The following table presents additional information on retained loans secured by real estate, which consists of loans secured wholly or substantially by a lien or liens on real property at origination.

(in millions, except ratios)	Multifamily		Other commercial		Total retained loans secured by real estate	
	Jun 30, 2022	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021
Retained loans secured by real estate	**$ 77,370**	$ 73,801	**$ 46,078**	$ 45,034	**$ 123,448**	$ 118,835
Criticized	**1,714**	1,671	**2,160**	2,300	**3,874**	3,971
% of criticized to total retained loans secured by real estate	**2.22 %**	2.26 %	**4.69 %**	5.11 %	**3.14 %**	3.34 %
Criticized nonaccrual	**$ 75**	$ 91	**$ 253**	$ 235	**$ 328**	$ 326
% of criticized nonaccrual loans to total retained loans secured by real estate	**0.10 %**	0.12 %	**0.55 %**	0.52 %	**0.27 %**	0.27 %

Geographic distribution and delinquency

The following table provides information on the geographic distribution and delinquency for retained wholesale loans.

(in millions)	Secured by real estate		Commercial and industrial		Other		Total retained loans	
	Jun 30, 2022	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021
Loans by geographic distribution[(a)]								
Total U.S.	**$ 120,309**	$ 115,732	**$ 119,337**	$ 106,449	**$ 218,334**	$ 215,750	**$ 457,980**	$ 437,931
Total non-U.S.	**3,139**	3,103	**40,138**	39,242	**83,008**	80,078	**126,285**	122,423
Total retained loans	**$ 123,448**	$ 118,835	**$ 159,475**	$ 145,691	**$ 301,342**	$ 295,828	**$ 584,265**	$ 560,354
Loan delinquency								
Current and less than 30 days past due and still accruing	**$ 122,833**	$ 118,163	**$ 156,966**	$ 143,459	**$ 298,606**	$ 293,358	**$ 578,405**	$ 554,980
30–89 days past due and still accruing	**189**	331	**1,224**	1,193	**1,884**	1,590	**3,297**	3,114
90 or more days past due and still accruing[(b)]	**98**	15	**299**	70	**83**	121	**480**	206
Criticized nonaccrual[(c)]	**328**	326	**986**	969	**769**	759	**2,083**	2,054
Total retained loans	**$ 123,448**	$ 118,835	**$ 159,475**	$ 145,691	**$ 301,342**	$ 295,828	**$ 584,265**	$ 560,354

(a) The U.S. and non-U.S. distribution is determined based predominantly on the domicile of the borrower.
(b) Represents loans that are considered well-collateralized and therefore still accruing interest.
(c) At June 30, 2022 and December 31, 2021 nonaccrual loans excluded $33 million and $127 million, respectively, of PPP loans 90 or more days past due and guaranteed by the SBA, predominantly in commercial and industrial.

Nonaccrual loans

The following table provides information on retained wholesale nonaccrual loans.

(in millions)	Secured by real estate		Commercial and industrial		Other		Total retained loans	
	Jun 30, 2022	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021	**Jun 30, 2022**	Dec 31, 2021
Nonaccrual loans								
With an allowance	**$ 247**	$ 254	**$ 656**	$ 604	**$ 522**	$ 286	**$ 1,425**	$ 1,144
Without an allowance[(a)]	**81**	72	**330**	365	**247**	473	**658**	910
Total nonaccrual loans[(b)]	**$ 328**	$ 326	**$ 986**	$ 969	**$ 769**	$ 759	**$ 2,083**	$ 2,054

(a) When the discounted cash flows or collateral value equals or exceeds the amortized cost of the loan, the loan does not require an allowance. This typically occurs when the loans have been partially charged off and/or there have been interest payments received and applied to the loan balance.
(b) Interest income on nonaccrual loans recognized on a cash basis was not material for the three and six months ended June 30, 2022 and 2021.

Loan modifications

Certain loan modifications are considered to be TDRs as they provide various concessions to borrowers who are experiencing financial difficulty. Loans with short-term or other insignificant modifications that are not considered concessions are not TDRs. New TDRs were $60 million and $224 million for the three months ended June 30, 2022, and 2021, respectively and $479 million and $652 million for the six months ended June 30, 2022 and 2021, respectively. New TDRs for the three months ended June 30, 2022 and 2021 reflected extending maturity dates and covenant waivers primarily in the Commercial and Industrial loan class. New TDRs for the six months ended June 30, 2022 and 2021 reflected modifications that included extending maturity dates and covenant waivers for both periods as well as the receipt of assets in partial satisfaction of the loan in 2021 predominantly in the Commercial and Industrial loan class . The impact of these modifications resulting in new TDRs was not material to the Firm for the three and six months ended June 30, 2022 and 2021.

The carrying value of TDRs was $852 million and $607 million as of June 30, 2022, and December 31, 2021, respectively.