



Wisconsin Credit Union Charge Off Ratios
September 30, 2022

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	61	32	20
Total unsecured credit card loans	23,457,151	64,989,725	1,055,407,528
Total net charge-offs	171,543	385,211	8,696,935
Charge-offs *	0.98%	0.79%	1.10%
Total new vehicle loans	110,060,979	318,458,639	2,772,155,956
Total used vehicle loans	386,372,050	1,142,489,026	7,938,650,134
Total vehicle loans	496,433,029	1,460,947,665	10,710,806,090
Total net charge-offs	433,862	1,022,884	18,405,742
Charge-offs *	0.12%	0.09%	0.23%
Total 1st mortgages	499,936,334	2,319,604,975	14,744,466,695
Total other real estate loans	51,752,719	246,789,108	2,552,700,033
Total real estate loans	551,689,053	2,566,394,083	17,297,166,728
Total net charge-offs	(76,516)	363,915	(216,731)
Charge-offs *	0.00%	0.02%	0.00%
Commercial loans	20,742,839	297,782,303	6,053,151,730
Total net charge-offs	-	(51,428)	(348,227)
Charge-offs *	0.00%	0.00%	0.00%
Total non-guaranteed student loans	3,875,966	3,209,525	389,367,411
Total net charge-offs	3,923	-	1,138,380
Charge-offs *	0.13%	0.00%	0.39%
Total other loans	118,597,790	438,549,227	5,369,696,851
Total net charge-offs	318,598	589,337	21,435,462
Charge-offs *	0.36%	0.18%	0.53%

* Annualized (but not less than 0%)

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