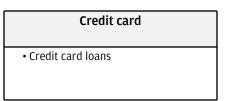
Notes to consolidated financial statements

Loan portfolio

The Firm's loan portfolio is divided into three portfolio segments, which are the same segments used by the Firm to determine the allowance for loan losses: Consumer, excluding credit card; Credit card; and Wholesale. Within each portfolio segment the Firm monitors and assesses the credit risk in the following classes of loans, based on the risk characteristics of each loan class.

Consumer, excluding credit card
 Residential real estate^(a) Auto and other^(b)



Wholesale ^{(c)(d)}
 Secured by real estate Commercial and industrial Other^(e)

- (a) Includes scored mortgage and home equity loans held in CCB and AWM, and scored mortgage loans held in CIB and Corporate.
- (b) Includes scored auto and business banking loans and overdrafts.
- (c) Includes loans held in CIB, CB, AWM, Corporate, as well as risk-rated BWM and auto dealer loans held in CCB, for which the wholesale methodology is applied when determining the allowance for loan losses.
- (d) The wholesale portfolio segment's classes align with loan classifications as defined by the bank regulatory agencies, based on the loan's collateral, purpose, and type of borrower.
- (e) Includes loans to financial institutions, states and political subdivisions, SPEs, nonprofits, personal investment companies and trusts, as well as loans to individuals and individual entities (predominantly Global Private Bank clients within AWM and J.P. Morgan Wealth Management within CCB). Refer to Note 14 for more information on SPEs.

The following tables summarize the Firm's loan balances by portfolio segment.

December 31, 2022	Consumer, excluding					
(in millions)	credit card	Cr	redit card	V	/holesale	Total ^{(a)(b)}
Retained	\$ 300,753	\$	185,175	\$	603,670	\$ 1,089,59
Held-for-sale	618		-		3,352	3,970
At fair value	10,004		-		32,075	42,079
Total	\$ 311,375	\$	185,175	\$	639,097	\$ 1,135,64

December 31, 2021 (in millions)	Consumer, excluding credit card	Credit card	Wholesale	Total ^{(a)(b)}
Retained	\$ 295,556	\$ 154,296	\$ 560,354	\$ 1,010,206
Held-for-sale	1,287	_	7,401	8,688
At fair value	26,463	_	32,357	58,820
Total	\$ 323,306	\$ 154,296	\$ 600,112	\$ 1,077,714

- (a) Excludes \$5.2 billion and \$2.7 billion of accrued interest receivable at December 31, 2022 and 2021, respectively. The Firm wrote off accrued interest receivable of \$39 million and \$56 million for the years ended December 31, 2022 and 2021, respectively.
- (b) Loans (other than those for which the fair value option has been elected) are presented net of unamortized discounts and premiums and net deferred loan fees or costs. These amounts were not material as of December 31, 2022 and 2021.

The following tables provide information about the carrying value of retained loans purchased, sold and reclassified to held-for-sale during the periods indicated. Loans that were reclassified to held-for-sale and sold in a subsequent period are excluded from the sales line of this table.

	2022							
Year ended December 31, (in millions)		er, excluding edit card	Cred	it card	W	Wholesale Total		
Purchases	\$	1,625 (b)(c)	\$	-	\$	1,088	\$	2,713
Sales		2,884		_		41,934		44,818
Retained loans reclassified to held-for-sale ^(a)		229		_		1,055		1,284

	 2021							
Year ended December 31, (in millions)	er, excluding dit card	Credi	Credit card Wholesale			Total		
Purchases	\$ 515 ^{(b)(c)}	\$	-	\$	1,122	\$	1,637	
Sales	799		_		31,022		31,821	
Retained loans reclassified to held-for-sale ^(a)	1,225		_		2,178		3,403	