

Wisconsin Credit Union Charge Off Ratios
September 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	37,479,978	81,044,840	990,374,012
Total net charge-offs	363,925	747,839	12,818,646
Charge-offs *	1.29%	1.23%	1.73%
Total new vehicle loans	151,661,961	324,541,357	1,818,913,385
Total used vehicle loans	507,025,163	1,058,498,983	5,413,430,465
Total vehicle loans	658,687,124	1,383,040,340	7,232,343,850
Total net charge-offs	1,056,024	4,012,337	24,278,870
Charge-offs *	0.21%	0.39%	0.45%
Total 1st mortgages	727,176,951	2,142,728,428	9,807,674,544
Total other real estate loans	97,758,278	309,102,200	2,145,020,601
Total real estate loans	824,935,229	2,451,830,628	11,952,695,145
Total net charge-offs	102,163	648,800	1,504,268
Charge-offs *	0.02%	0.04%	0.02%
Commercial loans	59,908,026	324,596,962	4,003,409,308
Total net charge-offs	-	95,447	1,166,539
Charge-offs *	0.00%	0.04%	0.04%
Total non-guaranteed student loans	5,211,622	6,289,308	361,993,441
Total net charge-offs	24,611	79,900	1,594,490
Charge-offs *	0.63%	1.69%	0.59%
Total other loans	155,031,502	405,741,014	2,920,064,624
Total net charge-offs	507,393	1,962,119	13,586,723
Charge-offs *	0.44%	0.64%	0.62%

* Annualized

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