57.30	57.61	57.92	58.23	58.54	58.85				
98	54.85	55.16	55.47	55.78	56.09	56.40	56.72	57.03	57.34	57.65	57.96	58.28	58.59	58.90	59.22	59.53				
99	55.48	55.79	56.11	56.42	56.74	57.05	57.37	57.68	58.00	58.31	58.63	58.95	59.26	59.58	59.90	60.22				
100	56.11	56.43	56.74	57.06	57.38	57.70	58.02	58.34	58.66	58.98	59.30	59.62	59.94	60.26	60.58	60.90				
101	56.74	57.06	57.38	57.70	58.03	58.35	58.67	59.00	59.32	59.64	59.97	60.29	60.62	60.94	61.27	61.59				
102	57.37	57.70	58.02	58.35	58.67	59.00	59.33	59.65	59.98	60.31	60.64	60.97	61.29	61.62	61.95	62.28				
103	58.01	58.33	58.66	58.99	59.32	59.65	59.98	60.31	60.65	60.98	61.31	61.64	61.97	62.31	62.64	62.98				
104	58.64	58.97	59.31	59.64	59.97	60.31	60.64	60.98	61.31	61.65	61.98	62.32	62.66	62.99	63.33	63.67				

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-127-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	54.00%	54.25%	54.50%	54.75%	55.00%	55.25%	55.50%	55.75%	56.00%	56.25%	56.50%	56.75%	57.00%	57.25%	57.50%	57.75%		
(FINANCING CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	1.04	1.04	1.05	1.05	1.06	1.06	1.07	1.07	1.08	1.08	1.09	1.09	1.10	1.10	1.10	1.11	1.11	1.11
2	1.56	1.57	1.57	1.58	1.59	1.60	1.60	1.61	1.62	1.63	1.63	1.64	1.65	1.65	1.65	1.66	1.66	1.67
3	2.08	2.09	2.10	2.11	2.12	2.13	2.14	2.15	2.16	2.17	2.18	2.19	2.20	2.21	2.22	2.23		
4	2.61	2.62	2.63	2.65	2.66	2.67	2.68	2.69	2.71	2.72	2.73	2.74	2.76	2.77	2.78	2.79		
5	3.14	3.15	3.17	3.18	3.20	3.21	3.22	3.24	3.25	3.27	3.28	3.30	3.31	3.33	3.34	3.36		
6	3.67	3.68	3.70	3.72	3.73	3.75	3.77	3.79	3.80	3.82	3.84	3.85	3.87	3.89	3.91	3.92		
7	4.20	4.22	4.24	4.26	4.28	4.29	4.31	4.33	4.35	4.37	4.39	4.41	4.43	4.45	4.47	4.49		
8	4.73	4.75	4.77	4.80	4.82	4.84	4.86	4.88	4.91	4.93	4.95	4.97	5.00	5.02	5.04	5.06		
9	5.26	5.29	5.31	5.34	5.36	5.39	5.41	5.44	5.46	5.49	5.51	5.54	5.56	5.59	5.61	5.63		
10	5.80	5.83	5.85	5.88	5.91	5.94	5.96	5.99	6.02	6.05	6.07	6.10	6.13	6.15	6.18	6.21		
11	6.34	6.37	6.40	6.43	6.46	6.49	6.52	6.55	6.58	6.61	6.64	6.67	6.70	6.73	6.76	6.79		
12	6.88	6.91	6.94	6.98	7.01	7.04	7.07	7.10	7.14	7.17	7.20	7.23	7.27	7.30	7.33	7.36		
13	7.42	7.45	7.49	7.52	7.56	7.59	7.63	7.66	7.70	7.73	7.77	7.81	7.84	7.88	7.91	7.95		
14	7.96	8.00	8.04	8.08	8.11	8.15	8.19	8.23	8.26	8.30	8.34	8.38	8.42	8.45	8.49	8.53		
15	8.51	8.55	8.59	8.63	8.67	8.71	8.75	8.79	8.83	8.87	8.91	8.95	8.99	9.03	9.07	9.11		
16	9.05	9.10	9.14	9.18	9.23	9.27	9.31	9.36	9.40	9.44	9.48	9.53	9.57	9.61	9.66	9.70		
17	9.60	9.65	9.69	9.74	9.79	9.83	9.88	9.92	9.97	10.01	10.06	10.11	10.15	10.20	10.24	10.29		
18	10.15	10.20	10.25	10.30	10.35	10.40	10.44	10.49	10.54	10.59	10.64	10.69	10.73	10.78	10.83	10.88		
19	10.71	10.76	10.81	10.86	10.91	10.96	11.01	11.06	11.12	11.17	11.22	11.27	11.32	11.37	11.42	11.47		
20	11.26	11.31	11.37	11.42	11.48	11.53	11.58	11.64	11.69	11.74	11.80	11.85	11.91	11.96	12.01	12.07		
21	11.82	11.87	11.93	11.99	12.04	12.10	12.16	12.21	12.27	12.33	12.38	12.44	12.50	12.55	12.61	12.67		
22	12.37	12.43	12.49	12.55	12.61	12.67	12.73	12.79	12.85	12.91	12.97	13.03	13.09	13.15	13.21	13.26		
23	12.93	13.00	13.06	13.12	13.18	13.24	13.31	13.37	13.43	13.49	13.55	13.62	13.68	13.74	13.80	13.87		
24	13.49	13.56	13.62	13.69	13.75	13.82	13.88	13.95	14.01	14.08	14.14	14.21	14.27	14.34	14.40	14.47		
25	14.06	14.12	14.19	14.26	14.33	14.40	14.46	14.53	14.60	14.67	14.73	14.80	14.87	14.94	15.01	15.07		
26	14.62	14.69	14.76	14.83	14.90	14.97	15.05	15.12	15.19	15.26	15.33	15.40	15.47	15.54	15.61	15.68		
27	15.19	15.26	15.34	15.41	15.48	15.56	15.63	15.70	15.78	15.85	15.92	16.00	16.07	16.14	16.22	16.29		
28	15.76	15.83	15.91	15.99	16.06	16.14	16.21	16.29	16.37	16.44	16.52	16.60	16.67	16.75	16.83	16.90		
29	16.33	16.41	16.48	16.56	16.64	16.72	16.80	16.88	16.96	17.04	17.12	17.20	17.28	17.36	17.44	17.52		
30	16.90	16.98	17.06	17.14	17.23	17.31	17.39	17.47	17.56	17.64	17.72	17.80	17.88	17.97	18.05	18.13		
31	17.47	17.56	17.64	17.73	17.81	17.90	17.98	18.07	18.15	18.24	18.32	18.41	18.49	18.58	18.66	18.75		
32	18.05	18.14	18.22	18.31	18.40	18.49	18.57	18.66	18.75	18.84	18.93	19.02	19.10	19.19	19.28	19.37		
33	18.62	18.72	18.81	18.90	18.99	19.08	19.17	19.26	19.35	19.44	19.53	19.62	19.72	19.81	19.90	19.99		
34	19.20	19.30	19.39	19.48	19.58	19.67	19.77	19.86	19.95	20.05	20.14	20.24	20.33	20.42	20.52	20.61		
35	19.78	19.88	19.98	20.07	20.17	20.27	20.36	20.46	20.56	20.66	20.75	20.85	20.95	21.04	21.14	21.24		
36	20.37	20.47	20.57	20.67	20.77	20.87	20.97	21.06	21.16	21.26	21.36	21.47	21.57	21.67	21.77	21.87		
37	20.95	21.05	21.16	21.26	21.36	21.46	21.57	21.67	21.77	21.88	21.98	22.08	22.19	22.29	22.39	22.50		
38	21.54	21.64	21.75	21.85	21.96	22.07	22.17	22.28	22.38	22.49	22.60	22.70	22.81	22.91	23.02	23.13		
39	22.12	22.23	22.34	22.45	22.56	22.67	22.78	22.89	23.00	23.10	23.21	23.32	23.43	23.54	23.65	23.76		
40	22.71	22.83	22.94	23.05	23.16	23.27	23.39	23.50	23.61	23.72	23.83	23.95	24.06	24.17	24.28	24.40		
41	23.31	23.42	23.53	23.65	23.76	23.88	23.99	24.11	24.23	24.34	24.46	24.57	24.69	24.80	24.92	25.03		
42	23.90	24.02	24.13	24.25	24.37	24.49	24.61	24.72	24.84	24.96	25.08	25.20	25.32	25.44	25.55	25.67		
43	24.49	24.61	24.73	24.86	24.98	25.10	25.22	25.34	25.46	25.58	25.71	25.83	25.95	26.07	26.19	26.31		
44	25.09	25.21	25.34	25.46	25.59	25.71	25.83	25.96	26.08	26.21	26.33	26.46	26.58	26.71	26.83	26.96		
45	25.69	25.81	25.94	26.07	26.20	26.32	26.45	26.58	26.71	26.84	26.96	27.09	27.22	27.35	27.48	27.60		
46	26.29	26.42	26.55	26.68	26.81	26.94	27.07	27.20	27.33	27.46	27.59	27.73	27.86	27.99	28.12	28.25		
47	26.89	27.02	27.16	27.29	27.42	27.56	27.69	27.83	27.96	28.09	28.23	28.36	28.50	28.63	28.77	28.90		
48	27.49	27.63	27.77	27.90	28.04	28.18	28.31	28.45	28.59	28.73	28.86	29.00	29.14	29.28	29.41	29.55		
49	28.10	28.24	28.38	28.52	28.66	28.80	28.94	29.08	29.22	29.36	29.50	29.64	29.78	29.92	30.06	30.21		
50	28.71	28.85	28.99	29.13	29.28	29.42	29.56	29.71	29.85	30.00	30.14	30.28	30.43	30.57	30.72	30.86		
51	29.31	29.46	29.61	29.75	29.90	30.05	30.19	30.34	30.49	30.63	30.78	30.93	31.08	31.22	31.37	31.52		
52	29.92	30.07	30.22	30.37	30.52	30.67	30.82	30.97	31.12	31.27	31.42	31.57	31.73	31.88	32.03	32.18		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-128-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																		
	54.00%	54.25%	54.50%	54.75%	55.00%	55.25%	55.50%	55.75%	56.00%	56.25%	56.50%	56.75%	57.00%	57.25%	57.50%	57.75%			
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																			
53	30.54	30.69	30.84	31.00	31.15	31.30	31.45	31.61	31.76	31.92	32.07	32.22	32.38	32.53	32.69	32.84			
54	31.15	31.31	31.46	31.62	31.78	31.93	32.09	32.25	32.40	32.56	32.72	32.87	33.03	33.19	33.35	33.50			
55	31.77	31.93	32.08	32.24	32.40	32.56	32.72	32.88	33.04	33.20	33.36	33.53	33.69	33.85	34.01	34.17			
56	32.38	32.55	32.71	32.87	33.03	33.20	33.36	33.52	33.69	33.85	34.02	34.18	34.34	34.51	34.67	34.84			
57	33.00	33.17	33.33	33.50	33.67	33.83	34.00	34.17	34.33	34.50	34.67	34.83	35.00	35.17	35.34	35.50			
58	33.62	33.79	33.96	34.13	34.30	34.47	34.64	34.81	34.98	35.15	35.32	35.49	35.66	35.83	36.01	36.18			
59	34.25	34.42	34.59	34.76	34.94	35.11	35.28	35.46	35.63	35.80	35.98	36.15	36.33	36.50	36.67	36.85			
60	34.87	35.05	35.22	35.40	35.58	35.75	35.93	36.11	36.28	36.46	36.64	36.81	36.99	37.17	37.35	37.52			
61	35.50	35.68	35.86	36.03	36.21	36.39	36.57	36.76	36.94	37.12	37.30	37.48	37.66	37.84	38.02	38.20			
62	36.12	36.31	36.49	36.67	36.86	37.04	37.22	37.41	37.59	37.77	37.96	38.14	38.33	38.51	38.70	38.88			
63	36.75	36.94	37.13	37.31	37.50	37.69	37.87	38.06	38.25	38.43	38.62	38.81	39.00	39.19	39.37	39.56			
64	37.38	37.57	37.76	37.95	38.14	38.33	38.52	38.72	38.91	39.10	39.29	39.48	39.67	39.86	40.05	40.24			
65	38.02	38.21	38.40	38.60	38.79	38.98	39.18	39.37	39.57	39.76	39.96	40.15	40.34	40.54	40.73	40.93			
66	38.65	38.85	39.05	39.24	39.44	39.64	39.83	40.03	40.23	40.43	40.62	40.82	41.02	41.22	41.42	41.62			
67	39.29	39.49	39.69	39.89	40.09	40.29	40.49	40.69	40.89	41.09	41.30	41.50	41.70	41.90	42.10	42.31			
68	39.93	40.13	40.33	40.54	40.74	40.95	41.15	41.35	41.56	41.76	41.97	42.17	42.38	42.58	42.79	43.00			
69	40.57	40.77	40.98	41.19	41.40	41.60	41.81	42.02	42.23	42.44	42.64	42.85	43.06	43.27	43.48	43.69			
70	41.21	41.42	41.63	41.84	42.05	42.26	42.47	42.68	42.90	43.11	43.32	43.53	43.75	43.96	44.17	44.38			
71	41.85	42.06	42.28	42.49	42.71	42.92	43.14	43.35	43.57	43.78	44.00	44.22	44.43	44.65	44.86	45.08			
72	42.50	42.71	42.93	43.15	43.37	43.59	43.80	44.02	44.24	44.46	44.68	44.90	45.12	45.34	45.56	45.78			
73	43.14	43.36	43.58	43.81	44.03	44.25	44.47	44.69	44.92	45.14	45.36	45.59	45.81	46.03	46.26	46.48			
74	43.79	44.01	44.24	44.46	44.69	44.92	45.14	45.37	45.59	45.82	46.05	46.27	46.50	46.73	46.95	47.18			
75	44.44	44.67	44.90	45.13	45.35	45.58	45.81	46.04	46.27	46.50	46.73	46.96	47.19	47.42	47.65	47.89			
76	45.09	45.32	45.56	45.79	46.02	46.25	46.49	46.72	46.95	47.19	47.42	47.65	47.89	48.12	48.36	48.59			
77	45.74	45.98	46.22	46.45	46.69	46.92	47.16	47.40	47.63	47.87	48.11	48.35	48.59	48.82	49.06	49.30			
78	46.40	46.64	46.88	47.12	47.36	47.60	47.84	48.08	48.32	48.56	48.80	49.04	49.28	49.53	49.77	50.01			
79	47.06	47.30	47.54	47.79	48.03	48.27	48.52	48.76	49.00	49.25	49.49	49.74	49.98	50.23	50.48	50.72			
80	47.71	47.96	48.21	48.45	48.70	48.95	49.20	49.44	49.69	49.94	50.19	50.44	50.69	50.94	51.19	51.44			
81	48.37	48.62	48.87	49.13	49.38	49.63	49.88	50.13	50.38	50.63	50.89	51.14	51.39	51.64	51.90	52.15			
82	49.04	49.29	49.54	49.80	50.05	50.31	50.56	50.82	51.07	51.33	51.59	51.84	52.10	52.35	52.61	52.87			
83	49.70	49.96	50.21	50.47	50.73	50.99	51.25	51.51	51.77	52.03	52.29	52.55	52.81	53.07	53.33	53.59			
84	50.36	50.63	50.89	51.15	51.41	51.67	51.94	52.20	52.46	52.72	52.99	53.25	53.52	53.78	54.04	54.31			
85	51.03	51.30	51.56	51.83	52.09	52.36	52.62	52.89	53.16	53.43	53.69	53.96	54.23	54.50	54.76	55.03			
86	51.70	51.97	52.24	52.51	52.78	53.05	53.32	53.59	53.86	54.13	54.40	54.67	54.94	55.21	55.49	55.76			
87	52.37	52.64	52.91	53.19	53.46	53.73	54.01	54.28	54.56	54.83	55.11	55.38	55.66	55.93	56.21	56.48			
88	53.04	53.32	53.59	53.87	54.15	54.42	54.70	54.98	55.26	55.54	55.82	56.09	56.37	56.65	56.93	57.21			
89	53.71	53.99	54.27	54.55	54.84	55.12	55.40	55.68	55.96	56.24	56.53	56.81	57.09	57.38	57.66	57.94			
90	54.39	54.67	54.96	55.24	55.53	55.81	56.10	56.38	56.67	56.95	57.24	57.53	57.81	58.10	58.39	58.68			
91	55.06	55.35	55.64	55.93	56.22	56.51	56.80	57.08	57.37	57.66	57.95	58.25	58.54	58.83	59.12	59.41			
92	55.74	56.03	56.33	56.62	56.91	57.20	57.50	57.79	58.08	58.38	58.67	58.97	59.26	59.56	59.85	60.15			
93	56.42	56.72	57.01	57.31	57.61	57.90	58.20	58.50	58.79	59.09	59.39	59.69	59.99	60.29	60.59	60.88			
94	57.10	57.40	57.70	58.00	58.30	58.60	58.90	59.21	59.51	59.81	60.11	60.41	60.72	61.02	61.32	61.62			
95	57.79	58.09	58.39	58.70	59.00	59.31	59.61	59.92	60.22	60.53	60.83	61.14	61.45	61.75	62.06	62.37			
96	58.47	58.78	59.09	59.39	59.70	60.01	60.32	60.63	60.94	61.25	61.56	61.87	62.18	62.49	62.80	63.11			
97	59.16	59.47	59.78	60.09	60.40	60.72	61.03	61.34	61.65	61.97	62.28	62.60	62.91	63.23	63.54	63.86			
98	59.85	60.16	60.48	60.79	61.11	61.42	61.74	62.06	62.37	62.69	63.01	63.33	63.65	63.96	64.28	64.60			
99	60.54	60.85	61.17	61.49	61.81	62.13	62.45	62.77	63.09	63.42	63.74	64.06	64.38	64.71	65.03	65.35			
100	61.23	61.55	61.87	62.20	62.52	62.84	63.17	63.49	63.82	64.14	64.47	64.79	65.12	65.45	65.78	66.10			
101	61.92	62.25	62.57	62.90	63.23	63.56	63.88	64.21	64.54	64.87	65.20	65.53	65.86	66.19	66.52	66.86			
102	62.61	62.94	63.28	63.61	63.94	64.27	64.60	64.94	65.27	65.60	65.94	66.27	66.60	66.94	67.27	67.61			
103	63.31	63.64	63.98	64.31	64.65	64.99	65.32	65.66	66.00	66.33	66.67	67.01	67.35	67.69	68.03	68.37			
104	64.01	64.35	64.68	65.02	65.36	65.70	66.04	66.38	66.73	67.07	67.41	67.75	68.09	68.44	68.78	69.12			

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
 SEE INSTRUCTIONS FOR USE OF TABLES

FRB-129-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	58.00%	58.25%	58.50%	58.75%	59.00%	59.25%	59.50%	59.75%	60.00%	60.25%	60.50%	60.75%	61.00%	61.25%	61.50%	61.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
1	1.12	1.12	1.12	1.13	1.13	1.14	1.14	1.15	1.15	1.16	1.16	1.17	1.17	1.18	1.18	1.19		
2	1.68	1.68	1.69	1.70	1.71	1.71	1.72	1.73	1.73	1.74	1.75	1.76	1.76	1.77	1.78	1.78		
3	2.24	2.25	2.26	2.27	2.28	2.29	2.30	2.31	2.32	2.33	2.34	2.35	2.36	2.36	2.37	2.38		
4	2.80	2.82	2.83	2.84	2.85	2.86	2.88	2.89	2.90	2.91	2.93	2.94	2.95	2.96	2.97	2.99		
5	3.37	3.39	3.40	3.41	3.43	3.44	3.46	3.47	3.49	3.50	3.52	3.53	3.55	3.56	3.58	3.59		
6	3.94	3.96	3.97	3.99	4.01	4.03	4.04	4.06	4.08	4.09	4.11	4.13	4.15	4.16	4.18	4.20		
7	4.51	4.53	4.55	4.57	4.59	4.61	4.63	4.65	4.67	4.69	4.71	4.73	4.75	4.77	4.79	4.81		
8	5.08	5.11	5.13	5.15	5.17	5.20	5.22	5.24	5.26	5.28	5.31	5.33	5.35	5.37	5.40	5.42		
9	5.66	5.68	5.71	5.73	5.76	5.78	5.81	5.83	5.86	5.88	5.91	5.93	5.96	5.98	6.01	6.03		
10	6.24	6.26	6.29	6.32	6.35	6.37	6.40	6.43	6.46	6.48	6.51	6.54	6.56	6.59	6.62	6.65		
11	6.82	6.85	6.88	6.91	6.94	6.97	7.00	7.03	7.06	7.09	7.12	7.15	7.18	7.21	7.24	7.27		
12	7.40	7.43	7.46	7.49	7.53	7.56	7.59	7.63	7.66	7.69	7.72	7.76	7.79	7.82	7.85	7.89		
13	7.98	8.02	8.05	8.09	8.12	8.16	8.19	8.23	8.26	8.30	8.33	8.37	8.40	8.44	8.47	8.51		
14	8.57	8.60	8.64	8.68	8.72	8.76	8.79	8.83	8.87	8.91	8.94	8.98	9.02	9.06	9.10	9.13		
15	9.15	9.19	9.23	9.28	9.32	9.36	9.40	9.44	9.48	9.52	9.56	9.60	9.64	9.68	9.72	9.76		
16	9.74	9.79	9.83	9.87	9.92	9.96	10.00	10.05	10.09	10.13	10.18	10.22	10.26	10.30	10.35	10.39		
17	10.34	10.38	10.43	10.47	10.52	10.56	10.61	10.66	10.70	10.75	10.79	10.84	10.89	10.93	10.98	11.02		
18	10.93	10.98	11.03	11.07	11.12	11.17	11.22	11.27	11.32	11.37	11.41	11.46	11.51	11.56	11.61	11.66		
19	11.52	11.58	11.63	11.68	11.73	11.78	11.83	11.88	11.94	11.99	12.04	12.09	12.14	12.19	12.24	12.30		
20	12.12	12.18	12.23	12.28	12.34	12.39	12.45	12.50	12.56	12.61	12.66	12.72	12.77	12.83	12.88	12.93		
21	12.72	12.78	12.84	12.89	12.95	13.01	13.06	13.12	13.18	13.23	13.29	13.35	13.40	13.46	13.52	13.58		
22	13.32	13.38	13.44	13.50	13.56	13.62	13.68	13.74	13.80	13.86	13.92	13.98	14.04	14.10	14.16	14.22		
23	13.93	13.99	14.05	14.12	14.18	14.24	14.30	14.37	14.43	14.49	14.55	14.62	14.68	14.74	14.80	14.87		
24	14.53	14.60	14.66	14.73	14.80	14.86	14.93	14.99	15.06	15.12	15.19	15.25	15.32	15.38	15.45	15.51		
25	15.14	15.21	15.28	15.35	15.41	15.48	15.55	15.62	15.69	15.76	15.82	15.89	15.96	16.03	16.10	16.17		
26	15.75	15.82	15.89	15.97	16.04	16.11	16.18	16.25	16.32	16.39	16.46	16.53	16.60	16.68	16.75	16.82		
27	16.36	16.44	16.51	16.59	16.66	16.73	16.81	16.88	16.96	17.03	17.10	17.18	17.25	17.33	17.40	17.47		
28	16.98	17.06	17.13	17.21	17.29	17.36	17.44	17.52	17.59	17.67	17.75	17.82	17.90	17.98	18.05	18.13		
29	17.60	17.67	17.75	17.83	17.91	17.99	18.07	18.15	18.23	18.31	18.39	18.47	18.55	18.63	18.71	18.79		
30	18.21	18.30	18.38	18.46	18.54	18.63	18.71	18.79	18.87	18.96	19.04	19.12	19.21	19.29	19.37	19.45		
31	18.83	18.92	19.00	19.09	19.18	19.26	19.35	19.43	19.52	19.60	19.66	19.73	19.80	19.95	20.03	20.12		
32	19.46	19.54	19.63	19.72	19.81	19.90	19.99	20.08	20.16	20.25	20.34	20.43	20.52	20.61	20.70	20.79		
33	20.08	20.17	20.26	20.35	20.45	20.54	20.63	20.72	20.81	20.90	21.00	21.09	21.18	21.27	21.36	21.46		
34	20.71	20.80	20.90	20.99	21.08	21.18	21.27	21.37	21.46	21.56	21.65	21.75	21.84	21.94	22.03	22.13		
35	21.34	21.43	21.53	21.63	21.73	21.82	21.92	22.02	22.12	22.21	22.31	22.41	22.51	22.60	22.70	22.80		
36	21.97	22.07	22.17	22.27	22.37	22.47	22.57	22.67	22.77	22.87	22.97	23.07	23.17	23.27	23.38	23.48		
37	22.60	22.70	22.81	22.91	23.01	23.12	23.22	23.32	23.43	23.53	23.64	23.74	23.84	23.95	24.05	24.16		
38	23.23	23.34	23.45	23.55	23.66	23.77	23.87	23.98	24.09	24.19	24.30	24.41	24.51	24.62	24.73	24.84		
39	23.87	23.98	24.09	24.20	24.31	24.42	24.53	24.64	24.75	24.86	24.97	25.08	25.19	25.30	25.41	25.52		
40	24.51	24.62	24.73	24.85	24.96	25.07	25.19	25.30	25.41	25.52	25.64	25.75	25.86	25.98	26.09	26.20		
41	25.15	25.26	25.38	25.50	25.61	25.73	25.84	25.96	26.08	26.19	26.31	26.43	26.54	26.66	26.78	26.89		
42	25.79	25.91	26.03	26.15	26.27	26.39	26.51	26.63	26.74	26.86	26.98	27.10	27.22	27.34	27.46	27.58		
43	26.44	26.56	26.68	26.80	26.93	27.05	27.17	27.29	27.41	27.54	27.66	27.78	27.91	28.03	28.15	28.27		
44	27.08	27.21	27.33	27.46	27.58	27.71	27.84	27.96	28.09	28.21	28.34	28.46	28.59	28.72	28.84	28.97		
45	27.73	27.86	27.99	28.12	28.25	28.37	28.50	28.63	28.76	28.89	29.02	29.15	29.28	29.41	29.54	29.67		
46	28.38	28.51	28.65	28.78	28.91	29.04	29.17	29.31	29.44	29.57	29.70	29.83	29.97	30.10	30.23	30.36		
47	29.04	29.17	29.31	29.44	29.58	29.71	29.85	29.98	30.12	30.25	30.39	30.52	30.66	30.79	30.93	31.07		
48	29.69	29.83	29.97	30.10	30.24	30.38	30.52	30.66	30.80	30.94	31.07	31.21	31.35	31.49	31.63	31.77		
49	30.35	30.49	30.63	30.77	30.91	31.05	31.20	31.34	31.48	31.62	31.76	31.91	32.05	32.19	32.33	32.48		
50	31.01	31.15	31.29	31.44	31.58	31.73	31.87	32.02	32.16	32.31	32.46	32.60	32.75	32.89	33.04	33.18		
51	31.67	31.81	31.96	32.11	32.26	32.41	32.55	32.70	32.85	33.00	33.15	33.30	33.45	33.60	33.74	33.89		
52	32.33	32.48	32.63	32.78	32.93	33.09	33.24	33.39	33.54	33.69	33.85	34.00	34.15	34.30	34.45	34.61		

ANNUAL PERCENTAGE RATE TABLE FOR WEEKLY PAYMENT PLANS
SEE INSTRUCTIONS FOR USE OF TABLES

FRB-130-W

NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE																	
	58.00%	58.25%	58.50%	58.75%	59.00%	59.25%	59.50%	59.75%	60.00%	60.25%	60.50%	60.75%	61.00%	61.25%	61.50%	61.75%		
(FINANCE CHARGE PER \$100 OF AMOUNT FINANCED)																		
53	32.99	33.15	33.30	33.46	33.61	33.77	33.92	34.08	34.23	34.39	34.54	34.70	34.85	35.01	35.17	35.32		
54	33.66	33.82	33.98	34.13	34.29	34.45	34.61	34.77	34.93	35.08	35.24	35.40	35.56	35.72	35.88	36.04		
55	34.33	34.49	34.65	34.81	34.97	35.14	35.30	35.46	35.62	35.78	35.95	36.11	36.27	36.43	36.60	36.76		
56	35.00	35.16	35.33	35.49	35.66	35.82	35.99	36.15	36.32	36.48	36.65	36.82	36.98	37.15	37.31	37.48		
57	35.67	35.84	36.01	36.18	36.34	36.51	36.68	36.85	37.02	37.19	37.36	37.53	37.70	37.86	38.03	38.20		
58	36.35	36.52	36.69	36.86	37.03	37.21	37.38	37.55	37.72	37.89	38.07	38.24	38.41	38.58	38.76	38.93		
59	37.02	37.20	37.37	37.55	37.72	37.90	38.07	38.25	38.43	38.60	38.78	38.95	39.13	39.30	39.48	39.66		
60	37.70	37.88	38.06	38.24	38.42	38.59	38.77	38.95	39.13	39.31	39.49	39.67	39.85	40.03	40.21	40.39		
61	38.38	38.56	38.75	38.93	39.11	39.29	39.47	39.66	39.84	40.02	40.21	40.39	40.57	40.75	40.94	41.12		
62	39.07	39.25	39.44	39.62	39.81	39.99	40.18	40.36	40.55	40.74	40.92	41.11	41.30	41.48	41.67	41.86		
63	39.75	39.94	40.13	40.32	40.51	40.69	40.88	41.07	41.26	41.45	41.64	41.83	42.02	42.21	42.40	42.59		
64	40.44	40.63	40.82	41.01	41.21	41.40	41.59	41.78	41.98	42.17	42.36	42.56	42.75	42.94	43.14	43.33		
65	41.13	41.32	41.52	41.71	41.91	42.10	42.30	42.50	42.69	42.89	43.09	43.28	43.48	43.68	43.88	44.07		
66	41.82	42.01	42.21	42.41	42.61	42.81	43.01	43.21	43.41	43.61	43.81	44.01	44.21	44.42	44.62	44.82		
67	42.51	42.71	42.91	43.12	43.32	43.52	43.73	43.93	44.13	44.34	44.54	44.75	44.95	45.15	45.36	45.56		
68	43.20	43.41	43.61	43.82	44.03	44.23	44.44	44.65	44.86	45.06	45.27	45.48	45.69	45.90	46.10	46.31		
69	43.90	44.11	44.32	44.53	44.74	44.95	45.16	45.37	45.58	45.79	46.00	46.22	46.43	46.64	46.85	47.06		
70	44.60	44.81	45.02	45.24	45.45	45.67	45.88	46.09	46.31	46.52	46.74	46.95	47.17	47.38	47.60	47.82		
71	45.30	45.51	45.73	45.95	46.17	46.38	46.60	46.82	47.04	47.26	47.47	47.69	47.91	48.13	48.35	48.57		
72	46.00	46.22	46.44	46.66	46.88	47.10	47.33	47.55	47.77	47.99	48.21	48.44	48.66	48.88	49.10	49.33		
73	46.70	46.93	47.15	47.38	47.60	47.83	48.05	48.28	48.50	48.73	48.95	49.18	49.41	49.63	49.86	50.09		
74	47.41	47.64	47.87	48.09	48.32	48.55	48.78	49.01	49.24	49.47	49.70	49.93	50.16	50.39	50.62	50.85		
75	48.12	48.35	48.58	48.81	49.04	49.28	49.51	49.74	49.97	50.21	50.44	50.67	50.91	51.14	51.38	51.61		
76	48.83	49.06	49.30	49.53	49.77	50.00	50.24	50.48	50.71	50.95	51.19	51.43	51.66	51.90	52.14	52.38		
77	49.54	49.78	50.02	50.26	50.50	50.74	50.98	51.22	51.46	51.70	51.94	52.18	52.42	52.66	52.90	53.14		
78	50.25	50.49	50.74	50.98	51.22	51.47	51.71	51.96	52.20	52.44	52.69	52.93	53.18	53.42	53.67	53.91		
79	50.97	51.21	51.46	51.71	51.95	52.20	52.45	52.70	52.94	53.19	53.44	53.69	53.94	54.19	54.44	54.69		
80	51.69	51.94	52.19	52.44	52.69	52.94	53.19	53.44	53.69	53.94	54.20	54.45	54.70	54.95	55.21	55.46		
81	52.40	52.66	52.91	53.17	53.42	53.68	53.93	54.19	54.44	54.70	54.95	55.21	55.47	55.72	55.98	56.24		
82	53.13	53.38	53.64	53.90	54.16	54.42	54.68	54.93	55.19	55.45	55.71	55.97	56.23	56.49	56.75	57.02		
83	53.85	54.11	54.37	54.63	54.90	55.16	55.42	55.68	55.95	56.21	56.47	56.74	57.00	57.27	57.53	57.80		
84	54.57	54.84	55.11	55.37	55.64	55.90	56.17	56.44	56.70	56.97	57.24	57.51	57.77	58.04	58.31	58.58		
85	55.30	55.57	55.84	56.11	56.38	56.65	56.92	57.19	57.46	57.73	58.00	58.27	58.55	58.82	59.09	59.36		
86	56.03	56.30	56.58	56.85	57.12	57.40	57.67	57.95	58.22	58.50	58.77	59.05	59.32	59.60	59.87	60.15		
87	56.76	57.04	57.31	57.59	57.87	58.15	58.43	58.70	58.98	59.26	59.54	59.82	60.10	60.38	60.66	60.94		
88	57.49	57.77	58.06	58.34	58.62	58.90	59.18	59.46	59.75	60.03	60.31	60.59	60.88	61.16	61.45	61.73		
89	58.23	58.51	58.80	59.08	59.37	59.65	59.94	60.23	60.51	60.80	61.09	61.37	61.66	61.95	62.24	62.52		
90	58.96	59.25	59.54	59.83	60.12	60.41	60.70	60.99	61.28	61.57	61.86	62.15	62.44	62.73	63.03	63.32		
91	59.70	60.00	60.29	60.58	60.87	61.17	61.46	61.75	62.05	62.34	62.64	62.93	63.23	63.52	63.82	64.12		
92	60.44	60.74	61.04	61.33	61.63	61.93	62.22	62.52	62.82	63.12	63.42	63.72	64.02	64.32	64.62	64.92		
93	61.18	61.48	61.79	62.09	62.39	62.69	62.99	63.29	63.59	63.90	64.20	64.50	64.81	65.11	65.41	65.72		
94	61.93	62.23	62.54	62.84	63.15	63.45	63.76	64.06	64.37	64.68	64.98	65.29	65.60	65.91	66.21	66.52		
95	62.67	62.98	63.29	63.60	63.91	64.22	64.53	64.84	65.15	65.46	65.77	66.08	66.39	66.70	67.01	67.33		
96	63.42	63.73	64.05	64.36	64.67	64.99	65.30	65.61	65.93	66.24	66.56	66.87	67.19	67.50	67.82	68.14		
97	64.17	64.49	64.80	65.12	65.44	65.75	66.07	66.39	66.71	67.03	67.35	67.67	67.98	68.30	68.62	68.94		
98	64.92	65.24	65.56	65.88	66.20	66.53	66.85	67.17	67.49	67.81	68.14	68.46	68.78	69.11	69.43	69.76		
99	65.68	66.00	66.32	66.65	66.97	67.30	67.62	67.95	68.28	68.60	68.93	69.26	69.59	69.91	70.24	70.57		
100	66.43	66.76	67.09	67.42	67.74	68.07	68.40	68.73	69.06	69.40	69.73	70.06	70.39	70.72	71.05	71.39		
101	67.19	67.52	67.85	68.18	68.52	68.85	69.19	69.52	69.85	70.19	70.52	70.86	71.20	71.53	71.87	72.21		
102	67.95	68.28	68.62	68.96	69.29	69.63	69.97	70.31	70.65	70.98	71.32	71.66	72.00	72.34	72.68	73.03		
103	68.71	69.05	69.39	69.73	70.07	70.41	70.75	71.10	71.44	71.78	72.12	72.47	72.81	73.16	73.50	73.85		
104	69.47	69.81	70.16	70.50	70.85	71.19	71.54	71.89	72.23	72.58	72.93	73.28	73.62	73.97	74.32	74.67		

APPENDIX A

FINDING THE RATE for CERTAIN IRREGULAR TRANSACTIONS

Single advance transactions involving equal payments and equal payment periods except for one or more of the following:

- (a) An odd first period, which requires the use of the table on page A2.
 - (b) An odd first payment not exceeding $2\frac{1}{4}$ times a regular payment and/or an odd final payment, which requires the use of the table on page A3.

Because of the fractional number of adjusted payments resulting from the above adjustments, it is necessary to use the table on page A4 to determine the FC/100.

Rates for irregular transactions determined by the method described below may be stated only to the nearest $\frac{1}{4}\%$ and may not be interpolated.

PAYMENT PERIOD a MONTH (or a MULTIPLE or a FRACTION of a MONTH)

Example:

Finance charge	\$ 31.00
Amount financed	\$210.00
Number of payments	18
Odd first period	2 mos. 21 days
Odd first payment	\$ 19.00
Odd final payment	\$ 6.00
Regular payment	\$ 13.50

Solution:

- (1) Odd first period adjustment from paragraph (a) of page A2 = +3.4 (if payments are monthly)
 Odd payment adjustment from page A3 = -.9
 Adjusted number of payments = $18 + 3.4 - .9 = \dots$ 20.5
 $\text{FC}/100$, from page A4 = \$14.47

(2) Read across on the 20 payment line (see Note) of the monthly rate table to the value nearest \$14.47. This is \$14.59* in the 16.00% column. If payments are monthly the annual percentage rate = 16%

(3) In this example, if the payments (except for the first one) are due

 - (a) every $\frac{1}{2}$ month, compute the odd first period adjustment on a $\frac{1}{2}$ month basis from paragraph (b) of page A2, and divide the resulting rate in step (2) by $\frac{1}{2}$; annual percentage rate = $25\frac{1}{2}\%^{**}$
 - (b) every $1\frac{1}{2}$ months, compute the odd first period adjustment on a $1\frac{1}{2}$ month basis from paragraph (b) of page A2, and divide the resulting rate in step (2) by $1\frac{1}{2}$; annual percentage rate = $11\frac{1}{2}\%$
 - (c) every 2 months, compute the odd first period adjustment on a 2 month basis from paragraph (b) of page A2, and divide the resulting rate in step (2) by 2; annual percentage rate = 9%
 - (d) etc.

PAYMENT PERIOD a WEEK (or a MULTIPLE of a WEEK)

Proceed as in the example above except use the *weekly* table in step (2). In step (3) divide by 2 if the payments are every 2 weeks, by 3 if they are every 3 weeks, etc.

NOTE: If the adjusted number of payments is less than 60, use the rate table payment line which corresponds to the whole number portion of the adjusted number of payments. If it is 60 or greater use the payment line corresponding to the nearest whole number (numbers ending in .5 are rounded down). If it is less than 1, use the 1 payment line.

*If the FC/100 falls exactly halfway between two adjacent columns, use the higher rate.

****Round to the nearest $\frac{1}{4}\%$.** In case the rate falls midway between two adjacent $\frac{1}{4}\%$ values, round up if the rate was rounded down in step (2), and round down if the rate was rounded up in step (2).

ODD FIRST PERIOD ADJUSTMENT TABLE

- (a) **Monthly payments:** If the odd first period contains 2 months and 21 days, read across from 21 days in the "odd days" column to the column headed by "2" complete months. The adjustment is + 3.4. If the odd first period contains 14 days, read across from 14 days in the "odd days" column to the column headed by "0" complete months. The adjustment is -1.1.
- (b) **Other than monthly payments:** Divide the number of days in the odd first period by the number of days in a regular period and find the corresponding adjustment from the table below. For example, if payments are every $\frac{1}{2}$ month and the first period is 2 months and 21 days, divide 81 days by 15 days to get 5.40 periods. Read across from .40 in the "odd decimal" column to the "5" period column and find a correction of +8.8. If payments are weekly and the first period is 25 days, divide 25 days by 7 days to get 3.57 periods. Read across from .55 (the decimal nearest .57) in the "odd decimal" column to the "3" period column and find a correction of +5.1.

Odd days (monthly basis)	Odd decimal (periodic basis)	Number of complete months (or regular periods) in odd first period									
		0	1	2	3	4	5	6	7	8	9
Adjust the number of payments by this amount											
0	.00	-2.0	.0	+2.0	+4.0	+6.0	+ 8.0	+10.0	+12.0	+14.0	+16.0
1-2	.05	-1.9	+.1	+2.1	+4.1	+6.1	+ 8.1	+10.1	+12.1	+14.1	+16.1
3	.10	-1.8	+.2	+2.2	+4.2	+6.2	+ 8.2	+10.2	+12.2	+14.2	+16.2
4-5	.15	-1.7	+.3	+2.3	+4.3	+6.3	+ 8.3	+10.3	+12.3	+14.3	+16.3
6	.20	-1.6	+.4	+2.4	+4.4	+6.4	+ 8.4	+10.4	+12.4	+14.4	+16.4
7-8	.25	-1.5	+.5	+2.5	+4.5	+6.5	+ 8.5	+10.5	+12.5	+14.5	+16.5
9	.30	-1.4	+.6	+2.6	+4.6	+6.6	+ 8.6	+10.6	+12.6	+14.6	+16.6
10-11	.35	-1.3	+.7	+2.7	+4.7	+6.7	+ 8.7	+10.7	+12.7	+14.7	+16.7
12	.40	-1.2	+.8	+2.8	+4.8	+6.8	+ 8.8	+10.8	+12.8	+14.8	+16.8
13-14	.45	-1.1	+.9	+2.9	+4.9	+6.9	+ 8.9	+10.9	+12.9	+14.9	+16.9
15	.50	-1.0	+1.0	+3.0	+5.0	+7.0	+ 9.0	+11.0	+13.0	+15.0	+17.0
16-17	.55	-.9	+1.1	+3.1	+5.1	+7.1	+ 9.1	+11.1	+13.1	+15.1	+17.1
18	.60	-.8	+1.2	+3.2	+5.2	+7.2	+ 9.2	+11.2	+13.2	+15.2	+17.2
19-20	.65	-.7	+1.3	+3.3	+5.3	+7.3	+ 9.3	+11.3	+13.3	+15.3	+17.3
21	.70	-.6	+1.4	+3.4	+5.4	+7.4	+ 9.4	+11.4	+13.4	+15.4	+17.4
22-23	.75	-.5	+1.5	+3.5	+5.5	+7.5	+ 9.5	+11.5	+13.5	+15.5	+17.5
24	.80	-.4	+1.6	+3.6	+5.6	+7.6	+ 9.6	+11.6	+13.6	+15.6	+17.6
25-26	.85	-.3	+1.7	+3.7	+5.7	+7.7	+ 9.7	+11.7	+13.7	+15.7	+17.7
27	.90	-.2	+1.8	+3.8	+5.8	+7.8	+ 9.8	+11.8	+13.8	+15.8	+17.8
28-29	.95	-.1	+1.9	+3.9	+5.9	+7.9	+ 9.9	+11.9	+13.9	+15.9	+17.9
30	1.00	.0	+2.0	+4.0	+6.0	+8.0	+10.0	+12.0	+14.0	+16.0	+18.0

NOTE: Adjustment = $[2 \times (\text{Number of days in odd first period}) \text{ divided by } (\text{Number of days in regular period})] - 2$. This formula, which was used in the preparation of the above table, may be used to compute more precise or additional adjustments, if desired. However, its use in the case of large deferments results in overstatement of the rate (see Appendix D).

ODD FIRST PAYMENT and/or ODD FINAL PAYMENT ADJUSTMENT TABLE

In the example on page A1 the regular payment is \$13.50, the first payment is \$19.00, and the final payment is \$6.00. The number of payments is 18. To find the adjustment for the odd first and final payments note that the first payment is slightly less than $1\frac{1}{2}$ times a regular payment and the final payment is a little less than $\frac{1}{2}$ of a regular payment. Select the line opposite ($1\frac{1}{4}$ to $1\frac{3}{4}$) and ($\frac{1}{4}$ to $\frac{3}{4}$) in the two left hand columns and follow across to the "17-19" payment column. The correction is -9.

Fraction of regular payment		Number of payments . . .															
First payment	Final payment	2	3	4	5	6	7	8	9	10- 12	13- 14	15- 16	17- 19	20- 23	24- 34	35- 44	45 & over
Adjust the number of payments by this amount																	
(0 to $\frac{1}{4}$)	(0 to $\frac{1}{4}$)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
	($\frac{1}{4}$ to $\frac{3}{4}$)	+.6	+.5	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	
	($\frac{3}{4}$ to $1\frac{1}{4}$)	+.8	+.8	+.8	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+.9	
	($1\frac{1}{4}$ to $1\frac{3}{4}$)	+.8	+1.0	+1.1	+1.2	+1.2	+1.3	+1.3	+1.3	+1.3	+1.3	+1.3	+1.3	+1.4	+1.4	+1.4	
	($1\frac{3}{4}$ to $2\frac{1}{4}$)	+.9	+1.2	+1.4	+1.5	+1.5	+1.6	+1.6	+1.7	+1.7	+1.7	+1.8	+1.8	+1.8	+1.8	+1.9	
($\frac{1}{4}$ to $\frac{3}{4}$)	(0 to $\frac{1}{4}$)	-.6	-.5	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	
	($\frac{1}{4}$ to $\frac{3}{4}$)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
	($\frac{3}{4}$ to $1\frac{1}{4}$)	+.3	+.4	+.4	+.5	+.5	+.5	+.5	+.5	+.5	+.5	+.5	+.5	+.5	+.5	+.5	
	($1\frac{1}{4}$ to $1\frac{3}{4}$)	+.5	+.7	+.8	+.8	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+.9	+1.0	+1.0	+1.0	
	($1\frac{3}{4}$ to $2\frac{1}{4}$)	+.6	+.9	+1.0	+1.1	+1.2	+1.2	+1.3	+1.3	+1.3	+1.4	+1.4	+1.4	+1.4	+1.4	+1.5	
($\frac{3}{4}$ to $1\frac{1}{4}$)	(0 to $\frac{1}{4}$)	-.8	-.8	-.8	-.8	-.9	-.9	-.9	-.9	-.9	-.9	-.9	-.9	-.9	-.9	-.9	
	($\frac{1}{4}$ to $\frac{3}{4}$)	-.3	-.4	-.4	-.4	-.5	-.5	-.5	-.5	-.5	-.5	-.5	-.5	-.5	-.5	-.5	
	($\frac{3}{4}$ to $1\frac{1}{4}$)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
	($1\frac{1}{4}$ to $1\frac{3}{4}$)	+.2	+.3	+.3	+.4	+.4	+.4	+.4	+.4	+.4	+.5	+.5	+.5	+.5	+.5	+.5	
	($1\frac{3}{4}$ to $2\frac{1}{4}$)	+.3	+.5	+.6	+.7	+.7	+.8	+.8	+.8	+.9	+.9	+.9	+.9	+1.0	+1.0	+1.0	
(1 $\frac{1}{4}$ to 1 $\frac{3}{4}$)	(0 to $\frac{1}{4}$)	-.8	-1.0	-1.1	-1.2	-1.2	-1.3	-1.3	-1.3	-1.3	-1.3	-1.3	-1.3	-1.4	-1.4	-1.4	
	($\frac{1}{4}$ to $\frac{3}{4}$)	-.5	-.7	-.8	-.8	-.9	-.9	-.9	-.9	-.9	-.9	-.9	-.9	-1.0	-1.0	-1.0	
	($\frac{3}{4}$ to $1\frac{1}{4}$)	-.2	-.3	-.3	-.4	-.4	-.4	-.4	-.4	-.4	-.5	-.5	-.5	-.5	-.5	-.5	
	($1\frac{1}{4}$ to $1\frac{3}{4}$)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
	($1\frac{3}{4}$ to $2\frac{1}{4}$)	+.1	+.2	+.3	+.3	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.4	+.5	+.5	+.5	
(1 $\frac{3}{4}$ to 2 $\frac{1}{4}$)	(0 to $\frac{1}{4}$)	-.9	-1.2	-1.4	-1.5	-1.5	-1.6	-1.6	-1.7	-1.7	-1.7	-1.8	-1.8	-1.8	-1.8	-1.9	
	($\frac{1}{4}$ to $\frac{3}{4}$)	-.6	-.9	-1.0	-1.1	-1.2	-1.2	-1.3	-1.3	-1.3	-1.4	-1.4	-1.4	-1.4	-1.4	-1.5	
	($\frac{3}{4}$ to $1\frac{1}{4}$)	-.3	-.5	-.6	-.7	-.7	-.8	-.8	-.8	-.9	-.9	-.9	-.9	-1.0	-1.0	-1.0	
	($1\frac{1}{4}$ to $1\frac{3}{4}$)	-.1	-.2	-.3	-.3	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.4	-.5	-.5	-.5	
	($1\frac{3}{4}$ to $2\frac{1}{4}$)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	

NOTE: Adjustment = (Final payment - First payment) × (Number of payments less 1) divided by (Total amount to be repaid). This formula, which was used in the preparation of the above table, may be used to compute more precise or additional adjustments, if desired, particularly if the final payment exceeds $2\frac{1}{4}$ times a regular payment. However, the use of the formula in the case of large balloon payments results in overstatement of the rate (see Appendix D).

TABLE for COMPUTING FC/100

FC/100 = (FINANCE CHARGE) × (FACTOR FROM TABLE BELOW) divided by (AMOUNT FINANCED)

In the example on Page A1 the adjusted number of payments is 20.5, the finance charge is \$31.00, and the amount financed is \$210.00. In the table below read down the column headed ".5" to the factor opposite 20 in the left hand column. This factor is 98. Using the formula above, $FC/100 = \$31.00 \times 98 \div \$210.00 = \$14.47$.

Adjusted number of payments:										Adjusted number of payments:											
Whole number portion	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9	Whole number portion	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
Factor for finding FC/100										Factor for finding FC/100											
0	—	182	167	154	143	133	125	118	111	105	30	100	100	99	99	99	98	98	98	97	97
1	100	95	91	87	83	80	77	74	71	69	31	100	100	99	99	99	98	98	98	98	97
2	100	97	94	91	88	86	83	81	79	77	32	100	100	99	99	99	99	98	98	98	97
3	100	98	95	93	91	89	87	85	83	82	33	100	100	99	99	99	99	98	98	98	97
4	100	98	96	94	93	91	89	88	86	85	34	100	100	99	99	99	99	98	98	98	97
5	100	98	97	95	94	92	91	90	88	87	35	100	100	99	99	99	99	98	98	98	98
6	100	99	97	96	95	93	92	91	90	89	36	100	100	99	99	99	99	98	98	98	98
7	100	99	98	96	95	94	93	92	91	90	37	100	100	99	99	99	99	98	98	98	98
8	100	99	98	97	96	95	94	93	92	91	38	100	100	99	99	99	99	98	98	98	98
9	100	99	98	97	96	95	94	93	93	92	39	100	100	100	99	99	99	98	98	98	98
10	100	99	98	97	96	96	95	94	93	92	40	100	100	100	99	99	99	99	98	98	98
11	100	99	98	98	97	96	95	94	94	93	41	100	100	100	99	99	99	99	98	98	98
12	100	99	98	98	97	96	96	95	94	94	42	100	100	100	99	99	99	99	98	98	98
13	100	99	99	98	97	97	96	95	95	94	43	100	100	100	99	99	99	99	98	98	98
14	100	99	99	98	97	96	95	94	93	92	44	100	100	100	99	99	99	99	98	98	98
15	100	99	99	98	98	97	96	96	95	95	45	100	100	100	99	99	99	99	98	98	98
16	100	99	99	98	98	97	97	96	96	95	46	100	100	100	99	99	99	99	98	98	98
17	100	99	99	98	98	97	97	96	96	95	47	100	100	100	99	99	99	99	98	98	98
18	100	99	99	98	98	97	97	96	96	95	48	100	100	100	99	99	99	99	98	98	98
19	100	100	99	99	98	98	97	97	96	96	49	100	100	100	99	99	99	99	98	98	98
20	100	100	99	99	98	98	97	97	96	96	50	100	100	100	99	99	99	99	99	98	98
21	100	100	99	99	98	98	97	97	96	96	51	100	100	100	99	99	99	99	99	98	98
22	100	100	99	99	98	98	97	97	97	96	52	100	100	100	99	99	99	99	99	99	98
23	100	100	99	99	98	98	98	97	97	96	53	100	100	100	99	99	99	99	99	99	98
24	100	100	99	99	98	98	98	97	97	97	54	100	100	100	99	99	99	99	99	99	98
25	100	100	99	99	98	98	98	97	97	97	55	100	100	100	99	99	99	99	99	99	98
26	100	100	99	99	99	98	98	97	97	97	56	100	100	100	99	99	99	99	99	99	98
27	100	100	99	99	99	98	98	98	97	97	57	100	100	100	99	99	99	99	99	99	98
28	100	100	99	99	99	98	98	98	97	97	58	100	100	100	99	99	99	99	99	99	98
29	100	100	99	99	99	98	98	98	98	97	59	100	100	100	100	99	99	99	99	99	99
											60 & over	100	100	100	100	100	100	100	100	100	100

NOTE: Factor = (1 plus whole number portion of adjusted number of payments) divided by (1 plus adjusted number of payments). This formula was used in the preparation of the above table except for the first line and for 60 or more payments. It may be used to compute more precise or additional factors for shifting the FC/100 to the rate table payment line which corresponds to the whole number portion of the adjusted number of payments. However, use of the formula results in overstatement of the rate as the number of payments and the size of the rate increase.

APPENDIX B

FINDING THE FINANCE CHARGE for REGULAR TRANSACTIONS

If the annual percentage rate is known in single advance transactions involving equal payments and equal payment periods, the amount of the finance charge and the amount of the level payment can be determined from the tables by the following method.

Finance charge = $FC/100 \times (\text{Amount financed})$ divided by 100

Level payment = (Finance charge + Amount financed) divided by (Number of payments)

PAYMENT PERIOD a MONTH (or a MULTIPLE or a FRACTION of a MONTH)

Example:

Desired rate* 16%

Amount financed \$110.33

Number of payments

Solution:

PAYMENT PERIOD a WEEK (or a MULTIPLE of a WEEK)

Proceed as in the example above except use the *weekly* table. If the payment period is a multiple of a week, multiply the desired rate by the number of weeks in a payment period and look up the corresponding FC/100.

*The desired rate must be selected so that the rate used in step (1) is a multiple of $\frac{1}{4}\%$ unless interpolation is used (see Appendix C).

****When the level payment is rounded to the nearest penny, a minor adjustment in the finance charge or the final payment may be needed so that the sum of the payments will equal the total amount to be repaid.**

APPENDIX C

SPECIAL TRANSACTIONS

"Point" transactions:

Care should be exercised in the case of "point" loans (or similar transactions) to see that the amount financed is determined by deducting the value of the points, and the finance charge is increased by the value of the points. Consider a 20 year, 7% loan for \$10,000 repayable in monthly instalments. Without points, the amount to be financed is \$10,000 and the finance charge is \$8,607.17. With 3 points deducted, the loan becomes \$10,000 - \$300 = \$9,700 and the finance charge becomes \$8,607.17 + \$300 = \$8,907.17. The annual percentage rate (with points) becomes 7.4%.

In the case of a 1 year, 6% monthly payment discount loan for \$100, the proceeds are equal to \$94 and the finance charge is \$6. The annual percentage rate is 11.6%.

Single payment transactions:

To find the rate in a single payment, single advance transaction of a year or less in duration multiply the FC/100 by 12 and divide by the number of months in the transaction. For example, a loan of \$100 to be repaid by a single payment of \$110 at the end of 8 months involves a FC/100 of \$10.00. This FC/100 multiplied by 12 and divided by 8 gives an annual percentage rate of 15%.

Computation of unearned finance charge (actuarial method):

If a transaction is prepaid and the remaining payments are equal in amount and period, the unearned finance charge is equal to the total of the remaining payments multiplied by the FC/100 (found from the rate table using the number of remaining payments and the original annual percentage rate) divided by (100 + FC/100). For example, if the original transaction was at a rate of 16% and 6 monthly payments of \$20 each remain, the rate table shows that the FC/100 for 16% and 6 payments is \$4.72, thus $(120 \times 4.72) \div (100 + 4.72) = \5.41 unearned finance charge.

If the regular payment period is a multiple or a fraction of a month, multiply the rate by the number of months in a regular payment period before finding the FC/100 in the table. If the regular payment period is a week or a multiple of a week, use the weekly table and multiply the rate by the number of weeks in a regular payment period before using the table.

Interpolation between columns:

In the case of regular transactions, the rate determined from these tables in accordance with the method of page 1 may be stated more accurately if desired. For example, if the FC/100 falls nearer the mid-point than it does to either column, the rate may be stated as a multiple of $\frac{1}{8}\%$. The rate may also be determined by interpolation and stated to the nearest 0.1% if desired. Whenever the transaction is greater than 2 years in length the rate may be determined by interpolation and stated to the nearest 0.01%. These rules also apply to the determination of the finance charge in accordance with the method of Appendix B. That is, the FC/100 for a rate which is a multiple of $\frac{1}{8}\%$ can be found by taking the mean of two adjacent values.

Rates for irregular transactions determined by the method of Appendix A may be stated only to the nearest $\frac{1}{4}\%$ and may not be interpolated.

Other irregular transactions:

The rates for irregular transactions of all types can be found by using the factor tables contained in Volume II in conjunction with the rate tables contained in this volume. By the use of these two volumes all combinations of highly irregular advances and payments (within the range of the tables) can be solved with reasonable accuracy by the actuarial method, and the results so obtained shall be considered to comply with the requirements of Regulation Z.

APPENDIX D

NOTE on ACCURACY

The dollar values in the Annual Percentage Rate Tables contained in this volume are correct to the second decimal, and are tabulated at $\frac{1}{4}\%$ intervals. Therefore, in dealing with transactions involving payments which are uniform in period and amount it is generally possible to read the rate to the nearest $\frac{1}{4}\%$ directly from the tables, and to determine it to a much greater degree of precision by interpolation between columns, if desired.

However, rates determined after adjustment for certain irregularities in accordance with the instructions in Appendix A are approximate and may be in error by a full $\frac{1}{4}\%$ or more. The amount of the error varies with the size of the irregular payment adjustment, the size of the rate, and the length of the transaction.

The table below indicates the error obtained by applying the method of Appendix A (on an interpolated basis to the nearest tenth of a percentage point in the rate) to a series of monthly payments of \$1 each which are uniform except for the particular irregularity indicated at the head of each column.

Assumed rate	Number of payments	$\frac{1}{2}$	Months to first payment					Amount of first payment		Amount of final payment			
			$1\frac{1}{2}$	3	6	9		$\$ \frac{1}{2}$	\$2	$\$ \frac{1}{2}$	\$2	$\$12$	\$100
18%	12	.0%	.0%	+.2%	+.4%	+.5%		.0%	-.2%	+.1%	+.1%	+.1%	+.4%
18	60	.0	+.1	+.2	+.5	+.8		+.2	-.1	.0	.0	+.2	+.4
8	120	.0	.0	.0	+.1	+.2		.0	.0	.0	.0	.0	+.3
8	420	.0	.0	+.1	+.1	+.2		.0	.0	.0	.0	.0	+.2

The table above does not reflect the bracketing error which can result from the use of the odd payment adjustment in Appendix A, since the values of the odd payments used fall at the center of their respective brackets. Maximum bracketing errors to the nearest tenth of a percentage point in the rate are illustrated in the following table. Payments are \$1 each except as indicated.

Assumed rate	Number of payments	$\$ \frac{3}{4}$	Amount of first payment			Amount of final payment			
			$\$ \frac{7}{8}$	$\$1\frac{1}{8}$	$\$1\frac{1}{4} --$	$\$ \frac{3}{4}$	$\$ \frac{7}{8}$	$\$1\frac{1}{8}$	$\$1\frac{1}{4} --$
18%	3	+.8%	+.4%	-.4%	-.7%	-.8%	-.4%	+.4%	+.7%
18	12	+.3	+.2	-.2	-.3	-.3	-.2	+.2	+.3
18	60	+.1	.0	.0	-.1	-.1	.0	.0	+.1