

FHLB Chicago Federal Home Loan Bank of Chicago
FHLB Seventh District Quarterly Cost of Funds Survey Index
 Federal Home Loan Bank of Chicago

Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
1971	3	Wisconsin	5.34%	5.30%	6.62%
1971	4	Wisconsin	5.35%	5.31%	6.49%
1972	1	Wisconsin	5.38%	5.34%	6.46%
1972	2	Wisconsin	5.37%	5.35%	6.35%
1972	3	Wisconsin	5.41%	5.38%	6.28%
1972	4	Wisconsin	5.43%	5.40%	6.29%
1973	1	Wisconsin	5.53%	5.48%	6.42%
1973	2	Wisconsin	5.53%	5.47%	6.52%
1973	3	Wisconsin	5.69%	5.60%	6.98%
1973	4	Wisconsin	5.90%	5.80%	7.72%
1974	1	Wisconsin	5.99%	5.87%	7.62%
1974	2	DISTRICT	6.18%	6.05%	8.25%
1974	2	Illinois	6.19%	6.08%	8.34%
1974	2	Wisconsin	6.14%	5.99%	8.10%
1974	3	DISTRICT	6.16%	5.97%	8.80%
1974	3	Illinois	6.13%	5.94%	8.99%
1974	3	Wisconsin	6.25%	6.08%	8.34%
1974	4	DISTRICT	6.26%	6.02%	9.03%
1974	4	Illinois	6.23%	5.98%	9.20%
1974	4	Wisconsin	6.36%	6.16%	8.54%
1975	1	DISTRICT	6.34%	6.16%	8.51%
1975	1	Illinois	6.32%	6.14%	8.54%
1975	1	Wisconsin	6.40%	6.23%	8.43%
1975	2	DISTRICT	6.32%	6.20%	8.09%
1975	2	Illinois	6.30%	6.18%	8.11%
1975	2	Wisconsin	6.39%	6.27%	8.01%
1975	3	DISTRICT	6.34%	6.24%	7.93%
1975	3	Illinois	6.32%	6.22%	7.91%
1975	3	Wisconsin	6.42%	6.31%	8.00%
1975	4	DISTRICT	6.38%	6.29%	7.93%
1975	4	Illinois	6.36%	6.27%	7.93%
1975	4	Wisconsin	6.44%	6.35%	7.91%
1976	1	DISTRICT	6.39%	6.30%	7.82%
1976	1	Illinois	6.37%	6.29%	7.77%
1976	1	Wisconsin	6.45%	6.36%	7.97%
1976	2	DISTRICT	6.42%	6.35%	7.77%
1976	2	Illinois	6.41%	6.34%	7.76%
1976	2	Wisconsin	6.45%	6.39%	7.81%
1976	3	DISTRICT	6.41%	6.35%	7.51%
1976	3	Illinois	6.39%	6.34%	7.50%
1976	3	Wisconsin	6.46%	6.41%	7.61%
1976	4	DISTRICT	6.44%	6.38%	7.57%
1976	4	Illinois	6.42%	6.36%	7.54%
1976	4	Wisconsin	6.50%	6.45%	7.78%
1977	1	DISTRICT	6.46%	6.42%	7.21%
1977	1	Illinois	6.44%	6.41%	7.11%
1977	1	Wisconsin	6.50%	6.45%	7.60%
1977	2	DISTRICT	6.45%	6.41%	7.30%
1977	2	Illinois	6.43%	6.39%	7.24%
1977	2	Wisconsin	6.50%	6.45%	7.51%
1977	3	DISTRICT	6.50%	6.45%	7.31%
1977	3	Illinois	6.50%	6.45%	7.26%

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1977	3	Wisconsin	6.50%	6.46%	7.51%
1977	4	DISTRICT	6.54%	6.46%	7.57%
1977	4	Illinois	6.52%	6.46%	7.57%
1977	4	Wisconsin	6.59%	6.54%	7.59%
1978	1	DISTRICT	6.58%	6.52%	7.58%
1978	1	Illinois	6.57%	6.51%	7.58%
1978	1	Wisconsin	6.61%	6.55%	7.56%
1978	2	DISTRICT	6.65%	6.55%	7.98%
1978	2	Illinois	6.65%	6.55%	8.03%
1978	2	Wisconsin	6.65%	6.57%	7.84%
1978	3	DISTRICT	6.72%	6.60%	8.09%
1978	3	Illinois	6.73%	6.60%	8.10%
1978	3	Wisconsin	6.72%	6.62%	8.06%
1978	4	DISTRICT	6.86%	6.74%	8.61%
1978	4	Illinois	6.87%	6.74%	8.65%
1978	4	Wisconsin	6.82%	6.75%	8.48%
1979	1	DISTRICT	7.17%	6.99%	9.10%
1979	1	Illinois	7.18%	7.01%	9.18%
1979	1	Wisconsin	7.08%	6.95%	8.77%
1979	2	DISTRICT	7.36%	7.22%	9.03%
1979	2	Illinois	7.38%	7.23%	9.05%
1979	2	Wisconsin	7.30%	7.17%	8.95%
1979	3	DISTRICT	7.49%	7.33%	9.22%
1979	3	Illinois	7.50%	7.33%	9.29%
1979	3	Wisconsin	7.45%	7.31%	9.06%
1979	4	DISTRICT	7.81%	7.58%	10.06%
1979	4	Illinois	7.83%	7.58%	10.18%
1979	4	Wisconsin	7.75%	7.58%	9.58%
1980	1	DISTRICT	8.28%	8.06%	10.60%
1980	1	Illinois	8.29%	8.06%	10.72%
1980	1	Wisconsin	8.23%	8.06%	10.18%
1980	2	DISTRICT	9.28%	9.12%	10.97%
1980	2	Illinois	9.31%	9.14%	11.17%
1980	2	Wisconsin	9.15%	9.07%	10.18%
1980	3	DISTRICT	9.01%	8.94%	9.90%
1980	3	Illinois	9.02%	8.95%	9.90%
1980	3	Wisconsin	8.97%	8.91%	9.90%
1980	4	DISTRICT	8.76%	8.55%	11.08%
1980	4	Illinois	8.80%	8.56%	11.24%
1980	4	Wisconsin	8.62%	8.50%	10.32%
1981	1	DISTRICT	9.96%	9.78%	12.19%
1981	1	Illinois	10.00%	9.78%	12.35%
1981	1	Wisconsin	9.86%	9.77%	11.35%
1981	2	DISTRICT	10.60%	10.42%	12.71%
1981	2	Illinois	10.65%	10.44%	12.87%
1981	2	Wisconsin	10.44%	10.34%	11.91%
1981	3	DISTRICT	10.97%	10.64%	14.34%
1981	3	Illinois	10.97%	10.61%	14.39%
1981	3	Wisconsin	10.96%	10.75%	14.09%
1981	4	DISTRICT	11.49%	11.31%	13.15%
1981	4	Illinois	11.52%	11.32%	13.20%
1981	4	Wisconsin	11.38%	11.28%	12.90%

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
1982	1	DISTRICT	11.32%	11.10%	13.40%
1982	1	Illinois	11.33%	11.08%	13.50%
1982	1	Wisconsin	11.29%	11.18%	12.87%
1982	2	DISTRICT	11.39%	11.13%	13.66%
1982	2	Illinois	11.44%	11.13%	13.82%
1982	2	Wisconsin	11.24%	11.13%	12.73%
1982	3	DISTRICT	11.32%	11.11%	13.16%
1982	3	Illinois	11.34%	11.09%	13.20%
1982	3	Wisconsin	11.26%	11.15%	12.91%
1982	4	DISTRICT	10.53%	10.42%	11.54%
1982	4	Illinois	10.50%	10.38%	11.41%
1982	4	Wisconsin	10.66%	10.54%	12.36%
1983	1	DISTRICT	9.83%	9.69%	11.24%
1983	1	Illinois	9.85%	9.70%	11.15%
1983	1	Wisconsin	9.75%	9.65%	12.07%
1983	2	DISTRICT	9.46%	9.34%	10.85%
1983	2	Illinois	9.49%	9.34%	10.90%
1983	2	Wisconsin	9.34%	9.30%	10.42%
1983	3	DISTRICT	9.56%	9.44%	10.85%
1983	3	Illinois	9.59%	9.46%	10.87%
1983	3	Wisconsin	9.42%	9.38%	10.66%
1983	4	DISTRICT	9.70%	9.61%	10.78%
1983	4	Illinois	9.75%	9.65%	10.79%
1983	4	Wisconsin	9.54%	9.50%	10.73%
1984	1	DISTRICT	9.63%	9.54%	10.84%
1984	1	Illinois	9.66%	9.56%	10.84%
1984	1	Wisconsin	9.52%	9.47%	10.81%
1984	2	DISTRICT	9.56%	9.42%	11.20%
1984	2	Illinois	9.58%	9.43%	11.19%
1984	2	Wisconsin	9.48%	9.40%	11.35%
1984	3	DISTRICT	9.78%	9.57%	12.09%
1984	3	Illinois	9.81%	9.58%	12.06%
1984	3	Wisconsin	9.66%	9.54%	12.28%
1984	4	DISTRICT	9.83%	9.72%	11.17%
1984	4	Illinois	9.87%	9.74%	11.18%
1984	4	Wisconsin	9.69%	9.64%	11.04%
1985	1	DISTRICT	9.37%	9.27%	10.69%
1985	1	Illinois	9.36%	9.25%	10.60%
1985	1	Wisconsin	9.44%	9.36%	11.28%
1985	2	DISTRICT	8.98%	8.88%	10.39%
1985	2	Illinois	8.96%	8.86%	10.22%
1985	2	Wisconsin	9.05%	8.95%	11.43%
1985	3	DISTRICT	8.64%	8.54%	10.28%
1985	3	Illinois	8.63%	8.53%	10.18%
1985	3	Wisconsin	8.66%	8.58%	10.78%
1985	4	DISTRICT	8.38%	8.26%	10.19%
1985	4	Illinois	8.37%	8.26%	10.04%
1985	4	Wisconsin	8.39%	8.29%	11.32%
1986	1	DISTRICT	8.20%	8.11%	9.70%
1986	1	Illinois	8.19%	8.10%	9.58%
1986	1	Wisconsin	8.26%	8.17%	10.52%
1986	2	DISTRICT	7.79%	7.71%	9.13%

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
1986	2	Illinois	7.77%	7.67%	9.08%
1986	2	Wisconsin	7.90%	7.84%	9.47%
1986	3	DISTRICT	7.49%	7.41%	8.77%
1986	3	Illinois	7.42%	7.36%	8.68%
1986	3	Wisconsin	7.65%	7.57%	9.28%
1986	4	DISTRICT	7.28%	7.18%	8.19%
1986	4	Illinois	7.29%	7.18%	8.75%
1986	4	Wisconsin	7.30%	7.21%	9.34%
1987	1	DISTRICT	6.92%	6.84%	8.22%
1987	1	Illinois	6.88%	6.81%	8.01%
1987	1	Wisconsin	7.07%	6.97%	9.40%
1987	2	DISTRICT	6.73%	6.66%	7.69%
1987	2	Illinois	6.71%	6.63%	7.62%
1987	2	Wisconsin	6.82%	6.76%	8.12%
1987	3	DISTRICT	6.74%	6.67%	7.62%
1987	3	Illinois	6.73%	6.66%	7.54%
1987	3	Wisconsin	6.77%	6.70%	8.24%
1987	4	DISTRICT	6.81%	6.69%	7.92%
1987	4	Illinois	6.81%	6.68%	7.86%
1987	4	Wisconsin	6.82%	6.73%	8.33%
1988	1	DISTRICT	6.89%	6.78%	7.98%
1988	1	Illinois	6.88%	6.77%	7.91%
1988	1	Wisconsin	6.95%	6.86%	8.51%
1988	2	DISTRICT	6.88%	6.77%	7.86%
1988	2	Illinois	6.87%	6.75%	7.82%
1988	2	Wisconsin	6.92%	6.85%	8.20%
1988	3	DISTRICT	6.94%	6.80%	8.16%
1988	3	Illinois	6.92%	6.77%	8.11%
1988	3	Wisconsin	7.00%	6.91%	8.67%
1988	4	DISTRICT	7.12%	6.94%	8.57%
1988	4	Illinois	7.13%	6.93%	8.55%
1988	4	Wisconsin	7.09%	7.00%	8.77%
1989	1	DISTRICT	7.34%	7.11%	9.20%
1989	1	Illinois	7.33%	7.07%	9.18%
1989	1	Wisconsin	7.38%	7.25%	9.39%
1989	2	DISTRICT	7.64%	7.41%	9.33%
1989	2	Illinois	7.64%	7.37%	9.32%
1989	2	Wisconsin	7.64%	7.52%	9.36%
1989	3	DISTRICT	7.71%	7.55%	8.96%
1989	3	Illinois	7.71%	7.53%	8.95%
1989	3	Wisconsin	7.71%	7.63%	9.00%
1989	4	DISTRICT	7.64%	7.52%	8.60%
1989	4	Illinois	7.64%	7.50%	8.58%
1989	4	Wisconsin	7.64%	7.58%	8.72%
1990	1	DISTRICT	7.52%	7.41%	8.56%
1990	1	Illinois	7.50%	7.37%	8.54%
1990	1	Wisconsin	7.59%	7.53%	8.77%
1990	2	DISTRICT	7.43%	7.31%	8.58%
1990	2	Illinois	7.41%	7.28%	8.57%
1990	2	Wisconsin	7.47%	7.42%	8.67%
1990	3	DISTRICT	7.32%	7.22%	8.34%
1990	3	Illinois	7.30%	7.18%	8.31%

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
1990	3	Wisconsin	7.39%	7.34%	8.59%
1990	4	DISTRICT	7.28%	7.19%	8.29%
1990	4	Illinois	7.25%	7.14%	8.25%
1990	4	Wisconsin	7.36%	7.32%	8.63%
1991	1	DISTRICT	7.11%	7.04%	7.93%
1991	1	Illinois	7.07%	6.98%	7.89%
1991	1	Wisconsin	7.24%	7.20%	8.26%
1991	2	DISTRICT	6.84%	6.80%	7.27%
1991	2	Illinois	6.81%	6.77%	7.19%
1991	2	Wisconsin	6.91%	6.88%	7.91%
1991	3	DISTRICT	6.53%	6.48%	7.23%
1991	3	Illinois	6.49%	6.43%	7.15%
1991	3	Wisconsin	6.64%	6.60%	7.95%
1991	4	DISTRICT	6.24%	6.20%	6.80%
1991	4	Illinois	6.18%	6.15%	6.65%
1991	4	Wisconsin	6.35%	6.32%	7.82%
1992	1	DISTRICT	5.73%	5.68%	7.00%
1992	1	Illinois	5.69%	5.62%	7.09%
1992	1	Wisconsin	5.84%	5.81%	6.73%
1992	2	DISTRICT	5.28%	5.21%	6.67%
1992	2	Illinois	5.19%	5.12%	6.74%
1992	2	Wisconsin	5.47%	5.44%	6.46%
1992	3	DISTRICT	4.95%	4.88%	6.30%
1992	3	Illinois	4.89%	4.80%	6.51%
1992	3	Wisconsin	5.11%	5.08%	5.66%
1992	4	DISTRICT	4.58%	4.52%	5.50%
1992	4	Illinois	4.52%	4.45%	5.69%
1992	4	Wisconsin	4.71%	4.68%	5.09%
1993	1	DISTRICT	4.31%	4.27%	4.97%
1993	1	Illinois	4.24%	4.21%	4.71%
1993	1	Wisconsin	4.48%	4.41%	5.75%
1993	2	DISTRICT	4.10%	4.05%	4.75%
1993	2	Illinois	4.02%	3.97%	4.76%
1993	2	Wisconsin	4.27%	4.24%	4.74%
1993	3	DISTRICT	4.06%	4.02%	4.42%
1993	3	Illinois	4.03%	4.00%	4.26%
1993	3	Wisconsin	4.14%	4.08%	5.10%
1993	4	DISTRICT	3.86%	3.81%	4.31%
1993	4	Illinois	3.82%	3.78%	4.18%
1993	4	Wisconsin	3.96%	3.90%	4.71%
1994	1	DISTRICT	3.78%	3.72%	4.34%
1994	1	Illinois	3.68%	3.63%	4.21%
1994	1	Wisconsin	4.01%	3.94%	4.67%
1994	2	DISTRICT	3.77%	3.66%	4.62%
1994	2	Illinois	3.76%	3.65%	4.57%
1994	2	Wisconsin	3.83%	3.70%	4.80%
1994	3	DISTRICT	3.94%	3.77%	5.00%
1994	3	Illinois	3.89%	3.73%	4.99%
1994	3	Wisconsin	4.06%	3.90%	5.05%
1994	4	DISTRICT	4.19%	4.01%	5.51%
1994	4	Illinois	4.15%	3.97%	5.52%
1994	4	Wisconsin	4.31%	4.13%	5.51%

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
1995	1	DISTRICT	4.51%	4.28%	6.07%
1995	1	Illinois	4.44%	4.23%	6.07%
1995	1	Wisconsin	4.66%	4.40%	6.07%
1995	2	DISTRICT	4.77%	4.57%	6.31%
1995	2	Illinois	4.72%	4.52%	6.39%
1995	2	Wisconsin	4.88%	4.66%	6.20%
1995	3	DISTRICT	4.92%	4.78%	6.26%
1995	3	Illinois	4.92%	4.79%	6.34%
1995	3	Wisconsin	4.91%	4.72%	6.11%
1995	4	DISTRICT	5.05%	4.93%	6.13%
1995	4	Illinois	5.09%	4.98%	6.14%
1995	4	Wisconsin	4.93%	4.75%	6.10%
1996	1	DISTRICT	4.91%	4.76%	5.84%
1996	1	Illinois	4.87%	4.74%	5.74%
1996	1	Wisconsin	4.98%	4.80%	6.04%
1996	2	DISTRICT	4.76%	4.60%	5.75%
1996	2	Illinois	4.75%	4.61%	5.65%
1996	2	Wisconsin	4.77%	4.57%	5.95%
1996	3	DISTRICT	4.86%	4.67%	6.00%
1996	3	Illinois	4.87%	4.66%	6.12%
1996	3	Wisconsin	4.85%	4.68%	5.78%
1996	4	DISTRICT	4.83%	4.65%	5.76%
1996	4	Illinois	4.84%	4.67%	5.77%
1996	4	Wisconsin	4.80%	4.62%	5.72%
1997	1	DISTRICT	4.84%	4.68%	5.77%
1997	1	Illinois	4.82%	4.67%	5.77%
1997	1	Wisconsin	4.88%	4.70%	5.76%
1997	2	DISTRICT	4.86%	4.69%	5.85%
1997	2	Illinois	4.89%	4.75%	5.85%
1997	2	Wisconsin	4.81%	4.59%	5.85%
1997	3	DISTRICT	4.89%	4.73%	5.83%
1997	3	Illinois	4.91%	4.78%	5.79%
1997	3	Wisconsin	4.86%	4.63%	5.88%
1997	4	DISTRICT	4.94%	4.78%	5.93%
1997	4	Illinois	4.91%	4.77%	5.90%
1997	4	Wisconsin	5.02%	4.81%	5.98%
1998	1	DISTRICT	4.88%	4.72%	5.87%
1998	1	Illinois	4.88%	4.73%	5.90%
1998	1	Wisconsin	4.87%	4.69%	5.83%
1998	2	DISTRICT	4.90%	4.80%	5.64%
1998	2	Illinois	4.91%	4.84%	5.62%
1998	2	Wisconsin	4.86%	4.70%	5.67%
1998	3	DISTRICT	4.85%	4.74%	5.60%
1998	3	Illinois	4.86%	4.77%	5.72%
1998	3	Wisconsin	4.82%	4.67%	5.49%
1998	4	DISTRICT	4.72%	4.51%	5.56%
1998	4	Illinois	4.75%	4.52%	5.62%
1998	4	Wisconsin	4.63%	4.45%	5.37%
1999	1	DISTRICT	4.56%	4.36%	5.19%
1999	1	Illinois	4.59%	4.38%	5.19%
1999	1	Wisconsin	4.50%	4.32%	5.17%
1999	2	DISTRICT	4.51%	4.29%	5.11%

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1999	2	Illinois	4.56%	4.33%	5.10%
1999	2	Wisconsin	4.39%	4.19%	5.15%
1999	3	DISTRICT	4.61%	4.36%	5.31%
1999	3	Illinois	4.68%	4.43%	5.32%
1999	3	Wisconsin	4.44%	4.21%	5.28%
1999	4	DISTRICT	4.75%	4.49%	5.54%
1999	4	Illinois	4.84%	4.59%	5.53%
1999	4	Wisconsin	4.54%	4.27%	5.58%
2000	1	DISTRICT	4.69%	4.40%	5.84%
2000	1	Illinois	4.74%	4.56%	5.75%
2000	1	Wisconsin	4.68%	4.41%	5.80%
2000	2	DISTRICT	5.30%	4.95%	6.37%
2000	2	Illinois	5.50%	5.18%	6.48%
2000	2	Wisconsin	4.83%	4.43%	6.09%
2000	3	DISTRICT	5.24%	4.88%	6.43%
2000	3	Illinois	5.12%	4.80%	6.50%
2000	3	Wisconsin	5.33%	4.98%	6.37%
2000	4	DISTRICT	5.35%	5.04%	6.35%
2000	4	Illinois	5.26%	5.98%	6.33%
2000	4	Wisconsin	5.45%	5.15%	6.37%
2001	1	DISTRICT	5.31%	5.10%	6.12%
2001	1	Illinois	5.26%	5.11%	6.08%
2001	1	Wisconsin	5.35%	5.09%	6.14%
2001	2	DISTRICT	4.91%	4.69%	5.74%
2001	2	Illinois	4.97%	4.75%	5.90%
2001	2	Wisconsin	4.80%	4.58%	5.55%
2001	3	DISTRICT	4.52%	4.29%	5.51%
2001	3	Illinois	4.56%	4.33%	5.64%
2001	3	Wisconsin	4.45%	4.23%	5.34%
2001	4	DISTRICT	3.95%	3.68%	5.21%
2001	4	Illinois	4.02%	3.72%	5.48%
2001	4	Wisconsin	3.88%	3.64%	4.94%
2002	1	DISTRICT	3.62%	3.32%	5.12%
2002	1	Illinois	3.62%	3.26%	5.48%
2002	1	Wisconsin	3.61%	3.38%	4.75%
2002	2	DISTRICT	3.81%	3.61%	4.76%
2002	2	Illinois	4.16%	4.02%	4.79%
2002	2	Wisconsin	3.24%	2.95%	4.72%
2002	3	DISTRICT	3.14%	2.84%	4.72%
2002	3	Illinois	3.22%	2.91%	4.93%
2002	3	Wisconsin	3.04%	2.75%	4.47%
2002	4	DISTRICT	2.94%	2.65%	4.56%
2002	4	Illinois	3.04%	2.74%	4.75%
2002	4	Wisconsin	2.79%	2.53%	4.26%
2003	1	DISTRICT	2.70%	2.33%	4.68%
2003	1	Illinois	2.72%	2.31%	4.89%
2003	1	Wisconsin	2.66%	2.35%	4.38%
2003	2	DISTRICT	2.61%	2.30%	4.38%
2003	2	Illinois	2.55%	2.27%	4.20%
2003	2	Wisconsin	2.70%	2.35%	4.63%
2003	3	DISTRICT	2.32%	1.96%	4.30%
2003	3	Illinois	2.25%	1.84%	4.53%

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
2003	3	Wisconsin	2.40%	2.09%	4.05%
2003	4	DISTRICT	2.26%	2.03%	3.41%
2003	4	Illinois	2.24%	2.01%	3.25%
2003	4	Wisconsin	2.29%	2.06%	3.84%
2004	1	DISTRICT	2.19%	1.94%	3.40%
2004	1	Illinois	2.23%	2.20%	2.38%
2004	1	Wisconsin	2.15%	1.71%	4.04%
2004	2	DISTRICT	2.10%	1.90%	3.01%
2004	2	Illinois	2.10%	1.92%	2.87%
2004	2	Wisconsin	2.10%	1.88%	3.38%
2004	3	DISTRICT	2.21%	1.96%	3.37%
2004	3	Illinois	2.23%	1.98%	3.26%
2004	3	Wisconsin	2.18%	1.91%	3.64%
2004	4	DISTRICT	2.27%	2.04%	3.34%
2004	4	Illinois	2.32%	2.07%	3.38%
2004	4	Wisconsin	2.18%	1.99%	3.21%
2005	1	DISTRICT	2.42%	2.18%	3.43%
2005	1	Illinois	2.46%	2.18%	3.51%
2005	1	Wisconsin	2.35%	2.17%	3.24%
2005	2	DISTRICT	2.62%	2.32%	3.94%
2005	2	Illinois	2.68%	2.32%	4.19%
2005	2	Wisconsin	2.51%	2.31%	3.38%
2005	3	DISTRICT	2.73%	2.53%	3.64%
2005	3	Illinois	2.73%	3.36%	5.03%
2005	3	Wisconsin	2.73%	2.57%	3.51%
2005	4	DISTRICT	2.99%	2.78%	3.86%
2005	4	Illinois	3.01%	2.78%	3.91%
2005	4	Wisconsin	2.94%	2.78%	3.76%
2006	1	DISTRICT	3.06%	2.78%	4.22%
2006	1	Illinois	2.95%	2.60%	4.35%
2006	1	Wisconsin	3.21%	3.03%	4.02%
2006	2	DISTRICT	3.29%	3.12%	4.24%
2006	2	Illinois	3.24%	3.08%	4.29%
2006	2	Wisconsin	3.43%	3.27%	4.15%
2006	3	DISTRICT	3.63%	3.45%	4.40%
2006	3	Illinois	3.61%	3.41%	4.45%
2006	3	Wisconsin	3.66%	3.54%	4.29%
2006	4	DISTRICT	3.86%	3.71%	4.52%
2006	4	Illinois	3.87%	3.72%	4.49%
2006	4	Wisconsin	3.84%	3.68%	4.59%
2007	1	DISTRICT	3.96%	3.81%	4.68%
2007	1	Illinois	3.98%	3.85%	4.63%
2007	1	Wisconsin	3.94%	3.80%	4.61%
2007	2	DISTRICT	3.97%	3.84%	4.63%
2007	2	Illinois	3.99%	3.86%	4.66%
2007	2	Wisconsin	3.92%	3.78%	4.59%
2007	3	DISTRICT	4.16%	4.04%	4.73%
2007	3	Illinois	4.28%	4.18%	4.81%
2007	3	Wisconsin	4.00%	3.85%	4.65%
2007	4	DISTRICT	3.99%	3.89%	4.57%
2007	4	Illinois	4.06%	3.95%	4.67%
2007	4	Wisconsin	3.90%	3.78%	4.43%

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
2008	1	DISTRICT	3.54%	3.42%	4.19%
2008	1	Illinois	3.27%	3.17%	4.46%
2008	1	Wisconsin	3.70%	3.59%	4.13%
2008	2	DISTRICT	3.50%	3.35%	4.07%
2008	2	Illinois	3.65%	3.51%	4.15%
2008	2	Wisconsin	3.28%	3.11%	3.94%
2008	3	DISTRICT	3.42%	3.23%	4.01%
2008	3	Illinois	3.56%	3.38%	4.11%
2008	3	Wisconsin	3.20%	3.02%	3.83%
2008	4	DISTRICT	2.81%	2.64%	3.58%
2008	4	Illinois	2.67%	2.58%	3.62%
2008	4	Wisconsin	2.88%	2.68%	3.58%
2009	1	DISTRICT	2.92%	2.72%	3.64%
2009	1	Illinois	3.08%	2.89%	3.75%
2009	1	Wisconsin	2.63%	2.43%	3.43%
2009	2	DISTRICT	2.79%	2.52%	3.85%
2009	2	Illinois	2.91%	2.65%	3.95%
2009	2	Wisconsin	2.59%	2.33%	3.68%
2009	3	DISTRICT	2.67%	2.36%	3.92%
2009	3	Illinois	2.78%	2.49%	3.93%
2009	3	Wisconsin	2.51%	2.18%	3.91%
2009	4	DISTRICT	2.47%	2.14%	3.84%
2009	4	Illinois	2.60%	2.26%	3.91%
2009	4	Wisconsin	2.22%	1.93%	3.68%
2010	1	DISTRICT	2.25%	1.91%	3.80%
2010	1	Illinois	2.33%	2.00%	3.84%
2010	1	Wisconsin	2.11%	1.77%	3.74%
2010	2	DISTRICT	2.07%	1.17%	3.75%
2010	2	Illinois	2.21%	1.83%	3.67%
2010	2	Wisconsin	1.87%	1.55%	3.93%
2010	3	DISTRICT	1.96%	1.56%	3.77%
2010	3	Illinois	2.05%	1.65%	3.71%
2010	3	Wisconsin	1.81%	1.43%	3.88%
2010	4	DISTRICT	1.80%	1.40%	3.57%
2010	4	Illinois	1.89%	1.48%	3.46%
2010	4	Wisconsin	1.66%	1.29%	3.79%
2011	1	DISTRICT	1.63%	1.28%	3.49%
2011	1	Illinois	1.77%	1.36%	3.49%
2011	1	Wisconsin	1.43%	1.17%	3.50%
2011	2	DISTRICT	1.52%	1.17%	3.73%
2011	2	Illinois	1.64%	1.23%	3.84%
2011	2	Wisconsin	1.33%	1.07%	3.46%
2011	3	DISTRICT	1.54%	1.13%	4.27%
2011	3	Illinois	1.70%	1.23%	4.06%
2011	3	Wisconsin	1.29%	0.98%	4.98%

Historical Index Report values are included in this table. This index is among those that federally chartered savings institutions may use in changing rates on adjustable mortgage loans made in accordance with Office of Thrift Supervision Regulation §560.35. Information about other permissible indices can be obtained from other sources.

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Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
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