

Wisconsin Credit Union Charge Off Ratios
September 30, 2021

	Total Assets		
	Less than \$100M	\$100M to \$500M	Greater than \$500M
Number of credit unions	63	34	19
Total unsecured credit card loans	24,469,131	77,446,626	938,427,426
Total net charge-offs	111,627	550,330	7,961,019
Charge-offs *	0.61%	0.95%	1.13%
Total new vehicle loans	101,104,452	312,692,977	2,000,870,856
Total used vehicle loans	365,899,942	1,166,020,278	6,392,056,908
Total vehicle loans	467,004,394	1,478,713,255	8,392,927,764
Total net charge-offs	594,362	1,530,980	18,209,248
Charge-offs *	0.17%	0.14%	0.29%
Total 1st mortgages	487,350,542	2,414,024,069	12,400,052,322
Total other real estate loans	46,431,107	251,139,294	2,086,320,044
Total real estate loans	533,781,649	2,665,163,363	14,486,372,366
Total net charge-offs	51,299	(50,338)	(780,475)
Charge-offs *	0.01%	0.00%	-0.01%
Commercial loans	25,918,316	314,130,226	5,075,977,591
Total net charge-offs	-	122,115	3,781,218
Charge-offs *	0.00%	0.05%	0.10%
Total non-guaranteed student loans	2,490,637	6,700,713	414,652,487
Total net charge-offs	3,119	(3,509)	1,557,454
Charge-offs *	0.17%	-0.07%	0.50%
Total other loans	118,947,161	451,081,330	4,208,778,155
Total net charge-offs	366,656	959,356	16,024,266
Charge-offs *	0.41%	0.28%	0.51%

* Annualized

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