

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, 2023	December 31, 2022
Residential real estate	\$ 328,010 ^(a)	\$ 237,561
Auto and other	68,185	63,192
Total retained loans	\$ 396,195	\$ 300,753

(a) Included \$91.9 billion of loans associated with the First Republic acquisition.

Delinquency rates are the primary credit quality indicator for consumer loans. Refer to Note 12 of JPMorgan Chase's 2022 Form 10-K for further information on consumer credit quality indicators.