

Wisconsin Credit Union Charge Off Ratios
 June 30, 2018

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	90	29	16
Total unsecured credit card loans	41,416,511	85,726,303	868,878,403
Total net charge-offs	236,195	481,027	6,934,712
Charge-offs *	1.14%	1.12%	1.60%
Total new vehicle loans	139,701,122	312,165,204	1,492,549,896
Total used vehicle loans	477,296,624	1,043,436,061	4,364,491,515
Total vehicle loans	616,997,745	1,355,601,265	5,857,041,411
Total net charge-offs	669,994	2,374,683	14,157,977
Charge-offs *	0.22%	0.35%	0.48%
Total 1st mortgages	890,651,938	2,368,960,025	11,281,856,387
Total other real estate loans	118,479,800	320,613,102	1,876,392,916
Total real estate loans	1,009,131,738	2,689,573,127	13,158,249,303
Total net charge-offs	298,429	682,874	1,596,615
Charge-offs *	0.06%	0.05%	0.02%
Total non-guaranteed student loans	4,834,908	6,846,813	336,421,170
Total net charge-offs	1,588	8,595	276,715
Charge-offs *	0.07%	0.25%	0.16%
Total other loans	165,764,152	501,120,034	2,222,478,172
Total net charge-offs	395,989	1,053,085	6,630,089
Charge-offs *	0.48%	0.42%	0.60%

* Annualized

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