

Wisconsin Credit Union Charge Off Ratios
 March 31, 2018

| | Total Assets | | |
|------------------------------------|------------------|------------------|---------------------|
| | Less than \$100M | \$100M to \$500M | Greater than \$500M |
| Number of credit unions | 92 | 29 | 16 |
| Total unsecured credit card loans | 41,023,797 | 91,484,218 | 843,560,534 |
| Total net charge-offs | 108,270 | 250,372 | 3,463,054 |
| Charge-offs * | 1.06% | 1.09% | 1.64% |
| Total new vehicle loans | 135,511,080 | 315,851,696 | 1,403,568,973 |
| Total used vehicle loans | 466,410,890 | 1,033,858,261 | 4,129,163,125 |
| Total vehicle loans | 601,921,970 | 1,349,709,956 | 5,532,732,097 |
| Total net charge-offs | 315,077 | 1,043,728 | 6,328,879 |
| Charge-offs * | 0.21% | 0.31% | 0.46% |
| Total 1st mortgages | 879,945,405 | 2,383,732,972 | 10,905,725,143 |
| Total other real estate loans | 117,825,356 | 348,295,931 | 1,799,394,187 |
| Total real estate loans | 997,770,761 | 2,732,028,903 | 12,705,119,330 |
| Total net charge-offs | 153,995 | 364,836 | 941,468 |
| Charge-offs * | 0.06% | 0.05% | 0.03% |
| Total non-guaranteed student loans | 4,795,908 | 6,272,941 | 331,381,894 |
| Total net charge-offs | 1,495 | 6,554 | 141,789 |
| Charge-offs * | 0.12% | 0.42% | 0.17% |
| Total other loans | 161,054,790 | 457,404,089 | 1,946,956,579 |
| Total net charge-offs | 194,231 | 556,675 | 3,429,895 |
| Charge-offs * | 0.48% | 0.49% | 0.70% |

Note: Data is based on average of March 2017 and March 2018 Call Reports