

Wisconsin Credit Union Charge Off Ratios  
September 30, 2017

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	94	27	16
Total unsecured credit card loans	45,090,904	82,045,601	862,896,091
Total net charge-offs	347,062	746,218	10,141,688
Charge-offs *	1.03%	1.21%	1.57%
Total new vehicle loans	144,184,799	300,003,440	1,428,348,149
Total used vehicle loans	493,223,773	1,002,328,567	4,206,180,084
Total vehicle loans	637,408,572	1,302,332,007	5,634,528,233
Total net charge-offs	1,100,408	4,583,733	18,424,307
Charge-offs *	0.23%	0.47%	0.44%
Total 1st mortgages	962,043,221	2,266,787,875	11,041,795,635
Total other real estate loans	132,695,908	327,254,626	1,856,739,340
Total real estate loans	1,094,739,129	2,594,042,501	12,898,534,975
Total net charge-offs	659,085	918,314	3,502,049
Charge-offs *	0.08%	0.05%	0.04%
Total non-guaranteed student loans	4,867,063	6,834,070	346,198,153
Total net charge-offs	2,073	10,310	244,496
Charge-offs *	0.06%	0.20%	0.09%
Total other loans	174,702,202	401,816,786	1,985,501,948
Total net charge-offs	689,103	1,669,330	10,442,478
Charge-offs *	0.53%	0.55%	0.70%

\* Annualized

Note: Data is based on September 2017 Call Reports

Credit unions closed/merged during 2017 (10): Catholic CU, Douglas County CU, Fire Department CU, Hanna Employees CU, Harbor CU, Horizon Community CU, Kenosha City Employees CU, Lake Superior Refinery CU, Police CU (Green Bay), and Water-Light CU.