Provision for credit losses

Year ended December 31, (in millions)	2019	2018	2017
Consumer, excluding credit card	**$ (383)**	$ (63)	$ 620
Credit card	**5,348**	4,818	4,973
Total consumer	4,965	4,755	5,593
Wholesale	**620**	116	(303)
Total provision for credit losses	**$ 5,585**	$ 4,871	$ 5,290

2019 compared with 2018

The **provision for credit losses** increased driven by both the wholesale and consumer portfolios.

The increase in the **wholesale** provision reflects additions to the allowance for credit losses in the current year on select client downgrades. The prior year reflected a benefit related to a single name in the Oil & Gas portfolio and higher recoveries.

The increase in the **total consumer** provision reflects:

- an increase in credit card due to
  - higher net charge-offs on loan growth, in line with expectations, and
  - a $500 million addition to the allowance for loan losses reflecting loan growth and higher loss rates, as newer vintages season and become a larger part of the portfolio, compared to a $300 million addition in the prior year

largely offset by

- a decrease in consumer, excluding credit card, in CCB due to
  - a $650 million reduction in the allowance for loan losses in the purchase credit-impaired ("PCI") residential real estate portfolio, reflecting continued improvement in home prices and delinquencies, and a $100 million reduction in the allowance for loan losses in the non credit-impaired residential real estate portfolio, compared to a $250 million reduction in the PCI residential real estate portfolio in the prior year, and
  - a $50 million reduction in the allowance for loan losses in the business banking portfolio

  partially offset by

  - lower net recoveries in the residential real estate portfolio as the prior year benefited from larger recoveries on loan sales.

Refer to the segment discussions of CCB on pages 62–65, CIB on pages 66-70, CB on pages 71–73, the Allowance for Credit Losses on pages 116–117 and Note 13 for further discussion of the credit portfolio and the allowance for credit losses.