

Wisconsin Credit Union Charge Off Ratios
December 31, 2020

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	73	29	19
Total unsecured credit card loans	27,448,684	80,086,153	947,404,541
Total net charge-offs	402,818	1,153,386	17,285,312
Charge-offs	1.47%	1.44%	1.82%
Total new vehicle loans	126,741,057	289,971,559	2,027,161,713
Total used vehicle loans	416,573,280	1,056,433,071	5,790,916,316
Total vehicle loans	543,314,337	1,346,404,630	7,818,078,029
Total net charge-offs	1,018,655	3,653,325	32,099,785
Charge-offs	0.19%	0.27%	0.41%
Total 1st mortgages	659,976,689	2,027,500,153	11,642,230,672
Total other real estate loans	74,228,085	266,117,777	2,173,994,695
Total real estate loans	734,204,774	2,293,617,930	13,816,225,367
Total net charge-offs	112,356	463,520	1,928,939
Charge-offs	0.02%	0.02%	0.01%
Commercial loans	48,780,523	249,918,048	4,578,128,305
Total net charge-offs	50,000	(17,661)	5,460,697
Charge-offs	0.10%	-0.01%	0.12%
Total non-guaranteed student loans	2,366,338	7,522,814	433,735,014
Total net charge-offs	31,423	23,549	1,202,408
Charge-offs	1.33%	0.31%	0.28%
Total other loans	140,373,405	396,405,509	3,778,456,432
Total net charge-offs	656,068	1,987,542	20,272,446
Charge-offs	0.47%	0.50%	0.54%

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