

## Credit card loan portfolio

The credit card portfolio segment includes credit card loans originated and purchased by the Firm. Delinquency rates are the primary credit quality indicator for credit card loans.

Refer to Note 12 of JPMorgan Chase's 2021 Form 10-K for further information on the credit card loan portfolio, including credit quality indicators.

The following tables provide information on delinquency, which is the primary credit quality indicator for retained credit card loans.

(in millions, except ratios)	June 30, 2022		
	Within the revolving period	Converted to term loans <sup>(a)</sup>	Total
<b>Loan delinquency</b>			
Current and less than 30 days past due and still accruing	\$ 163,010	\$ 750	\$ 163,760
30-89 days past due and still accruing	841	51	892
90 or more days past due and still accruing	816	26	842
<b>Total retained loans</b>	<b>\$ 164,667</b>	<b>\$ 827</b>	<b>\$ 165,494</b>
<b>Loan delinquency ratios</b>			
% of 30+ days past due to total retained loans	1.01 %	9.31 %	1.05 %
% of 90+ days past due to total retained loans	0.50	3.14	0.51

  

(in millions, except ratios)	December 31, 2021		
	Within the revolving period	Converted to term loans <sup>(a)</sup>	Total
<b>Loan delinquency</b>			
Current and less than 30 days past due and still accruing	\$ 151,798	\$ 901	\$ 152,699
30-89 days past due and still accruing	770	59	829
90 or more days past due and still accruing	741	27	768
<b>Total retained loans</b>	<b>\$ 153,309</b>	<b>\$ 987</b>	<b>\$ 154,296</b>
<b>Loan delinquency ratios</b>			
% of 30+ days past due to total retained loans	0.99 %	8.71 %	1.04 %
% of 90+ days past due to total retained loans	0.48	2.74	0.50

(a) Represents TDRs.

### Other credit quality indicators

The following table provides information on other credit quality indicators for retained credit card loans.

(in millions, except ratios)	June 30, 2022	December 31, 2021
<b>Geographic region<sup>(a)</sup></b>		
California	\$ 24,954	\$ 23,030
Texas	17,138	15,879
New York	13,616	12,652
Florida	11,205	10,412
Illinois	9,198	8,530
New Jersey	6,854	6,367
Ohio	5,231	4,923
Colorado	5,029	4,573
Pennsylvania	4,943	4,708
Michigan	3,988	3,773
All other	63,338	59,449
<b>Total retained loans</b>	<b>\$ 165,494</b>	<b>\$ 154,296</b>
<b>Percentage of portfolio based on carrying value with estimated refreshed FICO scores</b>		
Equal to or greater than 660	88.2 %	88.5 %
Less than 660	11.6	11.3
No FICO available	0.2	0.2

(a) The geographic regions presented in the table are ordered based on the magnitude of the corresponding loan balances at June 30, 2022.