

**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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%



**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
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%
2011	4	DISTRICT	1.44%	1.03%	3.70%
2011	4	Illinois	1.58%	1.11%	3.77%
2011	4	Wisconsin	1.21%	0.92%	3.54%
2012	1	DISTRICT	1.36%	0.96%	3.79%
2012	1	Illinois	1.53%	1.05%	3.93%
2012	1	Wisconsin	1.11%	0.83%	3.45%
2012	2	DISTRICT	1.29%	0.87%	3.67%

**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
2012	2	Illinois	1.48%	0.96%	3.85%
2012	2	Wisconsin	1.02%	0.74%	3.26%
2012	3	DISTRICT	1.14%	0.79%	3.22%
2012	3	Illinois	1.28%	0.84%	3.34%
2012	3	Wisconsin	0.83%	0.67%	2.64%
2012	4	DISTRICT	1.10%	0.73%	3.17%
2012	4	Illinois	1.27%	0.84%	3.17%
2012	4	Wisconsin	0.85%	0.58%	3.15%
2013	1	DISTRICT	1.02%	0.70%	3.24%
2013	1	Illinois	1.20%	0.80%	3.29%
2013	1	Wisconsin	0.68%	0.52%	2.99%
2013	2	DISTRICT	0.98%	0.66%	3.45%
2013	2	Illinois	1.20%	0.78%	3.55%
2013	2	Wisconsin	0.60%	0.45%	3.02%
2013	3	DISTRICT	0.73%	0.54%	3.21%
2013	3	Illinois	0.73%	0.67%	2.47%
2013	3	Wisconsin	0.73%	0.46%	3.34%
2013	4	DISTRICT	0.93%	0.64%	2.81%
2013	4	Illinois	1.11%	0.76%	2.81%
2013	4	Wisconsin	0.53%	0.42%	2.80%
2014	1	DISTRICT	0.90%	0.60%	2.66%
2014	1	Illinois	1.07%	0.74%	2.53%
2014	1	Wisconsin	0.61%	0.39%	3.20%
2014	2	DISTRICT	0.85%	0.61%	2.15%
2014	2	Illinois	1.03%	0.75%	2.13%
2014	2	Wisconsin	0.46%	0.36%	2.36%
2014	3	DISTRICT	0.89%	0.63%	1.99%
2014	3	Illinois	1.04%	0.79%	1.81%
2014	3	Wisconsin	0.59%	0.37%	2.95%
2014	4	DISTRICT	0.88%	0.66%	1.93%
2014	4	Illinois	1.07%	0.82%	1.95%
2014	4	Wisconsin	0.40%	0.34%	1.67%
2015	1	DISTRICT	0.78%	0.46%	2.15%
2015	1	Illinois	1.02%	0.57%	2.20%
2015	1	Wisconsin	0.43%	0.34%	1.78%
2015	2	DISTRICT	0.94%	0.66%	2.42%
2015	2	Illinois	1.08%	0.81%	2.22%
2015	2	Wisconsin	0.67%	0.41%	3.19%
2015	3	DISTRICT	0.93%	0.67%	2.23%
2015	3	Illinois	1.09%	0.81%	2.10%
2015	3	Wisconsin	0.62%	0.45%	3.09%
2015	4	DISTRICT	0.88%	0.65%	2.08%
2015	4	Illinois	1.09%	0.81%	2.08%
2015	4	Wisconsin	0.43%	0.34%	2.04%
2016	1	DISTRICT	0.87%	0.66%	1.99%
2016	1	Illinois	1.08%	0.83%	2.05%
2016	1	Wisconsin	0.45%	0.36%	1.66%
2016	2	DISTRICT	0.99%	0.75%	2.14%
2016	2	Illinois	1.09%	0.86%	2.12%
2016	2	Wisconsin	0.73%	0.49%	2.21%
2016	3	DISTRICT	0.98%	0.76%	1.94%
2016	3	Illinois	1.11%	0.89%	1.92%

**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
2016	3	Wisconsin	0.65%	0.47%	2.05%
2016	4	DISTRICT	0.89%	0.73%	1.65%
2016	4	Illinois	1.06%	0.89%	1.72%
2016	4	Wisconsin	0.45%	0.38%	1.21%
2017	1	DISTRICT	0.90%	0.74%	1.59%
2017	1	Illinois	1.06%	0.91%	1.59%
2017	1	Wisconsin	0.56%	0.43%	1.61%
2017	2	DISTRICT	0.96%	0.81%	1.71%
2017	2	Illinois	1.12%	0.96%	1.76%
2017	2	Wisconsin	0.56%	0.48%	1.42%
2017	3	DISTRICT	1.00%	0.86%	1.67%
2017	3	Illinois	1.15%	1.01%	1.71%
2017	3	Wisconsin	0.60%	0.50%	1.50%
2017	4	DISTRICT	1.01%	0.88%	1.71%
2017	4	Illinois	1.15%	1.02%	1.74%
2017	4	Wisconsin	0.62%	0.51%	1.56%
2018	1	DISTRICT	1.07%	0.95%	1.68%
2018	1	Illinois	1.18%	1.06%	1.72%
2018	1	Wisconsin	0.76%	0.67%	1.48%
2018	2	DISTRICT	1.13%	0.98%	1.87%
2018	2	Illinois	1.25%	1.10%	1.87%
2018	2	Wisconsin	0.66%	0.60%	1.86%
2018	3	DISTRICT	1.28%	1.06%	2.12%
2018	3	Illinois	1.38%	1.16%	2.12%
2018	3	Wisconsin	0.80%	0.70%	2.01%
2018	4	DISTRICT	1.42%	1.17%	2.33%
2018	4	Illinois	1.56%	1.30%	2.33%
2018	4	Wisconsin	0.77%	0.69%	2.29%
2019	1	DISTRICT	1.51%	1.29%	2.41%
2019	1	Illinois	1.67%	1.43%	2.42%
2019	1	Wisconsin	0.90%	0.82%	2.34%
2019	2	DISTRICT	1.68%	1.49%	2.42%
2019	2	Illinois	1.73%	1.54%	2.46%
2019	2	Wisconsin	1.42%	1.23%	2.23%
2019	3	DISTRICT	1.59%	1.44%	2.39%
2019	3	Illinois	1.72%	1.57%	2.43%
2019	3	Wisconsin	1.06%	1.00%	1.92%
2019	4	DISTRICT	1.58%	1.45%	2.33%
2019	4	Illinois	1.70%	1.59%	2.33%
2019	4	Wisconsin	1.03%	0.95%	2.25%
2020	1	DISTRICT	1.61%	1.49%	2.24%
2020	1	Illinois	1.67%	1.55%	2.26%
2020	1	Wisconsin	1.04%	0.97%	1.89%
2020	2	DISTRICT	1.39%	1.27%	2.13%
2020	2	Illinois	1.44%	1.31%	2.18%
2020	2	Wisconsin	0.91%	0.85%	1.40%

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

Index Year	Quarter	Sample Set	Cost of All Funds	Cost of Savings	Cost of Borrowings
Regulation §560.35. Information about other permissible indices can be obtained from other sources.					

Every effort has been made to obtain the most complete and accurate information possible prior to the publication of Index Report values. However, the Bank assumes no liability for any error in these values, regardless of cause. The Bank assumes no responsibility for any errors contained in Index Report information due to inaccurate data supplied from members, faulty calculations, or other problems with the collection and analysis of the information necessary to generate this report. This information is provided solely as a convenience for the members of the Bank.