

Wisconsin Credit Union Charge Off Ratios
December 31, 2017

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	89	27	16
Total unsecured credit card loans	46,076,672	93,672,986	867,838,929
Total net charge-offs	495,724	991,053	13,620,134
Charge-offs	1.08%	1.06%	1.57%
Total new vehicle loans	140,302,091	312,755,698	1,382,947,300
Total used vehicle loans	475,789,982	1,007,500,430	3,799,747,605
Total vehicle loans	616,092,073	1,320,256,128	5,182,694,904
Total net charge-offs	1,428,045	5,721,981	25,130,298
Charge-offs	0.23%	0.43%	0.48%
Total 1st mortgages	933,852,952	2,310,758,320	10,664,681,305
Total other real estate loans	130,952,652	344,608,708	1,792,329,660
Total real estate loans	1,064,805,604	2,655,367,027	12,457,010,965
Total net charge-offs	849,941	1,182,166	5,350,062
Charge-offs	0.08%	0.04%	0.04%
Total non-guaranteed student loans	4,597,604	5,908,607	310,733,496
Total net charge-offs	1,648	12,913	401,949
Charge-offs	0.04%	0.22%	0.13%
Total other loans	170,320,493	444,349,863	1,907,729,414
Total net charge-offs	1,056,271	2,482,907	15,015,375
Charge-offs	0.62%	0.56%	0.79%

Note: Loan data is based on average of December 2016 and December 2017 Call Reports. Net charge-off data is based on December 2017 Call Reports.