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CAPITAL ONE FINANCIAL CORP

Form 10-Q

November 01, 2018

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Accelerated FilerCAPITAL ONE FINANCIAL

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cof:CommercialBankingMember 2018-09-30 0000927628 us-gaap:OperatingSegmentsMember
cof:ConsumerBankingMember 2018-09-30 0000927628 us-gaap:CorporateNonSegmentMember
cof:HomeLoansReceivableMember 2018-07-01 2018-09-30 0000927628 us-gaap:CorporateNonSegmentMember
cof:HomeLoansReceivableMember 2018-04-01 2018-06-30 0000927628 cof:LossSharingAgreementMember
2018-09-30 0000927628 us-gaap:InsuranceClaimsMember 2018-07-01 2018-09-30 0000927628
cof:InterchangeLitigationMember us-gaap:PendingLitigationMember 2012-07-01 2012-07-31 0000927628
cof:OtherPortfolioSegmentsExcludingCreditCardMember 2018-09-30 0000927628
cof:LossSharingAgreementMember 2017-12-31 0000927628 us-gaap:InsuranceClaimsMember 2018-09-30
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2017-12-31 0000927628 cof:AntiMoneyLaunderingMember 2018-09-30 0000927628
cof:OtherPortfolioSegmentsExcludingCreditCardMember 2017-12-31 0000927628 cof:GPMHMember 2018-09-30
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2017-12-31 iso4217:USD xbrli:shares cof:Segment iso4217:USD xbrli:shares xbrli:pure cof:Contract cof:trust
iso4217:USD cof:SecurityLoan cof:summon

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 10-Q

ý QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934

For the quarterly period ended September 30, 2018

OR

“ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934

For the transition period from _____ to _____

Commission File No. 1-13300

CAPITAL ONE FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

(State or Other Jurisdiction of Incorporation or Organization)

1680 Capital One Drive,

McLean, Virginia

(Address of Principal Executive Offices)

Registrant's telephone number, including area code: (703) 720-1000

(Former name, former address and former fiscal year, if changed since last report)

54-1719854

(I.R.S. Employer Identification No.)

22102

(Zip Code)

(Not applicable)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, smaller reporting company, or an emerging growth company. See the definitions of “large accelerated filer,” “accelerated filer,” “smaller reporting company,” and “emerging growth company” in Rule 12b-2 of the Exchange Act.

Large accelerated filer ☒ Accelerated filer ☐

Non-accelerated filer ☐ Smaller reporting company ☐

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a Shell Company (as defined in Rule 12b-2 of the Exchange Act) Yes ☐ No ☒

As of September 30, 2018, there were 473,656,501 shares of the registrant’s Common Stock outstanding.

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PART I—FINANCIAL INFORMATION

Item 2. Management’s Discussion and Analysis of Financial Condition and Results of Operations (“MD&A”)

This discussion contains forward-looking statements that are based upon management’s current expectations and are subject to significant uncertainties and changes in circumstances. Please review “MD&A—Forward-Looking Statements” for more information on the forward-looking statements in this Quarterly Report on Form 10-Q (“this Report”). Our actual results may differ materially from those included in these forward-looking statements due to a variety of factors including, but not limited to, those described in “Part II—Item 1A. Risk Factors” in this Report and in “Part I—Item 1A. Risk Factors” in our 2017 Annual Report on Form 10-K (“2017 Form 10-K”). Unless otherwise specified, references to notes to our consolidated financial statements refer to the notes to our unaudited consolidated financial statements as of September 30, 2018 included in this Report.

Management monitors a variety of key indicators to evaluate our business results and financial condition. The following MD&A is provided as a supplement to, and should be read in conjunction with, our audited consolidated financial statements and related notes in this Report and the more detailed information contained in our 2017 Form 10-K.

INTRODUCTION

We are a diversified financial services holding company with banking and non-banking subsidiaries. Capital One Financial Corporation and its subsidiaries (the “Company”) offer a broad array of financial products and services to consumers, small businesses and commercial clients through branches, the internet and other distribution channels. As of September 30, 2018, our principal subsidiaries included:

• Capital One Bank (USA), National Association (“COBNA”), which offers credit and debit card products, other lending products and deposit products; and

• Capital One, National Association (“CONA”), which offers a broad spectrum of banking products and financial services to consumers, small businesses and commercial clients.

The Company is hereafter collectively referred to as “we,” “us” or “our.” COBNA and CONA are collectively referred to as the “Banks.” Certain business terms used in this document are defined in the “MD&A—Glossary and Acronyms” and should be read in conjunction with the consolidated financial statements included in this Report.

Our consolidated total net revenues are derived primarily from lending to consumer and commercial customers net of funding costs associated with interest on deposits, short-term borrowings and long-term debt. We also earn non-interest income which primarily consists of interchange income net of reward expenses, and service charges and other customer-related fees. Our expenses primarily consist of the provision for credit losses, operating expenses, marketing expenses and income taxes.

Our principal operations are organized for management reporting purposes into three major business segments, which are defined primarily based on the products and services provided or the type of customer served: Credit Card, Consumer Banking and Commercial Banking. The operations of acquired businesses have been integrated into our existing business segments. Certain activities that are not part of a segment, such as management of our corporate investment portfolio, asset/liability management by our centralized Corporate Treasury group and residual tax expense or benefit to arrive at the consolidated effective tax rate that is not assessed to our primary business segments, are included in the Other category.

• *Credit Card:* Consists of our domestic consumer and small business card lending, and international card businesses in Canada and the United Kingdom (“U.K.”).

• *Consumer Banking:* Consists of our branch-based lending and deposit gathering activities for consumers and small businesses, national deposit gathering and national auto lending.

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Commercial Banking: Consists of our lending, deposit gathering, capital markets and treasury management services to commercial real estate and commercial and industrial customers. Our commercial and industrial customers typically include companies with annual revenues between \$20 million and \$2 billion.

Business Developments

We regularly explore and evaluate opportunities to acquire financial services and financial assets, including credit card and other loan portfolios, and enter into strategic partnerships as part of our growth strategy. We also explore opportunities to acquire digital companies and related assets to improve our information technology infrastructure and to deliver on our digital strategy. In addition, we regularly consider the potential disposition of certain of our assets, branches, partnership agreements or lines of business. We may issue equity or debt, through one or more public offerings, to fund our acquisitions.

On July 26, 2018, we announced that we entered into a new, long-term credit card program agreement with Walmart Inc. (“Walmart”). Under the terms of the agreement, we will become the exclusive issuer of Walmart’s private label and co-branded credit card program in the U.S. beginning August 1, 2019.

In the fourth quarter of 2017, we announced our decision to cease new originations of residential mortgage and home equity loan products within our Consumer Banking business. In the first quarter of 2018, we sold the substantial majority of the mortgage servicing rights related to loans serviced for others. In the second quarter of 2018, we sold the substantial majority of our consumer home loan portfolio and the related servicing. We also transferred the remaining portfolio to loans held for sale as of June 30, 2018. In the third quarter of 2018, we sold substantially all of the remaining consumer home loan portfolio.

On September 25, 2017, we completed the acquisition from Synovus Bank of credit card assets and related liabilities of World’s Foremost Bank, a wholly-owned subsidiary of Cabela’s Incorporated (“Cabela’s acquisition”). The Cabela’s acquisition added approximately \$5.7 billion to our domestic credit card loans held for investment portfolio as of the acquisition date. On October 5, 2018, we completed the acquisition of the Bass Pro co-brand credit card portfolio (“Bass Pro acquisition”) which added approximately \$534 million to our domestic credit card loans held for investment as of the acquisition date.

Table of Contents**SUMMARY OF SELECTED FINANCIAL DATA**

The following table presents selected consolidated financial data and performance from our results of operations for the third quarter and first nine months of 2018 and 2017 and selected comparative balance sheet data as of September 30, 2018 and December 31, 2017. We also provide selected key metrics we use in evaluating our performance, including certain metrics that are computed using non-GAAP measures. We believe these non-GAAP metrics provide useful insight to investors and users of our financial information in assessing the results of the Company.

Table 1: Consolidated Financial Highlights

	Three Months Ended September 30,			Nine Months Ended September 30,		
	2018	2017	Change	2018	2017	Change
<i>(Dollars in millions, except per share data and as noted)</i>						
Income statement						
Net interest income	\$5,786	\$5,700	2 %	\$17,055	\$16,647	2 %
Non-interest income	1,176	1,285	(8)	4,008	3,577	12
Total net revenue	6,962	6,985	—	21,063	20,224	4
Provision for credit losses	1,268	1,833	(31)	4,218	5,625	(25)
Non-interest expense:						
Marketing	504	379	33	1,343	1,210	11
Operating expenses	3,269	3,188	3	9,427	9,205	2
Total non-interest expense	3,773	3,567	6	10,770	10,415	3
Income from continuing operations before income taxes	1,921	1,585	21	6,075	4,184	45
Income tax provision	420	448	(6)	1,314	1,205	9
Income from continuing operations, net of tax	1,501	1,137	32	4,761	2,979	60
Income (loss) from discontinued operations, net of tax	1	(30)	**	(7)	(26)	(73)
Net income	1,502	1,107	36	4,754	2,953	61
Dividends and undistributed earnings allocated to participating securities	(9)	(8)	13	(32)	(21)	52
Preferred stock dividends	(53)	(52)	2	(185)	(185)	—
Net income available to common stockholders	\$1,440	\$1,047	38	\$4,537	\$2,747	65
Common share statistics						
Basic earnings per common share:						
Net income from continuing operations	\$3.01	\$2.22	36 %	\$9.40	\$5.73	64 %
Loss from discontinued operations	—	(0.06)	**	(0.01)	(0.05)	(80)
Net income per basic common share	\$3.01	\$2.16	39	\$9.39	\$5.68	65
Diluted earnings per common share:						
Net income from continuing operations	\$2.99	\$2.20	36	\$9.33	\$5.68	64
Loss from discontinued operations	—	(0.06)	**	(0.01)	(0.05)	(80)
Net income per diluted common share	\$2.99	\$2.14	40	\$9.32	\$5.63	66
Weighted-average common shares outstanding (in millions):						
Basic	477.8	484.9	(1)%	483.2	483.7	—
Diluted	480.9	489.0	(2)	486.7	488.1	—
Common shares outstanding (period-end, in millions)	473.7	484.4	(2)	473.7	484.4	(2)%
Dividends declared and paid per common share	\$0.40	\$0.40	—	\$1.20	\$1.20	—
Tangible book value per common share (period-end) ⁽¹⁾	66.15	63.06	5	66.15	63.06	5
Balance sheet (average balances)						
Loans held for investment	\$236,766	\$245,822	(4)%	\$242,369	\$243,205	—
Interest-earning assets	330,272	322,015	3	331,318	319,497	4 %
Total assets	360,937	355,191	2	362,293	352,216	3
Interest-bearing deposits	221,431	213,137	4	221,400	213,508	4
Total deposits	246,720	238,843	3	246,932	239,316	3
Borrowings	51,684	54,271	(5)	52,858	52,159	1

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Common equity	46,407	45,816	1	45,521	44,772	2
Total stockholders' equity	50,768	50,176	1	49,882	49,132	2

3 Capital One Financial Corporation (COF)

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	Three Months Ended September 30,			Nine Months Ended September 30,		
<i>(Dollars in millions, except per share data and as noted)</i>	2018	2017	Change	2018	2017	Change
Selected performance metrics						
Purchase volume ⁽²⁾	\$97,469	\$84,505	15 %	\$281,406	\$240,781	17 %
Total net revenue margin ⁽³⁾	8.43	% 8.68	% (25)bps	8.48	% 8.44	% 4 bps
Net interest margin ⁽⁴⁾	7.01	7.08	(7)	6.86	6.95	(9)
Return on average assets	1.66	1.28	38	1.75	1.13	62
Return on average tangible assets ⁽⁵⁾	1.74	1.34	40	1.83	1.18	65
Return on average common equity ⁽⁶⁾	12.40	9.40	3 %	13.31	8.26	5 %
Return on average tangible common equity (“TCER”)	18.32	14.11	4	19.88	12.56	7
Equity-to-assets ratio ⁽⁸⁾	14.07	14.13	(6)bps	13.77	13.95	(18)bps
Non-interest expense as a percentage of average loans held for investment	6.37	5.80	57	5.92	5.71	21
Efficiency ratio ⁽⁹⁾	54.19	51.07	3 %	51.13	51.50	—
Operating efficiency ratio ⁽¹⁰⁾	46.95	45.64	1	44.76	45.52	(1)%
Effective income tax rate from continuing operations	21.9	28.3	(6)	21.6	28.8	(7)
Net charge-offs	\$1,425	\$1,606	(11)	\$4,502	\$4,734	(5)
Net charge-off rate ⁽¹¹⁾	2.41	% 2.61	% (20)bps	2.48	% 2.60	% (12)bps
<i>(Dollars in millions, except as noted)</i>	September 30, 2018			December 31, 2017		
Balance sheet (period-end)						
Loans held for investment	\$ 238,761			\$ 254,473	(6)%	
Interest-earning assets	331,293			334,124	(1)	
Total assets	362,909			365,693	(1)	
Interest-bearing deposits	222,356			217,298	2	
Total deposits	247,195			243,702	1	
Borrowings	52,205			60,281	(13)	
Common equity	46,277			44,370	4	
Total stockholders’ equity	50,638			48,730	4	
Credit quality metrics						
Allowance for loan and lease losses	\$ 7,219			\$ 7,502	(4)%	
Allowance as a percentage of loans held for investment (“allowance coverage ratio”)	3.02	% 2.95		% 7	bps	
30+ day performing delinquency rate	3.28			3.23	5	
30+ day delinquency rate	3.48			3.48	—	
Capital ratios						
Common equity Tier 1 capital ⁽¹²⁾	11.2	% 10.3		% 90	bps	
Tier 1 capital ⁽¹²⁾	12.8			11.8	100	
Total capital ⁽¹²⁾	15.2			14.4	80	
Tier 1 leverage ⁽¹²⁾	10.6			9.9	70	
Tangible common equity ⁽¹³⁾	9.0			8.3	70	
Supplementary leverage ⁽¹²⁾	9.0			8.4	60	
Other						
Employees (period end, in thousands)	47.6			49.3	(3)%	

- (1) Tangible book value per common share is a non-GAAP measure calculated based on tangible common equity divided by common shares outstanding. See "MD&A—Table Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures" for additional information on non-GAAP measures.
- (2) Purchase volume consists of purchase transactions, net of returns, for the period in our Credit Card business, and excludes cash advance and balance transfer transactions.
- (3) Total net revenue margin is calculated based on annualized total net revenue for the period divided by average interest-earning assets for the period.
- (4) Net interest margin is calculated based on annualized net interest income for the period divided by average interest-earning assets for the period.
- (5)

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Return on average tangible assets is a non-GAAP measure calculated based on annualized income from continuing operations, net of tax, for the period divided by average tangible assets for the period. See “MD&A—Table—Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures” for additional information on non-GAAP measures.

4 Capital One Financial Corporation (COF)

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- Return on average common equity is calculated based on annualized (i) income from continuing operations, net of tax; (ii) less dividends and undistributed earnings allocated to participating securities; (iii) less preferred stock dividends, for the period, divided by average common equity. Our calculation of return on average common equity may not be comparable to similarly-titled measures reported by other companies.
- Return on average tangible common equity is a non-GAAP measure calculated based on annualized (i) income from continuing operations, net of tax; (ii) less dividends and undistributed earnings allocated to participating securities; (iii) less preferred stock dividends, for the period, divided by average TCE. Our calculation of return on average TCE may not be comparable to similarly-titled measures reported by other companies. See “MD&A—Table—Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures” for additional information on non-GAAP measures.
- Equity-to-assets ratio is calculated based on average stockholders’ equity for the period divided by average total assets for the period.
- Efficiency ratio is calculated based on non-interest expense for the period divided by total net revenue for the period.
- Operating efficiency ratio is calculated based on operating expense for the period divided by total net revenue for the period.
- Net charge-off rate is calculated by dividing annualized net charge-offs by average loans held for investment for the period for each loan category.
- Capital ratios are calculated based on the Basel III Standardized Approach framework, subject to applicable transition provision. See “MD&A—Capital Management” for additional information.
- Tangible common equity ratio is a non-GAAP measure calculated based on TCE divided by tangible assets. See “MD&A—Table—Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures” for the calculation of this measure and reconciliation to the comparative U.S. GAAP measure.
- ** Not meaningful.

EXECUTIVE SUMMARY AND BUSINESS OUTLOOK

Financial Highlights

We reported net income of \$1.5 billion (\$2.99 per diluted common share) on total net revenue of \$7.0 billion and net income of \$4.8 billion (\$9.32 per diluted common share) on total net revenue of \$21.1 billion for the third quarter and first nine months of 2018, respectively. In comparison, we reported net income of \$1.1 billion (\$2.14 per diluted common share) on total net revenue of \$7.0 billion and net income of \$3.0 billion (\$5.63 per diluted common share) on total net revenue of \$20.2 billion for the third quarter and first nine months of 2017, respectively.

Our common equity Tier 1 capital ratio as calculated under the Basel III Standardized Approach, including transition provisions, was 11.2% and 10.3% as of September 30, 2018 and December 31, 2017, respectively. See “MD&A—Capital Management” below for additional information.

We sold the substantial majority of our consumer home loan portfolio and the related servicing in the second quarter of 2018, and transferred the remaining consumer home loan portfolio of \$398 million to loans held for sale as of June 30, 2018. These actions resulted in a net gain of approximately \$400 million in the second quarter of 2018, including a benefit for credit losses of \$46 million, which was reflected in the Other category. In the third quarter of 2018, we sold substantially all of the remaining consumer home loan portfolio and recognized a gain of \$99 million in the Other category.

On June 28, 2018, we announced that our Board of Directors authorized the repurchase of up to \$1.2 billion of shares of our common stock (“2018 Stock Repurchase Program”) beginning the third quarter of 2018 through the end of the second quarter of 2019. During the third quarter of 2018, we repurchased approximately \$569 million of shares of our common stock under the 2018 Stock Repurchase Program. See “MD&A—Capital Management—Dividend Policy and Stock Purchases” for additional information.

Below are additional highlights of our performance in the third quarter and first nine months of 2018. These highlights are generally based on a comparison between the results of the third quarter and first nine months of 2018 and 2017, except as otherwise noted. The changes in our financial condition and credit performance are generally based on our financial condition and credit performance as of September 30, 2018 compared to our financial condition and credit performance as of December 31, 2017. We provide a more detailed discussion of our financial performance in the sections following this “Executive Summary and Business Outlook.”

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Total Company Performance

Earnings: Our net income increased by \$395 million to \$1.5 billion in the third quarter of 2018 primarily driven by: lower provision for credit losses driven by allowance releases in our domestic credit card and auto loan portfolios largely due to improvements in credit trends; and

higher net interest income due to growth in our domestic credit card and auto loan portfolios and higher yields on interest earning assets as a result of higher interest rates, partially offset by higher interest expense attributable to higher interest rates.

These drivers are partially offset by:

higher non-interest expense driven by a legal reserve build and increased marketing expense; and

lower non-interest income due to an impairment charge as a result of repositioning our investment securities portfolio, partially offset by the net gains from the sales of exited businesses.

Net income increased by \$1.8 billion to \$4.8 billion in the first nine months of 2018 primarily driven by:

lower provision for credit losses driven by allowance releases in our domestic credit card and auto loan portfolios largely due to improvements in credit trends;

higher net interest income due to growth in our domestic credit card and auto loan portfolios and higher yields on interest earning assets as a result of higher interest rates, partially offset by higher interest expense attributable to higher interest rates; and

higher non-interest income largely due to the net gains from the sales of exited businesses including sale of substantially all of our consumer home loan portfolio and an increase in net interchange fees primarily due to higher purchase volume, partially offset by an impairment charge as a result of repositioning our investment securities portfolio.

These drivers are partially offset by higher non-interest expense largely driven by a legal reserve build and increased marketing expense.

Loans Held for Investment:

Period-end loans held for investment decreased by \$15.7 billion to \$238.8 billion as of September 30, 2018 from December 31, 2017 primarily driven by the sale of substantially all of our consumer home loan portfolio and expected seasonal paydowns in our domestic credit card loan portfolio, partially offset by growth in our commercial, auto and domestic credit card loan portfolios.

Average loans held for investment decreased by \$9.1 billion to \$236.8 billion in the third quarter of 2018 compared to the third quarter of 2017 primarily driven by the impact of the sale of substantially all of our consumer home loan portfolio, partially offset by growth in our domestic credit card loan portfolio, mainly due to loans obtained in the Cabela's acquisition, and growth in our auto loan portfolio. These same factors drove average loans held for investment to decrease by \$836 million to \$242.4 billion in the first nine months of 2018 compared to the first nine months of 2017 as the impact of the sale of substantially all of our consumer home loan portfolio was largely offset by the growth in our domestic credit card and auto loan portfolios.

Net Charge-Off and Delinquency Metrics: Our net charge-off rate decreased by 20 basis points to 2.41% in the third quarter of 2018 compared to the third quarter of 2017, and decreased by 12 basis points to 2.48% in the first nine months of 2018 compared to the first nine months of 2017, primarily driven by elevated charge-offs in the third quarter and first nine months of 2017 in our taxi medallion and oil and gas lending portfolios within our Commercial Banking business.

Our 30+ day delinquency rate was flat at 3.48% as of September 30, 2018 from December 31, 2017 as the impact of lower loan balances from the sale of substantially all of our consumer home loan portfolio was largely offset by improvements in credit trends in our domestic credit card loan portfolio.

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Allowance for Loan and Lease Losses: Our allowance for loan and lease losses decreased by \$283 million to \$7.2 billion as of September 30, 2018 from December 31, 2017 primarily driven by allowance releases in our domestic credit card and auto loan portfolios largely due to improvements in credit trends.

The allowance coverage ratio increased by 7 basis points to 3.02% as of September 30, 2018 from December 31, 2017 primarily driven by lower loan balances largely due to the sale of substantially all of our consumer home loan portfolio, partially offset by allowance releases in our domestic credit card and auto loan portfolios.

Business Outlook

We discuss below our current expectations regarding our total company performance and the performance of our business segments over the near-term based on market conditions, the regulatory environment and our business strategies as of the time we filed this Report. The statements contained in this section are based on our current expectations regarding our outlook for our financial results and business strategies. Our expectations take into account, and should be read in conjunction with, our expectations regarding economic trends and analysis of our business as discussed in “Part I—Item 1. Business” and “Part II—Item 7. MD&A” in our 2017 Form 10-K. Certain statements are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Actual results could differ materially from those in our forward-looking statements. Except as otherwise disclosed, forward-looking statements do not reflect:

- any change in current dividend or repurchase strategies;
- the effect of any acquisitions, divestitures or similar transactions that have not been previously disclosed; or
- any changes in laws, regulations or regulatory interpretations, in each case after the date as of which such statements are made.

See “MD&A—Forward-Looking Statements” in this Report for more information on the forward-looking statements and “Part I—Item 1A. Risk Factors” in our 2017 Form 10-K for factors that could materially influence our results.

Total Company Expectations

We expect our 2018 corporate annual effective tax rate to be around 22% before discrete items.

We continue to expect that our full-year 2018 operating efficiency ratio will be roughly flat compared to our 2017 operating efficiency ratio, net of adjusting items. While efficiency ratio can vary in any given year, over the long term, we continue to believe that we will be able to achieve gradual efficiency improvement driven by growth and digital productivity gains. We expect our long-term improvements in total efficiency ratio will mostly come from an improving operating efficiency ratio.

We expect our fourth quarter 2018 marketing expense to be elevated well above the historical seasonal patterns we typically see between the third quarter and fourth quarter.

We believe the increases in deposit costs will continue, which will be a headwind to net interest margin going forward.

Business Segment Expectations

Consumer Banking: In our Consumer Banking business, we expect further increases in average deposit costs driven by higher market rates and increasing competition for deposits, as well as changing product mix as our national banking growth strategy continues to gain traction.

Over the longer term, we continue to expect that the charge-off rate in our auto finance business will increase gradually.

CONSOLIDATED RESULTS OF OPERATIONS

The section below provides a comparative discussion of our consolidated financial performance for the third quarter and first nine months of 2018 and 2017. We provide a discussion of our business segment results in the following section, “MD&A—Business Segment Financial Performance.” You should read this section together with our “MD&A—Executive Summary and Business Outlook,” where we discuss trends and other factors that we expect will affect our future results of operations.

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Net Interest Income

Net interest income represents the difference between the interest income, including certain fees, earned on our interest-earning assets and the interest expense on our interest-bearing liabilities. Interest-earning assets include loans, investment securities and other interest-earning assets, while our interest-bearing liabilities include interest-bearing deposits, securitized debt obligations, senior and subordinated notes, other borrowings, and other interest-bearing liabilities. Generally, we include in interest income any past due fees on loans that we deem collectible. Our net interest margin, based on our consolidated results, represents the difference between the yield on our interest-earning assets and the cost of our interest-bearing liabilities, including the notional impact of non-interest-bearing funding. We expect net interest income and our net interest margin to fluctuate based on changes in interest rates and changes in the amount and composition of our interest-earning assets and interest-bearing liabilities.

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Table 2 below presents, for each major category of our interest-earning assets and interest-bearing liabilities, the average outstanding balance, interest income earned, interest expense incurred and average yield for the third quarter and first nine months of 2018 and 2017. Nonperforming loans are included in the average loan balances below.

Table 2: Average Balances, Net Interest Income and Net Interest Margin

	Three Months Ended September 30,					
	2018			2017		
(Dollars in millions)	Average Balance	Interest Income/ Expense ⁽³⁾	Average Yield/ Rate ⁽³⁾	Average Balance	Interest Income/ Expense ⁽³⁾	Average Yield/ Rate ⁽³⁾
Assets:						
Interest-earning assets:						
Loans: ⁽¹⁾						
Credit card	\$ 109,510	\$ 4,324	15.79 %	\$ 102,545	\$ 3,995	15.58 %
Consumer banking	59,633	1,191	7.99	75,645	1,280	6.77
Commercial banking ⁽²⁾	68,913	782	4.54	68,777	684	3.98
Other	94	(50)	(211.75)	55	1	7.27
Total loans, including loans held for sale	238,150	6,247	10.49	247,022	5,960	9.65
Investment securities	83,894	593	2.83	69,302	431	2.49
Cash equivalents and other interest-earning assets	8,228	55	2.66	5,691	29	2.04
Total interest-earning assets	330,272	6,895	8.35	322,015	6,420	7.97
Cash and due from banks	3,898			3,336		
Allowance for loan and lease losses	(7,366)			(7,180)		
Premises and equipment, net	4,157			3,983		
Other assets	29,976			33,037		
Total assets	\$ 360,937			\$ 355,191		
Liabilities and stockholders' equity:						
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 221,431	\$ 681	1.23 %	\$ 213,137	\$ 410	0.77 %
Securitized debt obligations	18,917	127	2.68	17,598	85	1.93
Senior and subordinated notes	31,660	288	3.63	28,753	194	2.70
Other borrowings and liabilities	3,084	13	1.67	9,320	31	1.33
Total interest-bearing liabilities	275,092	1,109	1.62	268,808	720	1.07
Non-interest-bearing deposits	25,289			25,706		
Other liabilities	9,788			10,501		
Total liabilities	310,169			305,015		
Stockholders' equity	50,768			50,176		
Total liabilities and stockholders' equity	\$ 360,937			\$ 355,191		
Net interest income/spread		\$ 5,786	6.73		\$ 5,700	6.90
Impact of non-interest-bearing funding			0.28			0.18
Net interest margin			7.01 %			7.08 %

⁹Capital One Financial Corporation (COF)

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	Nine Months Ended September 30,					
	2018			2017		
(Dollars in millions)	Average Balance	Interest Income/ Expense ⁽³⁾	Average Yield/ Rate ⁽³⁾	Average Balance	Interest Income/ Expense ⁽³⁾	Average Yield/ Rate ⁽³⁾
Assets:						
Interest-earning assets:						
Loans: ⁽¹⁾						
Credit card	\$108,968	\$12,559	15.37 %	\$101,258	\$11,572	15.24 %
Consumer banking	67,086	3,695	7.34	74,607	3,693	6.60
Commercial banking ⁽²⁾	67,373	2,209	4.37	68,171	1,946	3.81
Other	226	(93)	(54.77)	61	44	96.17
Total loans, including loans held for sale	243,653	18,370	10.05	244,097	17,255	9.43
Investment securities	77,819	1,584	2.71	68,862	1,280	2.48
Cash equivalents and other interest-earning assets	9,846	174	2.36	6,538	83	1.69
Total interest-earning assets	331,318	20,128	8.10	319,497	18,618	7.77
Cash and due from banks	3,768			3,378		
Allowance for loan and lease losses	(7,468)			(6,894)		
Premises and equipment, net	4,147			3,879		
Other assets	30,528			32,356		
Total assets	\$362,293			\$352,216		
Liabilities and stockholders' equity:						
Interest-bearing liabilities:						
Interest-bearing deposits	\$221,400	\$1,842	1.11 %	\$213,508	\$1,145	0.72 %
Securitized debt obligations	19,251	358	2.46	17,726	236	1.78
Senior and subordinated notes	31,452	828	3.51	27,140	522	2.56
Other borrowings and liabilities	4,674	45	1.28	8,434	68	1.08
Total interest-bearing liabilities	276,777	3,073	1.49	266,808	1,971	0.98
Non-interest-bearing deposits	25,532			25,808		
Other liabilities	10,102			10,468		
Total liabilities	312,411			303,084		
Stockholders' equity	49,882			49,132		
Total liabilities and stockholders' equity	\$362,293			\$352,216		
Net interest income/spread		\$17,055	6.61		\$16,647	6.79
Impact of non-interest-bearing funding			0.25			0.16
Net interest margin			6.86 %			6.95 %

(1) Past due fees included in interest income totaled approximately \$433 million and \$1.2 billion in the third quarter and first nine months of 2018, respectively, and \$413 million and \$1.2 billion in the third quarter and first nine months of 2017, respectively.

Some of our commercial loans generate tax-exempt income. Accordingly, we present our Commercial Banking interest income and yields on a taxable-equivalent basis, calculated using the federal statutory rate (21% and 35% for all periods presented in 2018 and 2017, respectively) and state taxes

(2) where applicable, with offsetting reductions to the Other category. Taxable-equivalent adjustments included in the interest income and yield computations for our Commercial banking loans totaled approximately \$20 million and \$61 million in the third quarter and first nine months of 2018, respectively, and \$32 million and \$96 million in the third quarter and first nine months of 2017, respectively, with corresponding reductions to Other category.

Interest income and interest expense and the calculation of average yields on interest-earning assets and average rates on interest-bearing liabilities include the impact of hedge accounting. In the first quarter of 2018, we adopted Accounting Standards Update ("ASU") No. 2017-12, Derivatives and Hedging (Topic 815):

(3) Targeted Improvements to Accounting for Hedging Activities. As a result, interest income and interest expense amounts shown above for the three months ended September 30, 2018 include \$2 million and \$10 million, respectively, and for the nine months ended September 30, 2018 include \$1 million and \$36 million, respectively, related to hedge ineffectiveness that would previously have been included in other non-interest income.

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Net interest income increased by \$86 million to \$5.8 billion in the third quarter of 2018 compared to the third quarter of 2017, and increased by \$408 million to \$17.1 billion in the first nine months of 2018 compared to the first nine months of 2017, primarily driven by higher interest income due to growth in our domestic credit card and auto loan portfolios, and higher yields as a result of higher interest rates, partially offset by higher interest expense due to higher interest rates.

Net interest margin decreased by 7 basis points to 7.01% in the third quarter of 2018 compared to the third quarter of 2017, and decreased by 9 basis points to 6.86% in the first nine months of 2018 compared to the first nine months of 2017, primarily driven by higher interest expense due to higher interest rates, partially offset by product mix changes and higher yields in our interest-earning assets.

Table 3 displays the change in our net interest income between periods and the extent to which the variance is attributable to:

- changes in the volume of our interest-earning assets and interest-bearing liabilities; or
- changes in the interest rates related to these assets and liabilities.

Table 3: Rate/Volume Analysis of Net Interest Income⁽¹⁾

	Three Months Ended September 30, 2018 vs. 2017			Nine Months Ended September 30, 2018 vs. 2017		
	Total Variance	Volume	Rate	Total Variance	Volume	Rate
<i>(Dollars in millions)</i>						
Interest income:						
Loans: ⁽¹⁾						
Credit card	\$329	\$274	\$55	\$987	\$888	\$99
Consumer banking	(89)	(270)	181	2	(372)	374
Commercial banking ⁽²⁾	98	1	97	263	(23)	286
Other ⁽²⁾	(51)	(21)	(30)	(137)	(68)	(69)
Total loans, including loans held for sale	287	(16)	303	1,115	425	690
Investment securities	162	98	64	304	175	129
Cash equivalents and other interest-earning assets	26	15	11	91	50	41
Total interest income	475	97	378	1,510	650	860
Interest expense:						
Interest-bearing deposits	271	17	254	697	44	653
Securitized debt obligations	42	7	35	122	22	100
Senior and subordinated notes	94	21	73	306	91	215
Other borrowings and liabilities	(18)	(21)	3	(23)	(30)	7
Total interest expense	389	24	365	1,102	127	975
Net interest income	\$86	\$73	\$13	\$408	\$523	\$(115)

We calculate the change in interest income and interest expense separately for each item. The portion of interest income or interest expense attributable to both

(1) volume and rate is allocated proportionately when the calculation results in a positive value. When the portion of interest income or interest expense attributable to both volume and rate results in a negative value, the total amount is allocated to volume or rate, depending on which amount is positive.

Some of our commercial loans generate tax-exempt income. Accordingly, we present our Commercial Banking interest income and yields on a

(2) taxable-equivalent basis, calculated using the federal statutory rate (21% and 35% for all periods presented in 2018 and 2017, respectively) and state taxes where applicable, with offsetting reductions to the Other category.

Table of Contents**Non-Interest Income**

Table 4 displays the components of non-interest income for the third quarter and first nine months of 2018 and 2017.

Table 4: Non-Interest Income

	Three Months Ended September 30,		Nine Months Ended September 30,	
<i>(Dollars in millions)</i>	2018	2017	2018	2017
Interchange fees, net	\$714	\$662	\$2,080	\$1,908
Service charges and other customer-related fees	410	414	1,233	1,203
Net securities gains (losses)	(196)	) 68	(189)	) 64
Other non-interest income:				
Mortgage banking revenue	151	50	629	160
Treasury and other investment income	16	35	62	85
Other	81	56	193	157
Total other non-interest income	248	141	884	402
Total non-interest income	\$1,176	\$1,285	\$4,008	\$3,577

Non-interest income decreased by \$109 million to \$1.2 billion in the third quarter of 2018 compared to the third quarter of 2017 primarily driven by an impairment charge as a result of repositioning our investment securities portfolio, partially offset by the net gains from the sales of exited businesses.

Non-interest income increased by \$431 million to \$4.0 billion in the first nine months of 2018 compared to the first nine months of 2017 primarily driven by:

- the net gains from the sales of exited businesses including sale of substantially all of our consumer home loan portfolio; and

- an increase in net interchange fees primarily due to higher purchase volume.

These drivers are partially offset by an impairment charge as a result of repositioning our investment securities portfolio.

Provision for Credit Losses

Our provision for credit losses in each period is driven by net charge-offs, changes to the allowance for loan and lease losses, and the reserve for unfunded lending commitments. We recorded a provision for credit losses of \$1.3 billion and \$4.2 billion in the third quarter and first nine months of 2018, respectively, compared to \$1.8 billion and \$5.6 billion in the third quarter and first nine months of 2017, respectively. The provision for credit losses as a percentage of net interest income was 21.9% and 24.7% in the third quarter and first nine months of 2018, respectively, compared to 32.2% and 33.8% in the third quarter and first nine months of 2017, respectively.

Our provision for credit losses decreased by \$565 million in the third quarter of 2018 compared to the third quarter of 2017, and decreased by \$1.4 billion in the first nine months of 2018 compared to the first nine months of 2017, primarily driven by allowance releases in our domestic credit card and auto loan portfolios largely due to improvements in credit trends.

We provide additional information on the provision for credit losses and changes in the allowance for loan and lease losses within “MD&A—Credit Risk Profile,” “Note 4—Loans” and “Note 5—Allowance for Loan and Lease Losses and Reserve for Unfunded Lending Commitments.” For information on the allowance methodology for each of our loan categories, see “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K.

Table of Contents**Non-Interest Expense**

Table 5 displays the components of non-interest expense for the third quarter and first nine months of 2018 and 2017.

Table 5: Non-Interest Expense

	Three Months Ended September 30,		Nine Months Ended September 30,	
<i>(Dollars in millions)</i>	2018	2017	2018	2017
Salaries and associate benefits	\$1,432	\$1,524	\$4,382	\$4,378
Occupancy and equipment	515	471	1,508	1,416
Marketing	504	379	1,343	1,210
Professional services	275	297	719	823
Communications and data processing	311	294	934	871
Amortization of intangibles	44	61	131	184
Other non-interest expense:				
Bankcard, regulatory and other fee assessments	147	156	381	438
Collections	105	93	317	266
Fraud losses	88	89	274	245
Other	352	203	781	584
Total other non-interest expense	692	541	1,753	1,533
Total non-interest expense	\$3,773	\$3,567	\$10,770	\$10,415

Non-interest expense increased by \$206 million to \$3.8 billion in the third quarter of 2018 compared to the third quarter of 2017, and increased by \$355 million to \$10.8 billion in the first nine months of 2018 compared to the first nine months of 2017, primarily due to a legal reserve build and increased marketing expense.

Income Taxes

We recorded income tax provisions of \$420 million (21.9% effective income tax rate) and \$1.3 billion (21.6% effective income tax rate) in the third quarter and first nine months of 2018, respectively, compared to \$448 million (28.3% effective income tax rate) and \$1.2 billion (28.8% effective income tax rate) in the third quarter and first nine months of 2017, respectively.

The decrease in our effective income tax rate in the third quarter and first nine months of 2018 compared to the third quarter and first nine months of 2017 was primarily due to the federal statutory tax rate decrease from 35% to 21% as a result of the Tax Act, partially offset by higher income relative to our tax credits and higher non-deductible expenses.

We provide additional information on items affecting our income taxes and effective tax rate in “Note 16—Income Taxes” in our 2017 Form 10-K.

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CONSOLIDATED BALANCE SHEETS ANALYSIS

Total assets decreased by \$2.8 billion to \$362.9 billion as of September 30, 2018 from December 31, 2017 primarily attributable to a decrease in loans held for investment driven by the sale of substantially all of our consumer home loan portfolio and expected seasonal paydowns in our domestic credit card loan portfolio, partially offset by an increase in investment securities and growth in our commercial, auto and domestic credit card loan portfolios.

Total liabilities decreased by \$4.7 billion to \$312.3 billion as of September 30, 2018 from December 31, 2017 primarily driven by a decrease in our Federal Home Loan Banks (“FHLB”) advances outstanding, which are included in other debt, partially offset by deposit growth in our Consumer Banking business.

Stockholders’ equity increased by \$1.9 billion to \$50.6 billion as of September 30, 2018 from December 31, 2017 primarily due to our net income of \$4.8 billion in the first nine months of 2018. This driver was partially offset by:

- treasury stock purchases and dividend payments to our stockholders; and
- unrealized losses on our available for sale securities and cash flow hedges included in accumulated other comprehensive loss primarily driven by higher interest rates.

The following is a discussion of material changes in the major components of our assets and liabilities during the first nine months of 2018. Period-end balance sheet amounts may vary from average balance sheet amounts due to liquidity and balance sheet management activities that are intended to ensure the adequacy of capital while managing the liquidity requirements of the Company, our customers and our market risk exposure in accordance with our risk appetite.

Investment Securities

Our investment securities portfolio consists primarily of the following: U.S. Treasury securities; U.S. government-sponsored enterprise or agency (“Agency”) and non-agency residential mortgage-backed securities (“RMBS”); Agency commercial mortgage-backed securities (“CMBS”); other asset-backed securities (“ABS”); and other securities. Agency securities include Government National Mortgage Association (“Ginnie Mae”) guaranteed securities, Federal National Mortgage Association (“Fannie Mae”) and Federal Home Loan Mortgage Corporation (“Freddie Mac”) issued securities. The carrying value of our investments in U.S. Treasury and Agency securities represented 96% and 95% of our total investment securities as of September 30, 2018 and December 31, 2017, respectively.

The fair value of our available for sale securities portfolio increased by \$9.7 billion to \$47.4 billion as of September 30, 2018 from December 31, 2017 primarily due to a one-time transfer of held to maturity securities to available for sale as a result of our adoption of ASU No. 2017-12. The fair value of our held to maturity securities portfolio increased by \$4.5 billion to \$33.9 billion as of September 30, 2018 from December 31, 2017 primarily driven by purchases in the second quarter of 2018 as we invested a portion of the proceeds from the sale of the substantial majority of our consumer home loan portfolio into securities, partially offset by the one-time transfer to available for sale.

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Table 6 presents the amortized cost, carrying value and fair value for the major categories of our investment securities portfolio as of September 30, 2018 and December 31, 2017.

Table 6: Investment Securities

	September 30, 2018		December 31, 2017	
(Dollars in millions)	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Investment securities available for sale:				
U.S. Treasury securities	\$6,012	\$6,008	\$5,168	\$5,171
RMBS:				
Agency	34,134	32,996	26,013	25,678
Non-agency	1,495	1,869	1,722	2,114
Total RMBS	35,629	34,865	27,735	27,792
Agency CMBS	5,008	4,923	3,209	3,175
Other ABS	277	275	513	512
Other securities ⁽¹⁾	1,319	1,313	1,003	1,005
Total investment securities available for sale	\$48,245	\$47,384	\$37,628	\$37,655

(Dollars in millions)	Carrying Value	Fair Value	Carrying Value	Fair Value
Investment securities held to maturity:				
U.S. Treasury securities	—	—	\$200	\$200
Agency RMBS	\$31,265	\$30,663	24,980	25,395
Agency CMBS	3,366	3,237	3,804	3,842
Total investment securities held to maturity	\$34,631	\$33,900	\$28,984	\$29,437

⁽¹⁾ Includes primarily supranational bonds and foreign government bonds.

Credit Ratings

Our portfolio of investment securities continues to be concentrated in securities that generally have high credit ratings and low credit risk, such as securities issued and guaranteed by the U.S. Treasury and Agencies. We categorize the credit ratings of our investment securities based on the credit ratings issued by Standard & Poor's Ratings Services ("S&P") as of September 30, 2018 and the lower of the credit ratings issued by S&P and Moody's Investors Service ("Moody's") as of December 31, 2017.

Approximately 97% and 96% of our total investment securities portfolio was rated AA+ or its equivalent, or better, as of September 30, 2018 and December 31, 2017, respectively, while approximately 2% and 3% was below investment grade as of September 30, 2018 and December 31, 2017, respectively.

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Table 7 provides information on the credit ratings of our non-agency RMBS, other ABS and other securities in our portfolio as of September 30, 2018 and December 31, 2017.

Table 7: Non-Agency Investment Securities Credit Ratings

(Dollars in millions)	September 30, 2018				December 31, 2017			
	Fair Value	AAA	Other Investment Grade	Below Investment Grade/Not Rated ⁽¹⁾	Fair Value	AAA	Other Investment Grade	Below Investment Grade/Not Rated ⁽¹⁾
Non-agency RMBS	\$1,869	—	5 %	95 %	\$2,114	—	3 %	97 %
Other ABS	275	57 %	—	43	512	100 %	—	—
Other securities	1,313	88	12	—	1,005	71	19	10

⁽¹⁾ Includes investment securities that were not rated by S&P as of September 30, 2018 and investment securities not rated by S&P or Moody's as of December 31, 2017. There were no new additions nor downgrades to other ABS in the first nine months of 2018.

For additional information on our investment securities, see "Note 3—Investment Securities."

Loans Held for Investment

Total loans held for investment consist of both unsecuritized loans and loans held in our consolidated trusts. Table 8 summarizes the carrying value of our portfolio of loans held for investment by portfolio segment, the allowance for loan and lease losses, and net loan balances as of September 30, 2018 and December 31, 2017.

Table 8: Loans Held for Investment

(Dollars in millions)	September 30, 2018			December 31, 2017		
	Loans	Allowance	Net Loans	Loans	Allowance	Net Loans
Credit Card	\$110,685	\$ 5,520	\$105,165	\$114,762	\$ 5,648	\$109,114
Consumer Banking	59,329	1,043	58,286	75,078	1,242	73,836
Commercial Banking	68,747	656	68,091	64,575	611	63,964
Other	—	—	—	58	1	57
Total	\$238,761	\$ 7,219	\$231,542	\$254,473	\$ 7,502	\$246,971

Loans held for investment decreased by \$15.7 billion to \$238.8 billion as of September 30, 2018 from December 31, 2017 primarily driven by the sale of substantially all of our consumer home loan portfolio and expected seasonal paydowns in our domestic credit card loan portfolio, partially offset by growth in our commercial, auto and domestic credit card loan portfolios.

We provide additional information on the composition of our loan portfolio and credit quality below in "MD&A—Credit Risk Profile," "MD&A—Consolidated Results of Operations" and "Note 4—Loans."

Funding Sources

Our primary source of funding comes from deposits, which provide a stable and relatively low cost of funds. In addition to deposits, we also raise funding through the issuance of securitized debt obligations and other debt. Other debt primarily consists of senior and subordinated notes, FHLB advances secured by certain portions of our loan and securities portfolios, and federal funds purchased and securities loaned or sold under agreements to repurchase.

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Table 9 provides the composition of our primary sources of funding as of September 30, 2018 and December 31, 2017.

Table 9: Funding Sources Composition

	September 30, 2018		December 31, 2017	
(Dollars in millions)	Amount	% of Total	Amount	% of Total
Deposits: ⁽¹⁾				
Consumer Banking	\$196,635	66 %	\$185,842	61 %
Commercial Banking	30,474	10	33,938	11
Other	20,086	7	23,922	8
Total deposits	247,195	83	243,702	80
Securitized debt obligations	18,649	6	20,010	7
Other debt	33,556	11	40,271	13
Total funding sources	\$299,400	100 %	\$303,983	100 %

⁽¹⁾ Includes brokered deposits of \$21.1 billion and \$25.1 billion as of September 30, 2018 and December 31, 2017, respectively.

Total deposits increased by \$3.5 billion to \$247.2 billion as of September 30, 2018 from December 31, 2017 primarily driven by growth in our deposit products that are offered to both existing and new customers in our Consumer Banking business.

Securitized debt obligations decreased by \$1.4 billion to \$18.6 billion as of September 30, 2018 from December 31, 2017, as debt maturities exceeded issuances during the first nine months of 2018.

Other debt decreased by \$6.7 billion to \$33.6 billion as of September 30, 2018 from December 31, 2017 primarily driven by a decrease in our FHLB advances outstanding.

We provide additional information on our funding sources in “MD&A—Liquidity Risk Profile” and in “Note 8—Deposits and Borrowings.”

OFF-BALANCE SHEET ARRANGEMENTS

In the ordinary course of business, we engage in certain activities that are not reflected on our consolidated balance sheets, generally referred to as off-balance sheet arrangements. These activities typically involve transactions with unconsolidated variable interest entities (“VIEs”) as well as other arrangements, such as letters of credit, loan commitments and guarantees, to meet the financing needs of our customers and support their ongoing operations. We provide additional information regarding these types of activities in “Note 6—Variable Interest Entities and Securitizations” and “Note 14—Commitments, Contingencies, Guarantees and Others.”

BUSINESS SEGMENT FINANCIAL PERFORMANCE

Our principal operations are organized for management reporting purposes into three major business segments, which are defined primarily based on the products and services provided or the type of customer served: Credit Card, Consumer Banking and Commercial Banking. The operations of acquired businesses have been integrated into our existing business segments. Certain activities that are not part of a segment, such as management of our corporate investment portfolio, asset/liability management by our centralized Corporate Treasury group and residual tax expense or benefit to arrive at the consolidated effective tax rate that is not assessed to our primary business segments, are included in the Other category.

The results of our individual businesses, which we report on a continuing operations basis, reflect the manner in which management evaluates performance and makes decisions about funding our operations and allocating resources. We provide additional information on the allocation methodologies used to derive our business segment results in “Note 18—Business Segments” in our 2017 Form 10-K.

We refer to the business segment results derived from our internal management accounting and reporting process as our “managed” presentation, which differs in some cases from our reported results prepared based on U.S. GAAP. There is no comprehensive

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authoritative body of guidance for management accounting equivalent to U.S. GAAP; therefore, the managed presentation of our business segment results may not be comparable to similar information provided by other financial services companies. In addition, our individual business segment results should not be used as a substitute for comparable results determined in accordance with U.S. GAAP.

We summarize our business segment results for the third quarter and first nine months of 2018 and 2017 and provide a comparative discussion of these results, as well as changes in our financial condition and credit performance metrics as of September 30, 2018 compared to December 31, 2017. We provide a reconciliation of our total business segment results to our reported consolidated results in “Note 13—Business Segments and Revenue from Contracts with Customers.”

Business Segment Financial Performance

Table 10 summarizes our business segment results, which we report based on revenue and net income from continuing operations, for the third quarter and first nine months of 2018 and 2017.

Table 10: Business Segment Results

	Three Months Ended September 30,							
	2018				2017			
	Total Net Revenue ⁽¹⁾		Net Income ⁽²⁾		Total Net Revenue ⁽¹⁾		Net Income ⁽²⁾	
(Dollars in millions)	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
Credit Card	\$4,489	65 %	\$1,040	69 %	\$4,305	62 %	\$572	50 %
Consumer Banking	1,791	26	482	32	1,841	26	316	28
Commercial Banking ⁽³⁾⁽⁴⁾	728	10	204	14	739	11	179	16
Other ⁽³⁾⁽⁴⁾	(46)	(1)	(225)	(15)	100	1	70	6
Total	\$6,962	100 %	\$1,501	100 %	\$6,985	100 %	\$1,137	100 %
	Nine Months Ended September 30,							
	2018				2017			
	Total Net Revenue ⁽¹⁾		Net Income ⁽²⁾		Total Net Revenue ⁽¹⁾		Net Income ⁽²⁾	
(Dollars in millions)	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
Credit Card	\$13,184	63 %	\$2,670	56 %	\$12,558	62 %	\$1,396	47 %
Consumer Banking	5,364	26	1,447	30	5,314	26	840	28
Commercial Banking ⁽³⁾⁽⁴⁾	2,209	10	702	15	2,215	11	538	18
Other ⁽³⁾⁽⁴⁾	306	1	(58)	(1)	137	1	205	7
Total	\$21,063	100 %	\$4,761	100 %	\$20,224	100 %	\$2,979	100 %

(1) Total net revenue consists of net interest income and non-interest income.

(2) Net income for our business segments and the Other category is based on income from continuing operations, net of tax.

Some of our commercial investments generate tax-exempt income, tax credits or other tax benefits. Accordingly, we present our Commercial Banking revenue and yields on a taxable-equivalent basis, calculated using the federal statutory tax rate (21% and 35% for all periods presented in 2018 and 2017, respectively) and state taxes where applicable, with offsetting reductions to the Other category.

In the first quarter of 2018, we made a change in how revenue is measured in our Commercial Banking business to include the tax benefits of losses on certain tax-advantaged investments. These tax benefits are included in revenue on a taxable-equivalent basis within our Commercial Banking business, with an offsetting reduction to the Other category. In addition, all revenue presented on a taxable-equivalent basis in our Commercial Banking business was impacted by the reduction of the federal tax rate set forth in the Tax Act. The net impact of the measurement change and the reduction of the federal tax rate was a decrease of \$30 million and \$86 million in revenue in our Commercial Banking business in the third quarter and first nine months of 2018, respectively, with an offsetting impact to the Other category.

Table of Contents**Credit Card Business**

The primary sources of revenue for our Credit Card business are interest income, net interchange income and fees collected from customers. Expenses primarily consist of the provision for credit losses, operating costs and marketing expenses.

Our Credit Card business generated net income from continuing operations of \$1.0 billion and \$2.7 billion in the third quarter and first nine months of 2018, respectively, and \$572 million and \$1.4 billion in the third quarter and first nine months of 2017, respectively.

Table 11 summarizes the financial results of our Credit Card business and displays selected key metrics for the periods indicated.

Table 11: Credit Card Business Results

	Three Months Ended September 30,			Nine Months Ended September 30,		
	2018	2017	Change	2018	2017	Change
<i>(Dollars in millions, except as noted)</i>						
Selected income statement data:						
Net interest income	\$3,596	\$3,440	5 %	\$10,550	\$10,080	5 %
Non-interest income	893	865	3	2,634	2,478	6
Total net revenue ⁽¹⁾	4,489	4,305	4	13,184	12,558	5
Provision for credit losses	1,031	1,466	(30)	3,658	4,580	(20)
Non-interest expense	2,103	1,961	7	6,046	5,808	4
Income from continuing operations before income taxes	1,355	878	54	3,480	2,170	60
Income tax provision	315	306	3	810	774	5
Income from continuing operations, net of tax	\$1,040	\$572	82	\$2,670	\$1,396	91
Selected performance metrics:						
Average loans held for investment ⁽²⁾	\$109,510	\$102,545	7	\$108,968	\$101,258	8
Average yield on loans held for investment ⁽³⁾	15.79 %	15.58 %	21 bps	15.37 %	15.24 %	13 bps
Total net revenue margin ⁽⁴⁾	16.40	16.79	(39)	16.13	16.54	(41)
Net charge-offs	\$1,137	\$1,155	(2) %	\$3,774	\$3,682	2 %
Net charge-off rate	4.15 %	4.51 %	(36) bps	4.62 %	4.85 %	(23) bps
Purchase volume ⁽⁵⁾	\$97,469	\$84,505	15 %	\$281,406	\$240,781	17 %
<i>(Dollars in millions, except as noted)</i>						
	September 30, 2018	December 31, 2017	Change			
Selected period-end data:						
Loans held for investment ⁽²⁾	\$110,685	\$114,762	(4) %			
30+ day performing delinquency rate	3.78 %	3.98 %	(20) bps			
30+ day delinquency rate	3.80	3.99	(19)			
Nonperforming loan rate ⁽⁶⁾	0.02	0.02	—			
Allowance for loan and lease losses	\$5,520	\$5,648	(2) %			
Allowance coverage ratio	4.99 %	4.92 %	7 bps			

We recognize billed finance charges and fee income on open-ended loans in accordance with the contractual provisions of the credit arrangements and estimate the uncollectible amount on a quarterly basis. The estimated uncollectible amount of billed finance charges and fees is reflected as a reduction in revenue and is not included in our net charge-offs. Total net revenue was reduced by \$305 million and \$949 million in the third quarter and first nine months of 2018,

respectively, and by \$356 million and \$990 million in the third quarter and first nine months of 2017, respectively, for the estimated uncollectible amount of billed finance charges and fees and related losses. The finance charge and fee reserve totaled \$425 million and \$491 million as of September 30, 2018 and December 31, 2017, respectively.

(2) Period-end loans held for investment and average loans held for investment include billed finance charges and fees, net of the estimated uncollectible amount.

Average yield on loans held for investment is calculated by dividing annualized interest income for the period by average loans held for investment during the period. Interest income excludes various allocations including funds transfer pricing that assigns certain balance sheet assets, deposits and other liabilities and their related revenue and expenses attributable to each business segment.

(4) Total net revenue margin is calculated by dividing annualized total net revenue for the period by average loans held for investment during the period. Interest income also includes interest income on loans held for sale.

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(5) Purchase volume consists of purchase transactions, net of returns, for the period, and excludes cash advance and balance transfer transactions.

(6) Within our credit card loan portfolio, only certain loans in our international card businesses are classified as nonperforming. See “MD&A—Nonperforming Loans and Other Nonperforming Assets” for additional information.

Key factors affecting the results of our Credit Card business for the third quarter and first nine months of 2018 compared to the third quarter and first nine months of 2017, and changes in financial condition and credit performance between September 30, 2018 and December 31, 2017 include the following:

Net Interest Income: Net interest income increased by \$156 million to \$3.6 billion in the third quarter of 2018 and increased by \$470 million to \$10.6 billion in the first nine months of 2018 primarily driven by loan growth in our Domestic Card business, including loans obtained in the Cabela’s acquisition.

Non-Interest Income: Non-interest income increased by \$28 million to \$893 million in the third quarter of 2018 and increased by \$156 million to \$2.6 billion in the first nine months of 2018 primarily driven by an increase in net interchange fees primarily due to higher purchase volume.

Provision for Credit Losses: The provision for credit losses decreased by \$435 million to \$1.0 billion in the third quarter of 2018 and decreased by \$922 million to \$3.7 billion in the first nine months of 2018 primarily driven by allowance releases in our domestic credit card loan portfolio due to improvements in credit trends.

Non-Interest Expense: Non-interest expense increased by \$142 million to \$2.1 billion in the third quarter of 2018 and increased by \$238 million to \$6.0 billion in the first nine months of 2018 primarily driven by higher marketing and operating expenses associated with loan growth and continued investments in technology and infrastructure.

Loans Held for Investment: Period-end loans held for investment decreased by \$4.1 billion to \$110.7 billion as of September 30, 2018 from December 31, 2017 as expected seasonal paydowns more than offset growth in our domestic credit card loan portfolio.

Average loans held for investment increased by \$7.0 billion to \$109.5 billion in the third quarter of 2018 compared to the third quarter of 2017 and increased by \$7.7 billion to \$109.0 billion in the first nine months of 2018 compared to the first nine months of 2017 primarily due to growth in our domestic credit card loan portfolio largely driven by loans obtained in the Cabela’s acquisition.

Net Charge-Off and Delinquency Metrics: The net charge-off rate decreased by 36 basis points to 4.15% in the third quarter of 2018 compared to the third quarter of 2017 and decreased by 23 basis points to 4.62% in the first nine months of 2018 compared to the first nine months of 2017 primarily driven by favorability realized from portfolio seasoning.

The 30+ day delinquency rate decreased by 19 basis points to 3.80% as of September 30, 2018 from December 31, 2017 primarily driven by improvements in credit trends in our domestic credit card loan portfolio.

Domestic Card Business

Domestic Card generated net income from continuing operations of \$966 million and \$2.5 billion in the third quarter and first nine months of 2018, respectively, compared to net income from continuing operations of \$475 million and \$1.2 billion in the third quarter and first nine months of 2017, respectively. In the third quarter and first nine months of 2018 and 2017, Domestic Card accounted for greater than 90% of total net revenue of our Credit Card business.

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Table 11.1 summarizes the financial results for Domestic Card and displays selected key metrics for the periods indicated.

Table 11.1: Domestic Card Business Results

	Three Months Ended September 30,			Nine Months Ended September 30,		
	2018	2017	Change	2018	2017	Change
<i>(Dollars in millions, except as noted)</i>						
Selected income statement data:						
Net interest income	\$3,280	\$3,132	5 %	\$9,617	\$9,236	4 %
Non-interest income	819	787	4	2,411	2,288	5
Total net revenue ⁽¹⁾	4,099	3,919	5	12,028	11,524	4
Provision for credit losses	950	1,417	(33)	3,424	4,381	(22)
Non-interest expense	1,890	1,754	8	5,405	5,198	4
Income from continuing operations before income taxes	1,259	748	68	3,199	1,945	64
Income tax provision	293	273	7	745	710	5
Income from continuing operations, net of tax	\$966	\$475	103	\$2,454	\$1,235	99
Selected performance metrics:						
Average loans held for investment ⁽²⁾	\$100,566	\$93,729	7	\$99,970	\$92,847	8
Average yield on loans held for investment ⁽³⁾	15.73 %	15.51 %	22 bps	15.29 %	15.20 %	9 bps
Total net revenue margin ⁽⁴⁾	16.30	16.72	(42)	16.04	16.55	(51)
Net charge-offs	\$1,094	\$1,087	1 %	\$3,581	\$3,455	4 %
Net charge-off rate	4.35 %	4.64 %	(29)bps	4.78 %	4.96 %	(18)bps
Purchase volume ⁽⁵⁾	\$89,205	\$76,806	16 %	\$257,340	\$219,537	17 %
<i>(Dollars in millions, except as noted)</i>						
	September 30, 2018	December 31, 2017	Change			
Selected period-end data:						
Loans held for investment ⁽²⁾	\$101,564	\$105,293	(4)%			
30+ day delinquency rate	3.80 %	4.01 %	(21)bps			
Allowance for loan and lease losses	\$5,116	\$5,273	(3)%			
Allowance coverage ratio	5.04 %	5.01 %	3 bps			

We recognize billed finance charges and fee income on open-ended loans in accordance with the contractual provisions of the credit arrangements and estimate the uncollectible amount on a quarterly basis. The estimated uncollectible amount of billed finance charges and fees is reflected as a reduction in revenue and is not included in our net charge-offs.

(2) Period-end loans held for investment and average loans held for investment include billed finance charges and fees, net of the estimated uncollectible amount.

Average yield on loans held for investment is calculated by dividing annualized interest income for the period by average loans held for investment during the period. Interest income excludes various allocations including funds transfer pricing that assigns certain balance sheet assets, deposits and other liabilities and their related revenue and expenses attributable to each business segment.

(4) Total net revenue margin is calculated by dividing annualized total net revenue for the period by average loans held for investment during the period.

(5) Purchase volume consists of purchase transactions, net of returns, for the period, and excludes cash advance and balance transfer transactions.

Because our Domestic Card business accounts for the substantial majority of our Credit Card business, the key factors driving the results are similar to the key factors affecting our total Credit Card business. Net income for our Domestic Card business increased in the third quarter of 2018 compared to the third quarter of 2017 and increased in the first nine months of 2018 compared to the first nine months of 2017 primarily driven by:

• lower provision for credit losses;

• higher net interest income primarily driven by loan growth, including loans obtained in the Cabela's acquisition; and

• higher non-interest income driven by an increase in net interchange fees primarily due to higher purchase volume.

These drivers were partially offset by higher non-interest expense primarily driven by higher marketing and operating expenses associated with loan growth and continued investments in technology and infrastructure.

Table of Contents**Consumer Banking Business**

The primary sources of revenue for our Consumer Banking business are net interest income from loans and deposits and non-interest income from service charges and customer-related fees. Expenses primarily consist of the provision for credit losses, operating costs and marketing expenses.

Our Consumer Banking business generated net income from continuing operations of \$482 million and \$1.4 billion in the third quarter and first nine months of 2018, respectively, and \$316 million and \$840 million in the third quarter and first nine months of 2017, respectively.

Table 12 summarizes the financial results of our Consumer Banking business and displays selected key metrics for the periods indicated.

Table 12: Consumer Banking Business Results

	Three Months Ended September 30,			Nine Months Ended September 30,		
	2018	2017	Change	2018	2017	Change
<i>(Dollars in millions, except as noted)</i>						
Selected income statement data:						
Net interest income	\$1,636	\$1,649	(1)%	\$4,860	\$4,744	2 %
Non-interest income	155	192	(19)	504	570	(12)
Total net revenue	1,791	1,841	(3)	5,364	5,314	1
Provision for credit losses	184	293	(37)	535	840	(36)
Non-interest expense	979	1,051	(7)	2,942	3,152	(7)
Income from continuing operations before income taxes	628	497	26	1,887	1,322	43
Income tax provision	146	181	(19)	440	482	(9)
Income from continuing operations, net of tax	\$482	\$316	53	\$1,447	\$840	72
Selected performance metrics:						
Average loans held for investment:						
Auto	\$56,297	\$52,615	7	\$55,320	\$50,711	9
Home loan ⁽¹⁾	—	19,302	**	8,377	20,211	(59)
Retail banking	2,923	3,446	(15)	3,144	3,473	(9)
Total consumer banking	\$59,220	\$75,363	(21)	\$66,841	\$74,395	(10)
Average yield on loans held for investment ⁽²⁾	8.03	% 6.79	% 124 bps	7.36	% 6.61	% 75 bps
Average deposits	\$194,687	\$185,072	5	\$191,942	\$185,336	4
Average deposits interest rate	1.00	% 0.62	% 38 bps	0.89	% 0.60	% 29 bps
Net charge-offs	\$262	\$276	(5)%	\$683	\$726	(6)%
Net charge-off rate	1.77	% 1.47	% 30 bps	1.36	% 1.30	% 6 bps
Auto loan originations	\$6,643	\$7,043	(6)%	\$20,345	\$21,521	(5)%

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<i>(Dollars in millions, except as noted)</i>	September 30, 2018	December 31, 2017	Change
Selected period-end data:			
Loans held for investment:			
Auto	\$56,422	\$53,991	5 %
Home loan ⁽¹⁾	—	17,633	**
Retail banking	2,907	3,454	(16)
Total consumer banking	\$59,329	\$75,078	(21)
30+ day performing delinquency rate	6.01	% 4.76	% 125 bps
30+ day delinquency rate	6.61	5.34	127
Nonperforming loan rate	0.72	0.78	(6)
Nonperforming asset rate ⁽³⁾	0.82	0.91	(9)
Allowance for loan and lease losses	\$1,043	\$1,242	(16)%
Allowance coverage ratio	1.76	% 1.65	% 11 bps
Deposits	\$196,635	\$185,842	6 %

(1) In the first nine months of 2018, we sold substantially all of our consumer home loan portfolio and the related servicing. The impact of the sales is reflected in the Other category for the three and nine months ended September 30, 2018.

Average yield on loans held for investment is calculated by dividing annualized interest income for the period by average loans held for investment during the period. Interest income excludes various allocations including funds transfer pricing that assigns certain balance sheet assets, deposits and other liabilities and their related revenue and expenses attributable to each business segment.

(3) Nonperforming assets consist of nonperforming loans, real estate owned ("REO") and other foreclosed assets. The total nonperforming asset rate is calculated based on total nonperforming assets divided by the combined period-end total loans held for investment, REO and other foreclosed assets.

** Not meaningful.

Key factors affecting the results of our Consumer Banking business for the third quarter and first nine months of 2018 compared to the third quarter and first nine months of 2017, and changes in financial condition and credit performance between September 30, 2018 and December 31, 2017 include the following:

Net Interest Income: Net interest income remained substantially flat at \$1.6 billion in the third quarter of 2018 and increased by \$116 million to \$4.9 billion in the first nine months of 2018 primarily driven by growth in our auto loan portfolio and higher deposit volumes and margins in our retail banking business, partially offset by the sale of substantially all of our consumer home loan portfolio.

Consumer Banking loan yield increased by 124 basis points to 8.03% and increased by 75 basis points to 7.36% in the third quarter and first nine months of 2018, respectively, compared to the third quarter and first nine months of 2017 primarily driven by:

changes in product mix as a result of the sale of substantially all of our consumer home loan portfolio; and higher yields as a result of higher interest rates.

Non-Interest Income: Non-interest income decreased by \$37 million to \$155 million in the third quarter of 2018 and decreased by \$66 million to \$504 million in the first nine months of 2018 primarily driven by:

lower mortgage banking revenue as a result of our decision to cease new originations of home loan lending products in the fourth quarter of 2017; and

a mortgage representation and warranty reserve release in the first quarter of 2017.

Provision for Credit Losses: The provision for credit losses decreased by \$109 million to \$184 million in the third quarter of 2018 and decreased by \$305 million to \$535 million in the first nine months of 2018 primarily driven by allowance releases in our auto loan portfolio largely due to improvements in credit trends.

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Non-Interest Expense: Non-interest expense decreased by \$72 million to \$979 million in the third quarter of 2018 and decreased by \$210 million to \$2.9 billion in the first nine months of 2018 primarily driven by: lower operating expenses due to our decision to cease new originations of home loan lending products in the fourth quarter of 2017 and the sale of substantially all of our consumer home loan portfolio in the third quarter and first nine months of 2018; and

operating efficiencies in our retail banking business.

These drivers were largely offset by higher operating expenses driven by growth in our auto loan portfolio.

Loans Held for Investment: Period-end loans held for investment decreased by \$15.7 billion to \$59.3 billion as of September 30, 2018 from December 31, 2017, and average loans held for investment decreased by \$16.1 billion to \$59.2 billion in the third quarter of 2018 compared to the third quarter of 2017 and decreased by \$7.6 billion to \$66.8 billion in the first nine months of 2018 compared to the first nine months of 2017. These decreases were primarily driven by the sale of substantially all of our consumer home loan portfolio, partially offset by growth in our auto loan portfolio.

Deposits: Period-end deposits increased by \$10.8 billion to \$196.6 billion as of September 30, 2018 from December 31, 2017 as a result of strong growth in our deposit products that are offered to both existing and new customers.

Net Charge-Off and Delinquency Metrics: The net charge-off rate increased by 30 basis points to 1.77% in the third quarter of 2018 compared to the third quarter of 2017, and increased by 6 basis points to 1.36% in the first nine months of 2018 compared to the first nine months of 2017. These increases were primarily driven by lower loan balances due to the sale of substantially all of our consumer home loan portfolio, partially offset by improvements in credit trends in our auto loan portfolio.

The 30+ day delinquency rate increased by 127 basis points to 6.61% as of September 30, 2018 from December 31, 2017 primarily driven by lower loan balances due to the sale of substantially all of our consumer home loan portfolio, partially offset by growth in our auto loan portfolio.

Commercial Banking Business

The primary sources of revenue for our Commercial Banking business are net interest income from loans and deposits and non-interest income from customer fees and other transactions. Because our Commercial Banking business has loans and investments that generate tax-exempt income, tax credits or other tax benefits, we present the revenues on a taxable-equivalent basis. Expenses primarily consist of the provision for credit losses, operating costs and marketing expenses.

Our Commercial Banking business generated net income from continuing operations of \$204 million and \$702 million in the third quarter and first nine months of 2018, respectively, and \$179 million and \$538 million in the third quarter and first nine months of 2017, respectively.

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Table 13 summarizes the financial results of our Commercial Banking business and displays selected key metrics for the periods indicated.

Table 13: Commercial Banking Business Results

	Three Months Ended September 30,			Nine Months Ended September 30,		
	2018	2017	Change	2018	2017	Change
<i>(Dollars in millions, except as noted)</i>						
Selected income statement data:						
Net interest income	\$539	\$560	(4)%	\$1,624	\$1,695	(4)%
Non-interest income	189	179	6	585	520	13
Total net revenue ⁽¹⁾⁽²⁾	728	739	(1)	2,209	2,215	—
Provision for credit losses ⁽³⁾	54	63	(14)	74	201	(63)
Non-interest expense	408	394	4	1,220	1,166	5
Income from continuing operations before income taxes	266	282	(6)	915	848	8
Income tax provision	62	103	(40)	213	310	(31)
Income from continuing operations, net of tax	\$204	\$179	14	\$702	\$538	30
Selected performance metrics:						
Average loans held for investment:						
Commercial and multifamily real estate	\$28,354	\$27,703	2	\$27,406	\$27,235	1
Commercial and industrial	39,318	39,723	(1)	38,754	39,804	(3)
Total commercial lending	67,672	67,426	—	66,160	67,039	(1)
Small-ticket commercial real estate	364	433	(16)	378	453	(17)
Total commercial banking	\$68,036	\$67,859	—	\$66,538	\$67,492	(1)
Average yield on loans held for investment ⁽¹⁾⁽⁴⁾	4.55 %	3.98 %	57 bps	4.38 %	3.81 %	57 bps
Average deposits	\$31,061	\$33,197	(6)%	\$32,679	\$33,890	(4)%
Average deposits interest rate	0.79 %	0.42 %	37 bps	0.65 %	0.37 %	28 bps
Net charge-offs	\$27	\$163	(83)%	\$39	\$322	(88)%
Net charge-off rate	0.16 %	0.96 %	(80)bps	0.08 %	0.64 %	(56)bps

(Dollars in millions, except as noted)

	September 30, 2018	December 31, 2017	Change
Selected period-end data:			
Loans held for investment:			
Commercial and multifamily real estate	\$29,064	\$26,150	11 %
Commercial and industrial	39,325	38,025	3
Total commercial lending	68,389	64,175	7
Small-ticket commercial real estate	358	400	(11)
Total commercial banking	\$68,747	\$64,575	6
Nonperforming loan rate	0.38 %	0.44 %	(6)bps
Nonperforming asset rate ⁽⁵⁾	0.41	0.52	(11)
Allowance for loan and lease losses ⁽³⁾	\$656	\$611	7 %
Allowance coverage ratio	0.95 %	0.95 %	—
Deposits	\$30,474	\$33,938	(10)%
Loans serviced for others	31,302	27,764	13

Some of our commercial investments generate tax-exempt income, tax credits or other tax benefits. Accordingly, we present our Commercial Banking revenue and yields on a taxable-equivalent basis, calculated using the federal statutory tax rate (21% and 35% for all periods presented in 2018 and 2017, respectively) and state taxes where applicable, with offsetting reductions to the Other category.

(1) In the first quarter of 2018, we made a change in how revenue is measured in our Commercial Banking business to include the tax benefits of losses on certain tax-advantaged investments. These tax benefits are included in revenue on a taxable-equivalent basis within our Commercial Banking business, with an offsetting reduction to the Other category. In addition, all revenue presented on a taxable-equivalent basis in our Commercial Banking business was impacted by the reduction of the federal tax rate set forth in the Tax Act. The net impact of the measurement change and the reduction of the federal tax rate

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was a decrease of \$30 million and \$86 million in revenue in our Commercial Banking business in the third quarter and first nine months of 2018, respectively, with an offsetting impact to the Other category.

The provision for losses on unfunded lending commitments is included in the provision for credit losses in our consolidated statements of income and the (3) related reserve for unfunded lending commitments is included in other liabilities on our consolidated balance sheets. Our reserve for unfunded lending commitments totaled \$106 million and \$117 million as of September 30, 2018 and December 31, 2017, respectively.

Average yield on loans held for investment is calculated by dividing annualized interest income for the period by average loans held for investment during the (4) period. Interest income excludes various allocations including funds transfer pricing that assigns certain balance sheet assets, deposits and other liabilities and their related revenue and expenses attributable to each business segment.

(5) Nonperforming assets consist of nonperforming loans, REO and other foreclosed assets. The total nonperforming asset rate is calculated based on total nonperforming assets divided by the combined period-end total loans held for investment, REO and other foreclosed assets.

Key factors affecting the results of our Commercial Banking business for the third quarter and first nine months of 2018 compared to the third quarter and first nine months of 2017, and changes in financial condition and credit performance between September 30, 2018 and December 31, 2017 include the following:

Net Interest Income: Net interest income decreased by \$21 million to \$539 million in the third quarter of 2018 and decreased by \$71 million to \$1.6 billion in the first nine months of 2018 primarily driven by the impact of the reduction of the federal tax rate set forth in the Tax Act on revenue presented on a taxable-equivalent basis, partially offset by the change to include the tax benefit of losses on certain tax-advantaged investments.

Non-Interest Income: Non-interest income increased by \$10 million to \$189 million in the third quarter of 2018 and increased by \$65 million to \$585 million in the first nine months of 2018 primarily driven by higher revenue in our capital markets and agency businesses.

Provision for Credit Losses: The provision for credit losses decreased by \$9 million to \$54 million in the third quarter of 2018 and decreased by \$127 million to \$74 million in the first nine months of 2018 primarily driven by elevated charge-offs in the third quarter and first nine months of 2017 in our taxi medallion and oil and gas lending portfolios.

Non-Interest Expense: Non-interest expense increased by \$14 million to \$408 million in the third quarter of 2018 and increased by \$54 million to \$1.2 billion in the first nine months of 2018 driven by higher operating expenses associated with continued investments in technology and other business initiatives.

Loans Held for Investment: Period-end loans held for investment increased by \$4.2 billion to \$68.7 billion as of September 30, 2018 from December 31, 2017 primarily driven by growth across our commercial loan portfolios. Average loans held for investment remained flat at \$68.0 billion in the third quarter of 2018. Average loans held for investment decreased by \$954 million to \$66.5 billion in the first nine months of 2018 compared to the first nine months of 2017 primarily due to:

paydowns in our commercial and industrial loan portfolios; and charge-offs in, and the subsequent sale of, the substantial majority of our taxi medallion lending portfolio.

Deposits: Period-end deposits decreased by \$3.5 billion to \$30.5 billion as of September 30, 2018 from December 31, 2017 primarily due to the impact of a rising interest rate environment.

Net Charge-Off and Nonperforming Metrics: The net charge-off rate decreased by 80 basis points to 0.16% in the third quarter of 2018 compared to the third quarter of 2017 and decreased by 56 basis points to 0.08% in the first nine months of 2018 compared to the first nine months of 2017 primarily driven by elevated charge-offs in the third quarter and first nine months of 2017 in our taxi medallion and oil and gas lending portfolios.

The nonperforming loan rate decreased by 6 basis points to 0.38% as of September 30, 2018 from December 31, 2017 primarily driven by paydowns in our oil and gas lending portfolio.

Table of Contents**Other Category**

Other includes unallocated amounts related to our centralized Corporate Treasury group activities, such as management of our corporate investment portfolio, asset/liability management and certain capital management activities. Other also includes:

- foreign exchange-rate fluctuations on foreign currency-denominated balances;
- unallocated corporate revenue and expenses that do not directly support the operations of the business segments or for which the business segments are not considered financially accountable in evaluating their performance, such as certain restructuring charges;
- offsets related to certain line-item reclassifications; and
- residual tax expense or benefit to arrive at the consolidated effective tax rate that is not assessed to our primary business segments.

Table 14 summarizes the financial results of our Other category for the periods indicated.

Table 14: Other Category Results

	Three Months Ended			Nine Months Ended		
	September 30,			September 30,		
	2018	2017	Change	2018	2017	Change
<i>(Dollars in millions)</i>						
Selected income statement data:						
Net interest income	\$15	\$51	(71)%	\$21	\$128	(84)%
Non-interest income	(61)	49	**	285	9	**
Total net revenue (loss) ⁽¹⁾⁽²⁾	(46)	100	**	306	137	123
Provision (benefit) for credit losses	(1)	11	**	(49)	4	**
Non-interest expense	283	161	76	562	289	94
Loss from continuing operations before income taxes	(328)	(72)	**	(207)	(156)	33
Income tax benefit	(103)	(142)	(27)	(149)	(361)	(59)
Income (loss) from continuing operations, net of tax	\$(225)	\$70	**	\$(58)	\$205	**

Some of our commercial investments generate tax-exempt income, tax credits or other tax benefits. Accordingly, we present our Commercial Banking revenue and yields on a taxable-equivalent basis, calculated using the federal statutory tax rate (21% and 35% for all periods presented in 2018 and 2017, respectively) and state taxes where applicable, with offsetting reductions to the Other category.

In the first quarter of 2018, we made a change in how revenue is measured in our Commercial Banking business to include the tax benefits of losses on certain tax-advantaged investments. These tax benefits are included in revenue on a taxable-equivalent basis within our Commercial Banking business, with an offsetting reduction to the Other category. In addition, all revenue presented on a taxable-equivalent basis in our Commercial Banking business was impacted by the reduction of the federal tax rate set forth in the Tax Act. The net impact of the measurement change and the reduction of the federal tax rate was a decrease of \$30 million and \$86 million in revenue in our Commercial Banking business in the third quarter and first nine months of 2018, respectively, with an offsetting impact to the Other category.

** Not meaningful.

Net loss from continuing operations recorded in the Other category was \$225 million and \$58 million in the third quarter and first nine months of 2018, respectively, compared to net income of \$70 million and \$205 million in the third quarter and first nine months of 2017, respectively.

The loss in the third quarter of 2018 and the first nine months of 2018 was primarily driven by:

- an impairment charge as a result of repositioning our investment securities portfolio; and
- a legal reserve build.

These drivers were partially offset by the net gains from the sales of exited businesses including the sale of substantially all of our consumer home loan portfolio as well as lower operating expenses due to elevated restructuring activities in the third quarter of 2017.

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CRITICAL ACCOUNTING POLICIES AND ESTIMATES

The preparation of financial statements in accordance with U.S. GAAP requires management to make a number of judgments, estimates and assumptions that affect the amount of assets, liabilities, income and expenses on the consolidated financial statements. Understanding our accounting policies and the extent to which we use management judgment and estimates in applying these policies is integral to understanding our financial statements. We provide a summary of our significant accounting policies under “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K.

We have identified the following accounting policies as critical because they require significant judgments and assumptions about highly complex and inherently uncertain matters and the use of reasonably different estimates and assumptions could have a material impact on our results of operations or financial condition. These critical accounting policies govern:

- Loan loss reserves
- Asset impairment
- Fair value of financial instruments
- Customer rewards reserve

We evaluate our critical accounting estimates and judgments on an ongoing basis and update them, as necessary, based on changing conditions. There have been no changes to our critical accounting policies and estimates described in our 2017 Form 10-K under “MD&A—Critical Accounting Policies and Estimates.”

ACCOUNTING CHANGES AND DEVELOPMENTS

See “Note 1—Summary of Significant Accounting Policies” for information on accounting standards adopted in 2018, as well as recently issued accounting standards not yet required to be adopted and the expected impact of these changes in accounting standards.

CAPITAL MANAGEMENT

The level and composition of our capital are determined by multiple factors, including our consolidated regulatory capital requirements and internal risk-based capital assessments such as internal stress testing and economic capital. The level and composition of our capital may also be influenced by rating agency guidelines, subsidiary capital requirements, the business environment, conditions in the financial markets and assessments of potential future losses due to adverse changes in our business and market environments.

Capital Standards and Prompt Corrective Action

We are subject to capital adequacy standards adopted by the Federal Reserve, Office of the Comptroller of the Currency (“OCC”) and Federal Deposit Insurance Corporation (“FDIC”) (collectively, the “Federal Banking Agencies”), including the capital rules that implemented the Basel III capital framework (“Basel III Capital Rule”) developed by the Basel Committee on Banking Supervision (“Basel Committee”). Moreover, the Banks, as insured depository institutions, are subject to prompt corrective action (“PCA”) capital regulations.

In July 2013, the Federal Banking Agencies adopted the Basel III Capital Rule, which, in addition to implementing the Basel III capital framework, also implemented certain Dodd-Frank Act and other capital provisions, and updated the PCA capital framework to reflect the new regulatory capital minimums. The Basel III Capital Rule amended both the Basel I and Basel II Advanced Approaches frameworks, established a new common equity Tier 1 capital requirement and set higher minimum capital ratio requirements. We refer to the amended Basel I framework as the “Basel III Standardized Approach,” and the amended Advanced Approaches framework as the “Basel III Advanced Approaches.” At the end of 2012, we met one of the two independent eligibility criteria set by banking regulators for becoming subject to the Advanced Approaches capital rules. As a result, we have undertaken a multi-year process of implementing the Advanced Approaches

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regime for calculating risk-weighted assets and regulatory capital levels. We entered parallel run under Advanced Approaches on January 1, 2015, during which we are required to calculate capital ratios under both the Basel III Standardized Approach and the Basel III Advanced Approaches, though we continue to use the Standardized Approach for purposes of meeting regulatory capital requirements.

The Basel III Capital Rule also introduced the supplementary leverage ratio for all Advanced Approaches banking organizations with a minimum requirement of 3.0%. The supplementary leverage ratio compares Tier 1 capital to total leverage exposure, which includes all on-balance sheet assets and certain off-balance sheet exposures, including derivatives and unused commitments. Given that we are in our Basel III Advanced Approaches parallel run, we calculate the ratio based on Tier 1 capital under the Standardized Approach. The minimum requirement for the supplementary leverage ratio became effective as of January 1, 2018. As an Advanced Approaches banking organization, however, we were required to calculate and publicly disclose our supplementary leverage ratio beginning in the first quarter of 2015.

The Market Risk Rule supplements both the Basel III Standardized Approach and the Basel III Advanced Approaches by requiring institutions subject to the Market Risk Rule to adjust their risk-based capital ratios to reflect the market risk in their trading portfolios. The Market Risk Rule generally applies to institutions with aggregate trading assets and liabilities equal to the lesser of (i) 10% or more of total assets or (ii) \$1 billion or more. As of September 30, 2018, the Company and CONA are subject to the Market Risk Rule. See “MD&A—Market Risk Profile” below for additional information.

In October 2017, the Federal Banking Agencies proposed certain limited changes to the Basel III Capital Rule. There is uncertainty regarding how any of the proposed changes may impact the Basel III Standardized Approach and the Basel III Advanced Approaches. Additionally, in December 2017, the Basel Committee finalized certain modifications to the international Basel III capital standards, which would require rulemaking in the United States prior to becoming effective for United States banking organizations. There is uncertainty around which of those changes may be adopted in the United States and how those changes may impact the United States capital framework.

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Table 15 provides a comparison of our regulatory capital ratios under the Basel III Standardized Approach subject to the applicable transition provisions, the regulatory minimum capital adequacy ratios and the PCA well-capitalized level for each ratio, where applicable, as of September 30, 2018 and December 31, 2017.

Table 15: Capital Ratios under Basel III⁽¹⁾⁽²⁾

	September 30, 2018			December 31, 2017		
	Capital Ratio	Minimum Capital Adequacy	Well-Capitalized	Capital Ratio	Minimum Capital Adequacy	Well-Capitalized
Capital One Financial Corp:						
Common equity Tier 1 capital ⁽³⁾	11.2 %	4.5 %	N/A	10.3 %	4.5 %	N/A
Tier 1 capital ⁽⁴⁾	12.8	6.0	6.0 %	11.8	6.0	6.0 %
Total capital ⁽⁵⁾	15.2	8.0	10.0	14.4	8.0	10.0
Tier 1 leverage ⁽⁶⁾	10.6	4.0	N/A	9.9	4.0	N/A
Supplementary leverage ⁽⁷⁾	9.0	3.0	N/A	8.4	N/A	N/A
COBNA:						
Common equity Tier 1 capital ⁽³⁾	15.6	4.5	6.5	14.3	4.5	6.5
Tier 1 capital ⁽⁴⁾	15.6	6.0	8.0	14.3	6.0	8.0
Total capital ⁽⁵⁾	17.9	8.0	10.0	16.9	8.0	10.0
Tier 1 leverage ⁽⁶⁾	14.0	4.0	5.0	12.7	4.0	5.0
Supplementary leverage ⁽⁷⁾	11.5	3.0	N/A	10.4	N/A	N/A
CONA:						
Common equity Tier 1 capital ⁽³⁾	13.0	4.5	6.5	12.2	4.5	6.5
Tier 1 capital ⁽⁴⁾	13.0	6.0	8.0	12.2	6.0	8.0
Total capital ⁽⁵⁾	14.2	8.0	10.0	13.4	8.0	10.0
Tier 1 leverage ⁽⁶⁾	9.1	4.0	5.0	8.6	4.0	5.0
Supplementary leverage ⁽⁷⁾	8.0	3.0	N/A	7.7	N/A	N/A

Capital ratios are calculated based on the Basel III Standardized Approach framework, subject to applicable transition provisions, such as the inclusion of the unrealized gains and losses on securities available for sale included in accumulated other comprehensive income ("AOCI") and adjustments related to intangible assets other than goodwill. The inclusion of AOCI and the adjustments related to intangible assets are phased-in at 80% for 2017 and 100% for 2018. Capital requirements that are not applicable are denoted by "N/A."

(1) Ratios as of September 30, 2018 are preliminary. As we continue to validate our data, the calculations are subject to change until we file our September 30, 2018 Form FR Y-9C—Consolidated Financial Statements for Holding Companies and Call Reports.

(2) Common equity Tier 1 capital ratio is a regulatory capital measure calculated based on common equity Tier 1 capital divided by risk-weighted assets.

(3) Tier 1 capital ratio is a regulatory capital measure calculated based on Tier 1 capital divided by risk-weighted assets.

(4) Total capital ratio is a regulatory capital measure calculated based on total capital divided by risk-weighted assets.

(5) Tier 1 leverage ratio is a regulatory capital measure calculated based on Tier 1 capital divided by adjusted average assets.

(6) Supplementary leverage ratio is a regulatory capital measure calculated based on Tier 1 capital divided by total leverage exposure.

The Company exceeded the minimum capital requirements and each of the Banks exceeded the minimum regulatory requirements and were well capitalized under PCA requirements as of both September 30, 2018 and December 31, 2017.

The Basel III Capital Rule requires banks to maintain a capital conservation buffer, composed of common equity Tier 1 capital, of 2.5% above the regulatory minimum ratios. The capital conservation buffer requirement is being phased in over a transition period that commenced on January 1, 2016 and will be fully phased-in on January 1, 2019. The capital conservation buffer is 1.875% in 2018.

For banks subject to the Advanced Approaches, including the Company and the Banks, the capital conservation buffer may be supplemented by an incremental countercyclical capital buffer of up to 2.5% (once fully phased-in) composed of common equity Tier 1 capital and set at the discretion of the Federal Banking Agencies. As of September 30, 2018, the countercyclical capital buffer is zero percent in the United States. A determination to increase the countercyclical capital buffer generally would be effective

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twelve months after the announcement of such an increase, unless the Federal Banking Agencies set an earlier effective date. The countercyclical capital buffer, if set to an amount greater than zero percent, would be subject to the same transition period as the capital conservation buffer, which commenced on January 1, 2016.

For 2018, the minimum capital requirement plus capital conservation buffer and countercyclical capital buffer for common equity Tier 1 capital, Tier 1 capital and total capital ratios is 6.375%, 7.875% and 9.875%, respectively, for the Company and the Banks. A common equity Tier 1 capital ratio, Tier 1 capital ratio, or total capital ratio below the applicable regulatory minimum ratio plus the applicable capital conservation buffer and the applicable countercyclical buffer (if set to an amount greater than zero percent) might restrict a bank's ability to distribute capital and make discretionary bonus payments. As of September 30, 2018, the Company and each of the Banks were all above the applicable combined thresholds.

Additionally, banks designated as global systemically important banks ("G-SIBs") are subject to an additional regulatory capital surcharge above the combined capital conservation and countercyclical capital buffers established by the Basel III Capital Rule. We are currently not designated as a G-SIB and therefore not subject to this surcharge.

Under the Basel III Capital Rule, when we complete our parallel run for the Advanced Approaches, our minimum risk-based capital requirement will be determined by the greater of our risk-weighted assets under the Basel III Standardized Approach and the Basel III Advanced Approaches. See "Part I—Item 1. Business—Supervision and Regulation" in our 2017 Form 10-K for additional information. Once we exit parallel run, based on clarification of the Basel III Capital Rule from our regulators, any amount by which our expected credit losses exceed eligible credit reserves, as each term is defined under the Basel III Capital Rule, will be deducted from our Basel III Standardized Approach numerator, subject to transition provisions. Inclusive of this impact, based on current capital rules and our business mix, we estimate that our Basel III Advanced Approaches ratios will be lower than our Basel III Standardized Approach ratios. However, there is uncertainty whether this will remain the case in light of potential changes to the United States capital rules.

Capital Planning and Regulatory Stress Testing

On April 5, 2018, we submitted our capital plan to the Federal Reserve as part of the 2018 Comprehensive Capital Analysis and Review ("CCAR") cycle. On June 28, 2018, the Federal Reserve informed us that they had "no objection" to our CCAR 2018 Capital Plan submission. As a result of this non-objection to our capital plan, the Board of Directors authorized the repurchase of up to \$1.2 billion of shares of our common stock beginning in the third quarter of 2018 through the end of the second quarter of 2019. The Board of Directors also authorized the quarterly dividend on our common stock of \$0.40 per share. For the description of the regulatory capital planning rules we are subject to, see "Part I—Item 1. Business—Supervision and Regulation" in our 2017 Form 10-K.

Dividend Policy and Stock Purchases

In the first nine months of 2018, we declared and paid common stock dividends of \$587 million, or \$1.20 per share, and preferred stock dividends of \$185 million. The following table summarizes the dividends declared and paid per share on our various preferred stock series in the first nine months of 2018.

Table of Contents**Table 16: Preferred Stock Dividends Paid Per Share**

Series	Description	Issuance Date	Per Annum Dividend Rate	Dividend Frequency	2018 Q3	Q2	Q1
Series B	6.00% Non-Cumulative	August 20, 2012	6.00	% Quarterly	\$ 15.00	\$ 15.00	\$ 15.00
Series C	6.25% Non-Cumulative	June 12, 2014	6.25	Quarterly	15.63	15.63	15.63
Series D	6.70% Non-Cumulative	October 31, 2014	6.70	Quarterly	16.75	16.75	16.75
Series E	Fixed-to-Floating Rate Non-Cumulative	May 14, 2015	5.55% through 5/31/2020; 3-mo. LIBOR+ 380 bps thereafter	Semi-Annually through 5/31/2020; Quarterly thereafter	—	27.75	—
Series F	6.20% Non-Cumulative	August 24, 2015	6.20	Quarterly	15.50	15.50	15.50
Series G	5.20% Non-Cumulative	July 29, 2016	5.20	Quarterly	13.00	13.00	13.00
Series H	6.00% Non-Cumulative	November 29, 2016	6.00	Quarterly	15.00	15.00	15.00

The declaration and payment of dividends to our stockholders, as well as the amount thereof, are subject to the discretion of our Board of Directors and depend upon our results of operations, financial condition, capital levels, cash requirements, future prospects and other factors deemed relevant by the Board of Directors. As a bank holding company (“BHC”), our ability to pay dividends is largely dependent upon the receipt of dividends or other payments from our subsidiaries. Regulatory restrictions exist that limit the ability of the Banks to transfer funds to our BHC. As of September 30, 2018, funds available for dividend payments from COBNA and CONA were \$3.0 billion and \$1.7 billion, respectively. There can be no assurance that we will declare and pay any dividends to stockholders. Consistent with our 2018 Stock Repurchase Program, our Board of Directors authorized the repurchase of up to \$1.2 billion of shares of common stock beginning in the third quarter of 2018 through the end of the second quarter of 2019. During the third quarter of 2018, we repurchased approximately \$569 million of shares of our common stock under the 2018 Stock Repurchase Program.

The timing and exact amount of any future common stock repurchases will depend on various factors, including regulatory approval, market conditions, opportunities for growth, our capital position and the amount of retained earnings. Our stock repurchase program does not include specific price targets, may be executed through open market purchases or privately negotiated transactions, including utilizing Rule 10b5-1 programs, and may be suspended at any time. For additional information on dividends and stock repurchases, see “Part I—Item 1. Business—Supervision and Regulation—Dividends, Stock Repurchases and Transfers of Funds” in our 2017 Form 10-K.

RISK MANAGEMENT**Risk Framework**

We use a risk framework to provide an overall enterprise-wide approach for effectively managing risk. We execute against our risk framework with the “Three Lines of Defense” risk management model to demonstrate and structure the roles, responsibilities and accountabilities in the organization for taking and managing risk.

The “First Line of Defense” is comprised of the business areas that through their day-to-day business activities take risk on our behalf. As the business owner, the first line is responsible for identifying, assessing, managing and controlling that risk. This principle places ultimate accountability for the management of risks and ownership of risk decisions with the CEO and business heads. The “Second Line of Defense” provides oversight of first line risk taking and management, and is primarily comprised of our Risk Management organization. The second line assists in determining risk appetite and the strategies, policies and structures for managing risks. The second line is both an “expert advisor” to the first line and an “effective challenger” of first line risk activities. The “Third Line of Defense” is comprised of our Internal Audit and Credit Review functions. The third line provides

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independent and objective assurance to senior management and to the Board of Directors that first and second line risk management and internal control systems and its governance processes are well-designed and working as intended. The risk framework is also used to guide design of risk programs and performance of risk activity within each risk category and across the entire enterprise.

There are eight elements that comprise the risk framework:

• Establish Governance Processes, Accountabilities and Risk Appetites

• Identify and Assess Risks and Ownership

• Develop and Operate Controls, Monitoring and Mitigation Plans

• Test and Detect Control Gaps and Perform Corrective Action

• Escalate Key Risks and Gaps to Executive Management and, when Appropriate, the Board of Directors

• Calculate and Allocate Capital in Alignment with Risk Management and Measurement Processes (including Stress Testing)

• Support with the Right Culture, Talent and Skills

• Enabled by the Right Data, Infrastructure and Programs

We provide additional discussion of our risk management principles, roles and responsibilities, framework and risk appetite under “MD&A—Risk Management” in our 2017 Form 10-K.

CREDIT RISK PROFILE

Our loan portfolio accounts for the substantial majority of our credit risk exposure. Our lending activities are governed under our credit policy and are subject to independent review and approval. Below we provide information about the composition of our loan portfolio, key concentrations and credit performance metrics.

We also engage in certain non-lending activities that may give rise to credit and counterparty settlement risk, including the purchase of securities for our investment securities portfolio, entering into derivative transactions to manage our market risk exposure and to accommodate customers, short-term advances on syndication activity (including bridge financing transactions we have underwritten), certain operational cash balances in other financial institutions, foreign exchange transactions and customer overdrafts. We provide additional information on credit risk related to our investment securities portfolio under “MD&A—Consolidated Balance Sheets Analysis—Investment Securities” and credit risk related to derivative transactions in “Note 9—Derivative Instruments and Hedging Activities.”

Loans Held for Investment Portfolio Composition

We provide a variety of lending products. Our primary products include credit cards, auto loans and commercial lending products. We sold substantially all of our consumer home loan portfolio and the related servicing during the first nine months of 2018. For information on our lending policies and procedures, including our underwriting criteria for our primary loan products, see “MD&A—Credit Risk Profile” in our 2017 Form 10-K.

Our loan portfolio consists of loans held for investment, including loans held in our consolidated trusts, and loans held for sale. Table 17 presents the composition of our portfolio of loans held for investment by portfolio segment as of September 30, 2018 and December 31, 2017. Table 17 and the credit metrics presented in this section exclude loans held for sale, which are carried at lower of cost or fair value and totaled \$1.4 billion and \$971 million as of September 30, 2018 and December 31, 2017, respectively.

Table of Contents**Table 17: Loans Held for Investment Portfolio Composition**

	September 30, 2018		December 31, 2017	
(Dollars in millions)	Loans	% of Total	Loans	% of Total
Credit Card:				
Domestic credit card	\$101,564	42.6 %	\$105,293	41.4 %
International card businesses	9,121	3.8	9,469	3.7
Total credit card	110,685	46.4	114,762	45.1
Consumer Banking:				
Auto	56,422	23.6	53,991	21.2
Home loan	—	—	17,633	6.9
Retail banking	2,907	1.2	3,454	1.4
Total consumer banking	59,329	24.8	75,078	29.5
Commercial Banking:				
Commercial and multifamily real estate	29,064	12.2	26,150	10.3
Commercial and industrial	39,325	16.5	38,025	14.9
Total commercial lending	68,389	28.7	64,175	25.2
Small-ticket commercial real estate	358	0.1	400	0.2
Total commercial banking	68,747	28.8	64,575	25.4
Other loans	—	—	58	—
Total loans held for investment	\$238,761	100.0 %	\$254,473	100.0 %

Commercial Loans

Table 18 summarizes our commercial loans held for investment portfolio by industry classification as of September 30, 2018 and December 31, 2017. Industry classifications below are based on our interpretation of the North American Industry Classification System codes as they pertain to each individual loan.

Table 18: Commercial Loans by Industry

(Percentage of portfolio)	September 30, 2018		December 31, 2017	
		%		%
Real estate	41		41	
Finance and insurance	15		13	
Healthcare	12		14	
Business services	5		5	
Public administration	4		4	
Oil and gas	4		4	
Educational services	4		4	
Retail trade	3		3	
Construction and land	3		3	
Other	9		9	
Total	100	%	100	%

Table of Contents**Credit Risk Measurement**

We closely monitor economic conditions and loan performance trends to assess and manage our exposure to credit risk. Key metrics we track in evaluating the credit quality of our loan portfolio include delinquency and nonperforming asset rates, as well as net charge-off rates and our internal risk ratings of larger-balance commercial loans. Trends in delinquency rates are one of the primary indicators of credit risk within our consumer loan portfolios, particularly in our credit card loan portfolios, as changes in delinquency rates can provide an early warning of changes in credit losses. The primary indicator of credit risk in our commercial loan portfolios is our internal risk ratings. Because we generally classify loans that have been delinquent for an extended period of time and other loans with significant risk of loss as nonperforming, the level of nonperforming assets represents another indicator of the potential for future credit losses. In addition to delinquency rates, the geographic distribution of our loans provides insight as to the exposure of the portfolio to regional economic conditions.

We underwrite most consumer loans using proprietary models, which are typically based on credit bureau data, including borrower credit scores, along with application information and, where applicable, collateral and deal structure data. We continuously adjust our management of credit lines and collection strategies based on customer behavior and risk profile changes. We also use borrower credit scores for subprime classification, for competitive benchmarking and, in some cases, to drive product segmentation decisions.

The following table provides details on the credit scores of our domestic credit card and auto loans held for investment portfolios as of September 30, 2018 and December 31, 2017.

Table 19: Credit Score Distribution

<i>(Percentage of portfolio)</i>	September 30, 2018		December 31, 2017	
Domestic credit card—Refreshed FICO scores⁽¹⁾:				
Greater than 660	67	%	66	%
660 or below	33		34	
Total	100	%	100	%
Auto—At origination FICO scores⁽²⁾:				
Greater than 660	50	%	51	%
621-660	19		18	
620 or below	31		31	
Total	100	%	100	%

(1) Percentages represent period-end loans held for investment in each credit score category. Domestic card credit scores generally represent FICO scores. These scores are obtained from one of the major credit bureaus at origination and are refreshed monthly thereafter. We approximate non-FICO credit scores to comparable FICO scores for consistency purposes. Balances for which no credit score is available or the credit score is invalid are included in the 660 or below category.

(2) Percentages represent period-end loans held for investment in each credit score category. Auto credit scores generally represent average FICO scores obtained from three credit bureaus at the time of application and are not refreshed thereafter. Balances for which no credit score is available or the credit score is invalid are included in the 620 or below category.

We present information in the sections below on the credit performance of our loan portfolio, including the key metrics we use in tracking changes in the credit quality of our loan portfolio.

See “Note 4—Loans” in this Report for additional credit quality information and see “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K for information on our accounting policies for delinquent and nonperforming loans, net charge-offs and troubled debt restructurings (“TDRs”) for each of our loan categories.

Delinquency Rates

We consider the entire balance of an account to be delinquent if the minimum required payment is not received by the customer’s due date, measured at each balance sheet date. Our 30+ day delinquency metrics include all loans held for investment that are 30 or more days past due, whereas our 30+ day performing delinquency metrics include loans that are 30 or more days past due but are currently classified as performing and accruing interest. The 30+ day delinquency and 30+ day performing delinquency metrics are the same for domestic credit card loans, as we continue to classify these loans as performing until the account is charged off,

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typically when the account is 180 days past due. See “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K for information on our policies for classifying loans as nonperforming for each of our loan categories. We provide additional information on our credit quality metrics above under “MD&A—Business Segment Financial Performance.”

Table 20 presents our 30+ day performing delinquency rates and 30+ day delinquency rates of our portfolio of loans held for investment, by portfolio segment, as of September 30, 2018 and December 31, 2017.

Table 20: 30+ Day Delinquencies

	September 30, 2018				December 31, 2017			
	30+ Day Performing Delinquencies		30+ Day Delinquencies		30+ Day Performing Delinquencies		30+ Day Delinquencies	
	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾
<i>(Dollars in millions)</i>								
Credit Card:								
Domestic credit card	\$3,864	3.80 %	\$3,864	3.80 %	\$4,219	4.01 %	\$4,219	4.01 %
International card businesses	324	3.55	338	3.70	344	3.64	359	3.80
Total credit card	4,188	3.78	4,202	3.80	4,563	3.98	4,578	3.99
Consumer Banking:								
Auto	3,540	6.27	3,880	6.88	3,513	6.51	3,840	7.11
Home loan	—	—	—	—	35	0.20	123	0.70
Retail banking	23	0.80	45	1.54	26	0.76	47	1.35
Total consumer banking	3,563	6.01	3,925	6.61	3,574	4.76	4,010	5.34
Commercial Banking:								
Commercial and multifamily real estate	21	0.07	23	0.08	69	0.26	107	0.41
Commercial and industrial	54	0.14	155	0.39	18	0.05	158	0.42
Total commercial lending	75	0.11	178	0.26	87	0.14	265	0.41
Small-ticket commercial real estate	2	0.55	6	1.83	1	0.21	7	1.55
Total commercial banking	77	0.11	184	0.27	88	0.14	272	0.42
Other loans	—	—	—	—	2	3.28	4	6.29
Total	\$7,828	3.28	\$8,311	3.48	\$8,227	3.23	\$8,864	3.48

⁽¹⁾ Delinquency rates are calculated by dividing delinquency amounts by period-end loans held for investment for each specified loan category, including purchased credit-impaired (“PCI”) loans as applicable.

Table 21 presents our 30+ day delinquent loans, by aging and geography, as of September 30, 2018 and December 31, 2017.

Table 21: Aging and Geography of 30+ Day Delinquent Loans

	September 30, 2018		December 31, 2017	
	Amount		Amount	
	Rate ⁽¹⁾		Rate ⁽¹⁾	
<i>(Dollars in millions)</i>				
Delinquency status:				
30-59 days	\$3,772	1.58 %	\$3,945	1.55 %
60-89 days	2,197	0.92	2,166	0.85
≥ 90 days	2,342	0.98	2,753	1.08
Total	\$8,311	3.48 %	\$8,864	3.48 %
Geographic region:				
Domestic	\$7,973	3.34 %	\$8,505	3.34 %
International	338	0.14	359	0.14
Total	\$8,311	3.48 %	\$8,864	3.48 %

⁽¹⁾ Delinquency rates are calculated by dividing delinquency amounts by total period-end loans held for investment, including PCI loans as applicable.

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Table 22 summarizes loans that were 90+ days delinquent as to interest or principal, and still accruing interest as of September 30, 2018 and December 31, 2017. These loans consist primarily of credit card accounts between 90 days and 179 days past due. As permitted by regulatory guidance issued by the Federal Financial Institutions Examination Council, we continue to accrue interest and fees on domestic credit card loans through the date of charge-off, which is typically in the period the account becomes 180 days past due. While domestic credit card loans typically remain on accrual status until the loan is charged off, we reduce the balance of our credit card receivables by the amount of finance charges and fees billed but not expected to be collected and exclude this amount from revenue.

Table 22: 90+ Day Delinquent Loans Accruing Interest

	September 30, 2018		December 31, 2017	
(Dollars in millions)	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾
Loan category:				
Credit card	\$1,903	1.72 %	\$2,221	1.94 %
Commercial banking	5	0.01	12	0.02
Total	\$1,908	0.80	\$2,233	0.88
Geographic region:				
Domestic	\$1,790	0.78	\$2,105	0.86
International	118	1.30	128	1.35
Total	\$1,908	0.80	\$2,233	0.88

⁽¹⁾ Delinquency rates are calculated by dividing delinquency amounts by period-end loans held for investment for each specified loan category, including PCI loans as applicable.

Nonperforming Loans and Nonperforming Assets

Nonperforming assets consist of nonperforming loans, foreclosed properties and repossessed assets, and the net realizable value of certain partially charged off auto loans. Nonperforming loans include loans that have been placed on nonaccrual status. See “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K for information on our policies for classifying loans as nonperforming for each of our loan categories.

Table 23 presents comparative information on nonperforming loans, by portfolio segment, and other nonperforming assets as of September 30, 2018 and December 31, 2017. We do not classify loans held for sale as nonperforming, as they are recorded at the lower of cost or fair value. We provide additional information on our credit quality metrics above under “MD&A—Business Segment Financial Performance.”

Table of Contents**Table 23: Nonperforming Loans and Other Nonperforming Assets⁽¹⁾**

	September 30, 2018		December 31, 2017	
(Dollars in millions)	Amount	Rate	Amount	Rate
Nonperforming loans held for investment:⁽²⁾				
Credit Card:				
International card businesses	\$20	0.22 %	\$24	0.25 %
Total credit card	20	0.02	24	0.02
Consumer Banking:				
Auto	396	0.70	376	0.70
Home loan	—	—	176	1.00
Retail banking	33	1.13	35	1.00
Total consumer banking	429	0.72	587	0.78
Commercial Banking:				
Commercial and multifamily real estate	37	0.13	38	0.15
Commercial and industrial	217	0.55	239	0.63
Total commercial lending	254	0.37	277	0.43
Small-ticket commercial real estate	5	1.65	7	1.65
Total commercial banking	259	0.38	284	0.44
Other loans	—	—	4	7.71
Total nonperforming loans held for investment ⁽³⁾	\$708	0.30	\$899	0.35
Other nonperforming assets:⁽⁴⁾				
Foreclosed property	\$21	0.01	\$88	0.03
Other assets	58	0.02	65	0.03
Total other nonperforming assets	79	0.03	153	0.06
Total nonperforming assets	\$787	0.33	\$1,052	0.41

We recognized interest income for loans classified as nonperforming of \$35 million and \$38 million in the first nine months of 2018 and 2017, respectively.

- (1) Interest income foregone related to nonperforming loans was \$44 million and \$43 million in the first nine months of 2018 and 2017, respectively. Foregone interest income represents the amount of interest income that would have been recorded during the period for nonperforming loans as of the end of the period had the loans performed according to their contractual terms.
- (2) Nonperforming loan rates are calculated based on nonperforming loans for each category divided by period-end total loans held for investment for each respective category.
- (3) Excluding the impact of domestic credit card loans, nonperforming loans as a percentage of total loans held for investment was 0.52% and 0.60% as of September 30, 2018 and December 31, 2017, respectively.
- (4) The denominators used in calculating nonperforming asset rates consist of total loans held for investment and total other nonperforming assets.

Table of Contents**Net Charge-Offs**

Net charge-offs consist of the unpaid principal balance of loans held for investment that we determine to be uncollectible, net of recovered amounts. We charge off loans as a reduction to the allowance for loan and lease losses when we determine the loan is uncollectible and record subsequent recoveries of previously charged-off amounts as increases to the allowance for loan and lease losses. Uncollectible finance charges and fees are reversed through revenue and certain fraud losses are recorded in other non-interest expense. Generally, costs to recover charged-off loans are recorded as collection expenses as incurred and included in our consolidated statements of income as a component of other non-interest expense. Our charge-off policy for loans varies based on the loan type. See “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K for information on our charge-off policy for each of our loan categories.

Table 24 presents our net charge-off amounts and rates, by portfolio segment, in the third quarter and first nine months of 2018 and 2017.

Table 24: Net Charge-Offs (Recoveries)

	Three Months Ended September 30,				Nine Months Ended September 30,			
	2018		2017		2018		2017	
(Dollars in millions)	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾	Amount	Rate ⁽¹⁾
Credit Card:								
Domestic credit card ⁽²⁾	\$1,094	4.35 %	\$1,087	4.64 %	\$3,581	4.78 %	\$3,455	4.96 %
International card businesses	43	1.92	68	3.08	193	2.85	227	3.60
Total credit card ⁽²⁾	1,137	4.15	1,155	4.51	3,774	4.62	3,682	4.85
Consumer Banking:								
Auto	243	1.73	257	1.96	633	1.53	671	1.77
Home loan	—	—	1	0.02	(1)	(0.02)	5	0.03
Retail banking	19	2.62	18	2.10	51	2.18	50	1.91
Total consumer banking	262	1.77	276	1.47	683	1.36	726	1.30
Commercial Banking:								
Commercial and multifamily real estate	2	0.04	0	(0.01)	2	0.01	2	0.01
Commercial and industrial	25	0.25	163	1.64	37	0.13	319	1.07
Total commercial lending	27	0.16	163	0.97	39	0.08	321	0.64
Small-ticket commercial real estate	0	0.56	0	0.12	0	(0.02)	1	0.33
Total commercial banking	27	0.16	163	0.96	39	0.08	322	0.64
Other loans	(1)	**	12	86.90	6	34.08	4	9.20
Total net charge-offs	\$1,425	2.41	\$1,606	2.61	\$4,502	2.48	\$4,734	2.60
Average loans held for investment	\$236,766		\$245,822		\$242,369		\$243,205	

(1) Net charge-off (recovery) rate is calculated by dividing annualized net charge-offs (recoveries) by average loans held for investment for the period for each loan category.

In August 2018, we accelerated charge-off recognition for certain domestic credit card accounts where the cardholder is deceased. This acceleration led to a one-time increase in net charge-offs of approximately \$32 million, increasing the net charge-off rate for total credit card and domestic credit card by approximately 12 basis points and 13 basis points, respectively, for the third quarter of 2018, and 4 basis points for both total credit card and domestic credit card for the first nine months of 2018.

** Not meaningful.

Troubled Debt Restructurings

As part of our loss mitigation efforts, we may provide short-term (three to twelve months) or long-term (greater than twelve months) modifications to a borrower experiencing financial difficulty to improve long-term collectability of the loan and to avoid the need for foreclosure or repossession of collateral.

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Table 25 presents our recorded investment of loans modified in TDRs as of September 30, 2018 and December 31, 2017, which excludes loan modifications that do not meet the definition of a TDR, and PCI loans, which we track and report separately.

Table 25: Troubled Debt Restructurings

	September 30, 2018			December 31, 2017		
(Dollars in millions)	Amount	% of Total Modifications		Amount	% of Total Modifications	
Credit card	\$855	48.6	%	\$812	36.9	%
Consumer banking:						
Auto	348	19.8		481	21.9	
Home loan	—	—		192	8.7	
Retail banking	33	1.9		37	1.7	
Total consumer banking	381	21.7		710	32.3	
Commercial banking	521	29.7		679	30.8	
Total	\$1,757	100.0	%	\$2,201	100.0	%
Status of TDRs:						
Performing	\$1,541	87.7	%	\$1,850	84.1	%
Nonperforming	216	12.3		351	15.9	
Total	\$1,757	100.0	%	\$2,201	100.0	%

In our Credit Card business, the majority of our credit card loans modified in TDRs involve reducing the interest rate on the account and placing the customer on a fixed payment plan not exceeding 60 months. The effective interest rate in effect immediately prior to the loan modification is used as the effective interest rate for purposes of measuring impairment using the present value of expected cash flows. If the customer does not comply with the modified payment terms, then the credit card loan agreement may revert to its original payment terms, generally resulting in any loan outstanding reflected in the appropriate delinquency category, and charged off in accordance with our standard charge-off policy.

In our Consumer Banking business, the majority of our loans modified in TDRs receive an extension, an interest rate reduction or principal reduction, or a combination of these concessions. In addition, TDRs also occur in connection with bankruptcy of the borrower. In certain bankruptcy discharges, the loan is written down to the collateral value and the charged off amount is reported as principal reduction. Impairment is determined using the present value of expected cash flows or a collateral evaluation for certain auto and home loans where the collateral value is lower than the recorded investment.

In our Commercial Banking business, the majority of loans modified in TDRs receive an extension, with a portion of these loans receiving an interest rate reduction or a gross balance reduction. The impairment on modified commercial loans is generally determined based on the underlying collateral value.

We provide additional information on modified loans accounted for as TDRs, including the performance of those loans subsequent to modification, in “Note 4—Loans.”

Impaired Loans

A loan is considered to be impaired when, based on current information and events, it is probable that we will be unable to collect all amounts due from the borrower in accordance with the original contractual terms of the loan. Generally, we report loans as impaired based on the method for measuring impairment in accordance with applicable accounting guidance. Loans defined as individually impaired include larger-balance commercial nonperforming loans and TDRs. Loans held for sale are not reported as impaired, as these loans are recorded at lower of cost or fair value. Impaired loans also exclude PCI loans, which are accounted for based on expected cash flows because this accounting methodology takes into consideration future credit losses expected to be incurred.

Impaired loans totaled \$1.9 billion and \$2.4 billion as of September 30, 2018 and December 31, 2017, respectively. These amounts include TDRs of \$1.8 billion and \$2.2 billion as of September 30, 2018 and December 31, 2017, respectively. We provide additional

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information on our impaired loans, including the allowance for loan and lease losses established for these loans, in “Note 4—Loans” and “Note 5—Allowance for Loan and Lease Losses and Reserve for Unfunded Lending Commitments.”

Allowance for Loan and Lease Losses and Reserve for Unfunded Lending Commitments

Our allowance for loan and lease losses represents management’s best estimate of incurred loan and lease credit losses inherent to our held for investment portfolio as of each balance sheet date. The allowance for loan and lease losses is increased through the provision for credit losses and reduced by net charge-offs. We provide additional information on the methodologies and key assumptions used in determining our allowance for loan and lease losses under “Note 1—Summary of Significant Accounting Policies” in our 2017 Form 10-K.

Table 26 presents changes in our allowance for loan and lease losses and reserve for unfunded lending commitments for the third quarter and first nine months of 2018 and 2017, and details by portfolio segment for the provision for credit losses, charge-offs and recoveries.

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Table 26: Allowance for Loan and Lease Losses and Reserve for Unfunded Lending Commitments Activity

	Three Months Ended September 30, 2018									
	Credit Card			Consumer Banking						
(Dollars in millions)	Domestic Card	International Card Businesses	Total Credit Card	Auto	Retail Banking	Total Consumer Banking	Commercial Banking	Other	Total	
Allowance for loan and lease losses:										
Balance as of June 30, 2018	\$5,260	\$ 364	\$5,624	\$1,060	\$ 60	\$1,120	\$ 624	—	\$7,368	
Charge-offs	(1,403)	(125)	(1,528)	(447)	(22)	(469)	(48)	\$ 1	(2,044)	
Recoveries	309	82	391	204	3	207	21	—	619	
Net charge-offs	(1,094)	(43)	(1,137)	(243)	(19)	(262)	(27)	1	(1,425)	
Provision (benefit) for loan and lease losses	950	81	1,031	168	17	185	60	(1)	1,275	
Allowance build (release) for loan and lease losses	(144)	38	(106)	(75)	(2)	(77)	33	—	(150)	
Other changes ⁽¹⁾	—	2	2	—	—	—	(1)	—	1	
Balance as of September 30, 2018	5,116	404	5,520	985	58	1,043	656	—	7,219	
Reserve for unfunded lending commitments:										
Balance as of June 30, 2018	—	—	—	—	5	5	112	—	117	
Benefit for losses on unfunded lending commitments	—	—	—	—	(1)	(1)	(6)	—	(7)	
Balance as of September 30, 2018	—	—	—	—	4	4	106	—	110	
Combined allowance and reserve as of September 30, 2018	\$5,116	\$ 404	\$5,520	\$985	\$ 62	\$1,047	\$ 762	\$—	\$7,329	
	Nine Months Ended September 30, 2018									
	Credit Card			Consumer Banking						
(Dollars in millions)	Domestic Card	International Card Businesses	Total Credit Card	Auto	Home Loan(2)	Retail Banking	Total Consumer Banking	Commercial Banking	Other(2)	Total
Allowance for loan and lease losses:										
Balance as of December 31, 2017	\$5,273	\$ 375	\$5,648	\$1,119	\$ 58	\$ 65	\$1,242	\$ 611	\$ 1	\$7,502
Charge-offs	(4,649)	(383)	(5,032)	(1,250)	—	(64)	(1,314)	(76)	(7)	(6,429)
Recoveries	1,068	190	1,258	617	1	13	631	37	1	1,927
Net charge-offs	(3,581)	(193)	(3,774)	(633)	1	(51)	(683)	(39)	(6)	(4,502)
Provision (benefit) for loan and lease losses	3,424	234	3,658	499	(6)	45	538	85	(49)	4,232
Allowance build (release) for loan and lease losses	(157)	41	(116)	(134)	(5)	(6)	(145)	46	(55)	(270)
Other changes ⁽¹⁾⁽²⁾	—	(12)	(12)	—	(53)	(1)	(54)	(1)	54	(13)
Balance as of September 30, 2018	5,116	404	5,520	985	—	58	1,043	656	—	7,219
Reserve for unfunded lending commitments:										
Balance as of December 31, 2017	—	—	—	—	—	7	7	117	—	124
Benefit for losses on unfunded lending commitments	—	—	—	—	—	(3)	(3)	(11)	—	(14)
Balance as of September 30, 2018	—	—	—	—	—	4	4	106	—	110
Combined allowance and reserve as of September 30, 2018	\$5,116	\$ 404	\$5,520	\$985	\$—	\$ 62	\$1,047	\$ 762	\$—	\$7,329

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Three Months Ended September 30, 2017

	Credit Card			Consumer Banking						
(Dollars in millions)	Domestic Card	International Card Businesses	Total Credit Card	Auto	Home Loan	Retail Banking	Total Consumer Banking	Commercial Banking	Other(3)	Total
Allowance for loan and lease losses:										
Balance as of June 30, 2017	\$4,825	\$ 385	\$5,210	\$1,066	\$59	\$ 74	\$1,199	\$ 758	\$ 3	\$7,170
Charge-offs	(1,351)	(120)	(1,471)	(411)	(2)	(22)	(435)	(168)	(36)	(2,110)
Recoveries	264	52	316	154	1	4	159	5	24	504
Net charge-offs	(1,087)	(68)	(1,155)	(257)	(1)	(18)	(276)	(163)	(12)	(1,606)
Provision for loan and lease losses	1,417	49	1,466	274	3	15	292	75	11	1,844
Allowance build (release) for loan and lease losses	330	(19)	311	17	2	(3)				