

Wisconsin Credit Union Charge Off Ratios
December 31, 2021

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	62	35	19
Total unsecured credit card loans	24,718,310	81,293,834	977,741,047
Total net charge-offs	154,069	782,557	10,591,421
Charge-offs	0.62%	0.96%	1.08%
Total new vehicle loans	98,740,954	313,275,937	2,078,859,920
Total used vehicle loans	359,894,684	1,185,449,202	6,542,086,303
Total vehicle loans	458,635,638	1,498,725,139	8,620,946,223
Total net charge-offs	715,083	1,885,597	22,769,291
Charge-offs	0.16%	0.13%	0.26%
Total 1st mortgages	468,708,958	2,491,403,444	12,620,355,263
Total other real estate loans	43,908,286	254,499,656	2,068,572,767
Total real estate loans	512,617,244	2,745,903,100	14,688,928,030
Total net charge-offs	46,679	(5,914)	(956,162)
Charge-offs	0.01%	0.00%	-0.01%
Commercial loans	24,360,471	319,876,156	5,239,968,340
Total net charge-offs	-	200,730	3,984,893
Charge-offs	0.00%	0.06%	0.08%
Total non-guaranteed student loans	2,636,357	6,623,180	403,287,440
Total net charge-offs	2,451	(10,685)	1,803,182
Charge-offs	0.09%	-0.16%	0.45%
Total other loans	112,300,973	443,095,026	4,292,440,572
Total net charge-offs	564,617	1,354,595	22,613,601
Charge-offs	0.50%	0.31%	0.53%

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