

Consumer, excluding credit card loan portfolio

Consumer loans, excluding credit card loans, consist primarily of scored residential mortgages, home equity loans and lines of credit, auto and business banking loans, with a focus on serving the prime consumer credit market. The portfolio also includes home equity loans secured by junior liens, prime mortgage loans with an interest-only payment period and certain payment-option loans that may result in negative amortization.

The following table provides information about retained consumer loans, excluding credit card, by class.

(in millions)	June 30, 2022	December 31, 2021
Residential real estate	\$ 237,142	\$ 224,795
Auto and other ^(a)	65,489	70,761
Total retained loans	\$ 302,631	\$ 295,556

(a) At June 30, 2022 and December 31, 2021, included \$1.5 billion and \$5.4 billion of loans, respectively, in Business Banking under the PPP.

Delinquency rates are the primary credit quality indicator for consumer loans. Refer to Note 12 of JPMorgan Chase's 2021 Form 10-K for further information on consumer credit quality indicators.