

The following table provides information on Commercial and industrial FDMs that re-defaulted during the three and six months ended June 30, 2023. There were no Other FDM re-defaults during the three and six months ended June 30, 2023.

(in millions)	Amortized cost basis	
	Three months ended June 30, 2023	Six months ended June 30, 2023
Loan modification		
Term extension	3	7
Total^(a)	3	7

(a) Represents FDMs that were 30 days or more past due

Additional commitments to lend to borrowers experiencing financial difficulty whose Commercial and industrial loans have been modified as FDMs were \$438 million and \$1.3 billion for the three and six months ended June 30, 2023.

There were no additional commitments to lend to borrowers experiencing financial difficulties whose Other loans have been modified as FDMs for the three and six months ended June 30, 2023.

For the three and six months ended June 30, 2023, Secured by real estate FDMs were \$77 million and \$85 million respectively. The financial effects of FDMs were largely term extensions which extended the loans by a weighted-average of nine months. There were no re-defaults during the three months ended June 30, 2023 and \$1 million in modified term extensions that re-defaulted during the six months ended June 30, 2023. There were no additional commitments to lend to borrowers experiencing financial difficulty whose loans have been modified as FDMs for the three and six months ended June 30, 2023.

Prior to January 1, 2023, certain loan modifications were considered TDRs.

For the three and six months ended June 30, 2022, new TDRs were \$60 million and \$479 million, respectively. New TDRs for the three and six months ended June 30, 2022 reflected extended maturity dates and covenant waivers primarily in the Commercial and Industrial loan class. For the three and six months ended June 30, 2022, the impact of these modifications were not material to the Firm.

As a result of the elimination of the requirement to assess whether a modification is reasonably expected or involves a concession, the population of loans considered FDMs is greater than those previously considered TDRs.