

Wisconsin Credit Union Charge Off Ratios  
 June 30, 2021

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	68	33	19
Total unsecured credit card loans	24,547,457	75,321,984	913,993,621
Total net charge-offs	49,476	400,911	5,225,046
Charge-offs *	0.40%	1.06%	1.14%
Total new vehicle loans	108,118,913	305,351,595	1,953,855,380
Total used vehicle loans	374,851,524	1,133,031,214	6,206,927,508
Total vehicle loans	482,970,437	1,438,382,809	8,160,782,888
Total net charge-offs	444,114	1,147,010	10,790,595
Charge-offs *	0.18%	0.16%	0.26%
Total 1st mortgages	541,337,019	2,281,059,418	12,079,263,733
Total other real estate loans	55,739,615	262,265,379	2,096,167,137
Total real estate loans	597,076,634	2,543,324,797	14,175,430,870
Total net charge-offs	30,896	(63,935)	21,879
Charge-offs *	0.01%	-0.01%	0.00%
Commercial loans	27,972,707	302,693,993	4,930,547,328
Total net charge-offs	239,268	117,342	2,511,867
Charge-offs *	1.71%	0.08%	0.10%
Total non-guaranteed student loans	2,414,712	6,896,699	418,855,843
Total net charge-offs	2,861	(2,166)	1,210,951
Charge-offs *	0.24%	-0.06%	0.58%
Total other loans	122,929,410	442,862,037	4,098,851,202
Total net charge-offs	265,843	717,880	10,284,658
Charge-offs *	0.43%	0.32%	0.50%

\* Annualized

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