

Wisconsin Credit Union Charge Off Ratios
 March 31, 2021

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	70	32	19
Total unsecured credit card loans	24,196,982	74,204,946	883,685,975
Total net charge-offs	15,693	286,811	3,178,282
Charge-offs *	0.26%	1.55%	1.44%
Total new vehicle loans	112,157,986	300,482,826	1,908,122,484
Total used vehicle loans	382,946,271	1,096,191,670	6,013,888,341
Total vehicle loans	495,104,257	1,396,674,496	7,922,010,825
Total net charge-offs	212,948	669,756	5,721,848
Charge-offs *	0.17%	0.19%	0.29%
Total 1st mortgages	547,459,223	2,182,525,466	11,849,237,712
Total other real estate loans	60,605,197	254,516,133	2,057,086,913
Total real estate loans	608,064,420	2,437,041,599	13,906,324,625
Total net charge-offs	5,690	(46,383)	70,723
Charge-offs *	0.00%	-0.01%	0.00%
Commercial loans	33,495,760	279,557,931	4,761,501,049
Total net charge-offs	-	112,758	2,312,353
Charge-offs *	0.00%	0.16%	0.19%
Total non-guaranteed student loans	2,567,777	7,314,942	434,463,045
Total net charge-offs	4,097	(1,344)	568,345
Charge-offs *	0.64%	-0.07%	0.52%
Total other loans	122,376,303	425,885,613	3,923,825,471
Total net charge-offs	138,928	367,659	4,362,890
Charge-offs *	0.45%	0.35%	0.44%

* Annualized

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