

SECURITIES AND EXCHANGE COMMISSION

FORM 424B2

Prospectus filed pursuant to Rule 424(b)(2)

Filing Date: **1994-01-06**
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FILER

IBM CREDIT CORP

CIK: **353524** | IRS No.: **222351962** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **424B2** | Act: **33** | File No.: **033-44594** | Film No.: **94500457**
SIC: **6172** Finance lessors

Business Address
290 HARBOR DR
P O BOX 10399
STAMFORD CT 06904
2039735100

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PRICING SUPPLEMENT NO. 144

TO PROSPECTUS DATED April 16, 1993

RULE NO. 424 (b) (2)

REGISTRATION NO. 33-44594

(AS SUPPLEMENTED June 11, 1993)

IBM CREDIT CORPORATION

MEDIUM-TERM NOTE

(DUE FROM 9 MONTHS TO 30 YEARS FROM DATE OF ISSUE)

(FIXED RATE NOTE)

Principal Amount: \$215,000.00

Designation : N9404001

Issue Price (as a % of Principal Amount): 99.800%

Orig. Issue Date : 01/11/94

Record Dates: 02/15, 08/15

Maturity Date : 01/12/98

Interest Payment Dates: 02/15, 08/15

Initial Int. Rate: 5.40000% per yr.

Redemption:

Check opposite applicable paragraph.

XXX

----- The Notes cannot be redeemed prior to maturity.

----- The Notes may be redeemed prior to maturity.

Initial Redemption Date: N/A

The Optional Redemption Price shall initially be N/A of the principal amount of the Note to be redeemed and shall decline at each anniversary of the Initial Redemption Dates by N/A of the principal amount to be redeemed until the Optional redemption Price is 100% of such principal amount.

DATED 01/05/94

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