

Wisconsin Credit Union Charge Off Ratios
December 31, 2018

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	85	26	17
Total unsecured credit card loans	43,567,100	76,292,969	978,267,728
Total net charge-offs	619,658	961,679	15,926,374
Charge-offs	1.42%	1.26%	1.63%
Total new vehicle loans	154,312,109	329,408,965	1,761,665,791
Total used vehicle loans	500,269,790	1,032,796,915	5,027,762,881
Total vehicle loans	654,581,899	1,362,205,880	6,789,428,672
Total net charge-offs	1,688,532	4,859,899	32,429,937
Charge-offs	0.26%	0.36%	0.48%
Total 1st mortgages	834,478,245	2,039,946,685	9,443,088,283
Total other real estate loans	104,028,704	301,130,383	2,015,937,591
Total real estate loans	938,506,949	2,341,077,068	11,459,025,874
Total net charge-offs	659,362	861,032	2,189,279
Charge-offs	0.07%	0.04%	0.02%
Commercial loans	63,855,593	317,051,828	3,637,591,179
Total net charge-offs	85,721	39,887	948,167
Charge-offs	0.13%	0.01%	0.03%
Total non-guaranteed student loans	5,529,677	6,565,799	360,202,285
Total net charge-offs	62,370	77,199	935,628
Charge-offs	1.13%	1.18%	0.26%
Total other loans	159,621,782	386,965,318	2,466,905,354
Total net charge-offs	972,961	2,084,982	17,100,213
Charge-offs	0.61%	0.54%	0.69%

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