

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

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### FILER

#### **ASSOCIATES FIRST CAPITAL CORP**

CIK: **7974** | IRS No.: **060876639** | State of Incorpor.: **DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **033-65752** | Film No.: **94522984**  
SIC: **6141** Personal credit institutions

Mailing Address  
*P O BOX 660237*  
*DALLAS TX 75266-0237*

Business Address  
*250 E CARPENTER FWY*  
*IRVING TX 75062*  
*2145414000*

<TABLE>

<CAPTION>

	Note Maturity	Interest Rate Per Annum	Effective Annual Yield if Interest Compounded Quarterly and Paid Annually or at Maturity
<S>	<C>	<C>	<C>.
	1 Year	4.75%	4.84%
SUPPLEMENT	2 Years	5.75%	5.88%
DATED	3 Years	6.25%	6.40%
APRIL 15, 1994	4 Years	6.50%	6.66%
	5 Years	6.85%	7.03%

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\$1,000 MINIMUM PURCHASE

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The Notes are prepayable at the option of the party entitled to receive the proceeds of the Note under certain circumstances. See "Description of Notes -- Prepayment."

#### FINANCIAL INFORMATION AS OF DECEMBER 31, 1993

The following summary of certain consolidated financial information supplements the corresponding information set forth on Page S-2 and is principally derived from the Company's Annual Report on Form 10-K for the year ended December 31, 1993 to which reference should be made for the detailed information and financial information contained therein.

<TABLE>  
<CAPTION>

	Year Ended December 31	
	1992	1993
	(Dollar Amounts in Millions)	
<S>	<C>	<C>
Revenue	\$ 3,346.6	\$ 3,705.6
Earnings Before Provision for Income Taxes and Cumulative Effect of Changes in Accounting Principles	\$ 606.4	\$ 751.8
Net Earnings* <F1>	\$ 382.8	\$ 470.1
Finance Receivables (net of unearned finance income and allowance for losses)	\$22,134.4	\$25,555.9
Stockholder's Equity	\$ 2,062.0	\$ 2,506.4
Ratio of Earnings to Fixed Charges	1.47	1.56

<FN>  
<FN1> \* Net Earnings for 1992 included a one-time charge of \$10.4 million resulting from the adoption of Statements of Financial Accounting Standards Nos. 106 and 109.

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