

Wisconsin Credit Union Charge Off Ratios
September 30, 2018

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	85	27	17
Total unsecured credit card loans	41,567,617	73,313,952	938,484,280
Total net charge-offs	457,746	641,328	11,589,265
Charge-offs *	1.47%	1.17%	1.65%
Total new vehicle loans	149,483,095	328,288,713	1,696,290,275
Total used vehicle loans	494,987,153	1,058,167,891	4,936,860,717
Total vehicle loans	644,470,248	1,386,456,604	6,633,150,992
Total net charge-offs	1,133,064	3,430,256	24,200,738
Charge-offs *	0.23%	0.33%	0.49%
Total 1st mortgages	828,106,160	2,068,160,201	9,262,384,546
Total other real estate loans	103,500,573	302,136,073	1,964,845,995
Total real estate loans	931,606,733	2,370,296,274	11,227,230,541
Total net charge-offs	416,993	669,830	1,576,749
Charge-offs *	0.06%	0.04%	0.02%
Commercial loans	64,464,010	308,195,354	3,494,498,191
Total net charge-offs	85,721	31,474	244,850
Charge-offs *	0.18%	0.01%	0.01%
Total non-guaranteed student loans	5,398,706	7,024,933	355,328,915
Total net charge-offs	36,016	31,679	558,847
Charge-offs *	0.89%	0.60%	0.21%
Total other loans	162,363,842	391,975,144	2,316,738,481
Total net charge-offs	749,968	1,581,460	12,408,263
Charge-offs *	0.62%	0.54%	0.71%

* Annualized

Note: Amounts based on Call Report data provided by NCUA.