

Wisconsin Credit Union Charge Off Ratios
September 30, 2020

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	73	29	19
Total unsecured credit card loans	26,993,466	78,225,938	933,642,030
Total net charge-offs	345,925	943,982	13,830,220
Charge-offs *	1.71%	1.61%	1.98%
Total new vehicle loans	129,174,402	282,518,109	1,934,008,481
Total used vehicle loans	420,719,941	1,061,659,208	5,778,333,771
Total vehicle loans	549,894,343	1,344,177,317	7,712,342,252
Total net charge-offs	678,150	2,861,745	25,912,690
Charge-offs *	0.16%	0.28%	0.45%
Total 1st mortgages	655,332,395	2,002,023,603	11,183,553,161
Total other real estate loans	75,233,602	269,008,524	2,209,004,350
Total real estate loans	730,565,997	2,271,032,127	13,392,557,511
Total net charge-offs	223,458	446,177	1,471,098
Charge-offs *	0.04%	0.03%	0.01%
Commercial loans	48,122,067	246,662,735	4,412,742,966
Total net charge-offs	50,000	(14,645)	4,396,464
Charge-offs *	0.14%	-0.01%	0.13%
Total non-guaranteed student loans	2,500,787	7,710,325	343,007,654
Total net charge-offs	35,132	13,430	828,453
Charge-offs *	1.87%	0.23%	0.32%
Total other loans	143,461,653	400,533,991	3,758,746,276
Total net charge-offs	466,140	1,454,786	15,852,098
Charge-offs *	0.43%	0.48%	0.56%

* Annualized

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