

Wisconsin Credit Union Charge Off Ratios
June 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	23,209,570	65,298,469	1,021,573,464
Total net charge-offs	89,808	214,171	5,395,925
Charge-offs *	0.77%	0.66%	1.06%
Total new vehicle loans	101,591,757	298,231,855	2,488,760,083
Total used vehicle loans	<u>373,757,538</u>	<u>1,115,115,988</u>	<u>7,394,160,245</u>
Total vehicle loans	475,349,295	1,413,347,843	9,882,920,328
Total net charge-offs	356,541	561,572	10,806,536
Charge-offs *	0.15%	0.08%	0.22%
Total 1st mortgages	490,975,530	2,245,680,768	13,831,086,486
Total other real estate loans	<u>47,192,265</u>	<u>227,069,846</u>	<u>2,347,979,291</u>
Total real estate loans	538,167,795	2,472,750,614	16,179,065,777
Total net charge-offs	(25,484)	225,767	24,720
Charge-offs *	0.00%	0.02%	0.00%
Commercial loans	17,929,184	286,197,652	5,605,363,199
Total net charge-offs	-	(50,548)	(254,699)
Charge-offs *	0.00%	0.00%	0.00%
Total non-guaranteed student loans	3,438,888	3,115,502	392,143,206
Total net charge-offs	3,100	-	549,562
Charge-offs *	0.18%	0.00%	0.28%
Total other loans	116,551,835	423,125,010	4,754,276,011
Total net charge-offs	206,326	382,611	13,037,007
Charge-offs *	0.35%	0.18%	0.55%

* Annualized (but not less than 0%)

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