NOTE 10. FORD CREDIT FINANCE RECEIVABLES AND ALLOWANCE FOR CREDIT LOSSES *(Continued)*

The credit quality analysis of consumer receivables at December 31, 2021 was as follows (in millions):

| | **Amortized Cost Basis by Origination Year** | | | | | | | |
	Prior to 2017	**2017**	**2018**	**2019**	**2020**	**2021**	**Total**	**Percent**
Consumer								
31 - 60 days past due	$ 39	$ 52	$ 98	$ 120	$ 186	$ 91	$ 586	0.8 %
61 - 120 days past due	7	10	20	29	40	21	127	0.2
Greater than 120 days past due	10	6	6	9	11	1	43	—
Total past due	56	68	124	158	237	113	756	1.0
Current	812	2,607	6,559	12,689	22,701	27,322	72,690	99.0
Total	$ 868	$ 2,675	$ 6,683	$ 12,847	$ 22,938	$ 27,435	$ 73,446	100.0 %

The credit quality analysis of consumer receivables at December 31, 2022 was as follows (in millions):

| | **Amortized Cost Basis by Origination Year** | | | | | | | |
	Prior to 2018	**2018**	**2019**	**2020**	**2021**	**2022**	**Total**	**Percent**
Consumer								
31 - 60 days past due	$ 41	$ 60	$ 91	$ 181	$ 150	$ 126	$ 649	0.9 %
61 - 120 days past due	9	12	20	39	40	29	149	0.2
Greater than 120 days past due	9	4	5	7	7	6	38	0.1
Total past due	59	76	116	227	197	161	836	1.2
Current	883	2,563	6,137	13,844	18,357	28,794	70,578	98.8
Total	$ 942	$ 2,639	$ 6,253	$ 14,071	$ 18,554	$ 28,955	$ 71,414	100.0 %

Non-Consumer Portfolio

Ford Credit extends credit to dealers primarily in the form of lines of credit to purchase new Ford and Lincoln vehicles as well as used vehicles. Payment is required when the dealer has sold the vehicle. Each non-consumer lending request is evaluated by considering the borrower's financial condition and the underlying collateral securing the loan. Ford Credit uses a proprietary model to assign each dealer a risk rating. This model uses historical dealer performance data to identify key factors about a dealer that are considered most significant in predicting a dealer's ability to meet its financial obligations. Ford Credit also considers numerous other financial and qualitative factors of the dealer's operations, including capitalization and leverage, liquidity and cash flow, profitability, and credit history with Ford Credit and other creditors.

Dealers are assigned to one of four groups according to risk ratings as follows:

- *Group I* – strong to superior financial metrics;
- *Group II* – fair to favorable financial metrics;
- *Group III* – marginal to weak financial metrics; and
- *Group IV* – poor financial metrics, including dealers classified as uncollectible.

Ford Credit generally suspends credit lines and extends no further funding to dealers classified in Group IV.