



**Federal Home Loan Bank of Chicago**  
**Most Recently Available Index Report Rates**  
*January 27, 2012*

Release Date	Index Description	Rate	Index Period Beginning	Index Period Ending
January 17, 2012	FHLB Seventh District Monthly Cost of Funds Index			
	1 month average	1.46%	November 2011	November 2011
	3 month moving average	1.43%	September 2011	November 2011
	6 month moving average	1.43%	June 2011	November 2011
November 15, 2011	FHLB Seventh District Quarterly Cost of Funds Survey Index			
	District	1.54%	July 2011	September 2011
	Illinois	1.70%	July 2011	September 2011
	Wisconsin	1.29%	July 2011	September 2011
January 17, 2012	National Monthly Median Cost of Funds Ratio for OTS-Regulated SAIF-Insured Institutions	1.20%	November 2011	November 2011
December 15, 2011	National Quarterly Average Cost of Funds for OTS-Regulated SAIF-Insured Institutions	1.14%	July 2011	September 2011
September 15, 2011	National Semi-annual Average Cost of Funds for OTS-Regulated SAIF-Insured Institutions	1.21%	January 2011	June 2011
January 26, 2012	National Average Contract Mortgage Rate for the Purchase of Previously Occupied Homes by Combined Lenders	4.15%	December 2011	December 2011

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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