

Wisconsin Credit Union Charge Off Ratios
 March 31, 2020

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	78	27	17
Total unsecured credit card loans	35,123,445	78,463,681	989,532,822
Total net charge-offs	98,269	212,788	5,182,918
Charge-offs *	1.12%	1.08%	2.10%
Total new vehicle loans	147,791,485	313,688,186	1,870,624,303
Total used vehicle loans	495,002,819	1,068,618,319	5,522,477,970
Total vehicle loans	642,794,304	1,382,306,505	7,393,102,273
Total net charge-offs	263,977	1,217,308	8,946,528
Charge-offs *	0.16%	0.35%	0.48%
Total 1st mortgages	736,988,179	2,238,193,016	10,211,068,777
Total other real estate loans	95,257,300	299,090,356	2,266,192,832
Total real estate loans	832,245,479	2,537,283,372	12,477,261,609
Total net charge-offs	18,376	146,193	462,219
Charge-offs *	0.01%	0.02%	0.01%
Commercial loans	61,869,397	314,914,075	4,260,188,687
Total net charge-offs	50,000	(10,081)	2,748,517
Charge-offs *	0.32%	-0.01%	0.26%
Total non-guaranteed student loans	4,632,621	6,489,063	360,127,859
Total net charge-offs	31,933	(2,811)	435,780
Charge-offs *	2.76%	-0.17%	0.48%
Total other loans	149,966,909	401,346,479	3,026,176,000
Total net charge-offs	177,917	544,497	5,607,411
Charge-offs *	0.47%	0.54%	0.74%

* Annualized

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