

Wisconsin Credit Union Charge Off Ratios
 June 30, 2020

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	74	29	18
Total unsecured credit card loans	29,580,365	76,291,146	930,489,347
Total net charge-offs	229,231	625,812	10,144,014
Charge-offs *	1.55%	1.64%	2.18%
Total new vehicle loans	129,223,261	312,752,483	1,870,310,109
Total used vehicle loans	438,133,109	1,135,848,815	5,593,342,798
Total vehicle loans	567,356,370	1,448,601,298	7,463,652,907
Total net charge-offs	487,393	2,128,080	18,544,830
Charge-offs *	0.17%	0.29%	0.50%
Total 1st mortgages	667,494,826	2,098,215,942	10,770,251,252
Total other real estate loans	87,391,408	274,908,449	2,250,176,606
Total real estate loans	754,886,234	2,373,124,391	13,020,427,858
Total net charge-offs	111,255	214,465	1,302,501
Charge-offs *	0.03%	0.02%	0.02%
Commercial loans	51,225,824	274,130,014	4,356,317,814
Total net charge-offs	50,000	176,999	3,730,381
Charge-offs *	0.20%	0.13%	0.17%
Total non-guaranteed student loans	2,662,789	7,954,086	347,066,091
Total net charge-offs	35,366	4,155	652,178
Charge-offs *	2.66%	0.10%	0.38%
Total other loans	141,945,869	439,094,437	3,469,631,639
Total net charge-offs	310,535	1,132,938	10,623,539
Charge-offs *	0.44%	0.52%	0.61%

* Annualized

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