

Wisconsin Credit Union Charge Off Ratios  
June 30, 2019

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	81	27	17
Total unsecured credit card loans	36,991,956	79,269,977	976,251,082
Total net charge-offs	270,636	520,555	8,566,341
Charge-offs *	1.46%	1.31%	1.75%
Total new vehicle loans	148,220,499	323,941,350	1,760,764,000
Total used vehicle loans	498,604,714	1,051,643,967	5,251,799,672
Total vehicle loans	646,825,213	1,375,585,317	7,012,563,672
Total net charge-offs	733,045	2,904,589	15,653,569
Charge-offs *	0.23%	0.42%	0.45%
Total 1st mortgages	719,625,655	2,098,724,015	9,619,239,861
Total other real estate loans	98,792,886	307,222,551	2,085,383,486
Total real estate loans	818,418,541	2,405,946,566	11,704,623,347
Total net charge-offs	55,133	417,358	1,001,698
Charge-offs *	0.01%	0.03%	0.02%
Commercial loans	60,894,521	321,331,869	3,891,528,085
Total net charge-offs	-	111,922	755,726
Charge-offs *	0.00%	0.07%	0.04%
Total non-guaranteed student loans	5,280,339	6,223,413	361,294,452
Total net charge-offs	15,548	66,218	1,169,934
Charge-offs *	0.59%	2.13%	0.65%
Total other loans	156,087,038	399,387,984	2,723,060,941
Total net charge-offs	320,229	1,224,201	9,420,189
Charge-offs *	0.41%	0.61%	0.69%

\* Annualized

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