

Wisconsin Credit Union Charge Off Ratios
 March 31, 2022

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	62	32	20
Total unsecured credit card loans	23,601,083	63,208,468	979,038,346
Total net charge-offs	36,346	91,186	3,105,072
Charge-offs *	0.62%	0.58%	1.27%
Total new vehicle loans	98,754,830	273,233,922	2,271,734,242
Total used vehicle loans	363,919,877	1,062,698,487	6,883,373,791
Total vehicle loans	462,674,707	1,335,932,409	9,155,108,033
Total net charge-offs	157,986	275,759	5,077,023
Charge-offs *	0.14%	0.08%	0.22%
Total 1st mortgages	484,875,729	2,157,167,772	13,246,219,202
Total other real estate loans	43,703,398	213,223,087	2,177,696,754
Total real estate loans	528,579,127	2,370,390,859	15,423,915,956
Total net charge-offs	(16,604)	176,231	31,856
Charge-offs *	-0.01%	0.03%	0.00%
Commercial loans	18,289,085	272,546,759	5,383,422,493
Total net charge-offs	-	(32,500)	(255,443)
Charge-offs *	0.00%	-0.05%	-0.02%
Total non-guaranteed student loans	3,217,427	3,179,202	403,843,674
Total net charge-offs	160	-	251,400
Charge-offs *	0.02%	0.00%	0.25%
Total other loans	112,524,471	402,169,865	4,487,089,051
Total net charge-offs	91,467	204,287	6,157,753
Charge-offs *	0.33%	0.20%	0.55%

* Annualized

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