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CAPITAL ONE FINANCIAL CORP

Form 10-Q

May 01, 2019

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us-gaap:DesignatedAsHedgingInstrumentMember 2018-12-31 0000927628 us-gaap:NondesignatedMember  
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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 10-Q**

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

For the quarterly period ended March 31, 2019

**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. 001-13300

**CAPITAL ONE FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

Delaware	54-1719854
(State or Other Jurisdiction of Incorporation or Organization)	(I.R.S. Employer Identification No.)
1680 Capital One Drive,	22102
McLean, Virginia	(Zip Code)
(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)  
(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, a 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 March 31, 2019, there were 469,596,514 shares of the registrant's Common Stock outstanding.





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<sup>1</sup> Capital One Financial Corporation (COF)

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<sup>2</sup>Capital One Financial Corporation (COF)

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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 2018 Annual Report on Form 10-K (“2018 Form 10-K”). Unless otherwise specified, references to notes to our consolidated financial statements refer to the notes to our consolidated financial statements as of March 31, 2019 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 consolidated financial statements and related notes in this Report and the more detailed information contained in our 2018 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 March 31, 2019, 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, small business, 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.

• *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.

4 Capital One Financial Corporation (COF)

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Table of Contents**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 technology 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 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 cobrand and private label credit card program in the U.S. On January 22, 2019, we announced that we entered into a definitive agreement to acquire the existing portfolio of Walmart’s cobrand and private label credit card receivables. We expect to launch the new issuance program and close on the acquired portfolio late in the third quarter or early in the fourth quarter of 2019.

**SUMMARY OF SELECTED FINANCIAL DATA**

The following table presents selected consolidated financial data and performance from our results of operations for the first quarters of 2019 and 2018 and selected comparative balance sheet data as of March 31, 2019 and December 31, 2018. 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 as they provide an alternate measurement of our performance and assist in assessing our capital adequacy and level of return generated.

**Table 1: Consolidated Financial Highlights**

	Three Months Ended		
	March 31,		
	2019	2018	Change
<i>(Dollars in millions, except per share data and as noted)</i>			
<b>Income statement</b>			
Net interest income	\$5,791	\$5,718	1 %
Non-interest income	1,292	1,191	8
Total net revenue	7,083	6,909	3
Provision for credit losses	1,693	1,674	1
Non-interest expense:			
Marketing	517	414	25
Operating expenses	3,154	3,159	—
Total non-interest expense	3,671	3,573	3
Income from continuing operations before income taxes	1,719	1,662	3
Income tax provision	309	319	(3 )
Income from continuing operations, net of tax	1,410	1,343	5
Income from discontinued operations, net of tax	2	3	(33 )
<b>Net income</b>	<b>1,412</b>	<b>1,346</b>	<b>5</b>
Dividends and undistributed earnings allocated to participating securities	(12 )	(10 )	20
Preferred stock dividends	(52 )	(52 )	—
<b>Net income available to common stockholders</b>	<b>\$1,348</b>	<b>\$1,284</b>	<b>5</b>
<b>Common share statistics</b>			
<b>Basic earnings per common share:</b>			
Net income from continuing operations	\$2.87	\$2.63	9 %
Income from discontinued operations	—	0.01	**
Net income per basic common share	\$2.87	\$2.64	9
<b>Diluted earnings per common share:</b>			
Net income from continuing operations	\$2.86	\$2.61	10
Income from discontinued operations	—	0.01	**
Net income per diluted common share	\$2.86	\$2.62	9

5 Capital One Financial Corporation (COF)

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	<b>Three Months Ended March 31,</b>		
<i>(Dollars in millions, except per share data and as noted)</i>	<b>2019</b>	<b>2018</b>	<b>Change</b>
<b>Weighted-average common shares outstanding (in millions):</b>			
Basic	<b>469.4</b>	486.9	(4 )%
Diluted	<b>471.6</b>	490.8	(4 )
Common shares outstanding (period-end, in millions)	<b>469.6</b>	485.9	(3 )
Dividends declared and paid per common share	<b>\$0.40</b>	\$0.40	—
Tangible book value per common share (period-end) <sup>(1)</sup>	<b>72.86</b>	61.29	19
<b>Balance sheet (average balances)</b>			
Loans held for investment	<b>\$241,959</b>	\$249,726	(3 )%
Interest-earning assets	<b>337,793</b>	330,183	2
Total assets	<b>370,394</b>	362,049	2
Interest-bearing deposits	<b>227,572</b>	219,670	4
Total deposits	<b>251,410</b>	245,270	3
Borrowings	<b>53,055</b>	54,588	(3 )
Common equity	<b>48,359</b>	44,670	8
Total stockholders' equity	<b>52,720</b>	49,031	8
<b>Selected performance metrics</b>			
Purchase volume <sup>(2)</sup>	<b>\$93,197</b>	\$86,545	8 %
Total net revenue margin <sup>(3)</sup>	<b>8.39</b>	% 8.37	% 2 bps
Net interest margin <sup>(4)</sup>	<b>6.86</b>	6.93	(7 )
Return on average assets	<b>1.52</b>	1.48	4
Return on average tangible assets <sup>(5)</sup>	<b>1.59</b>	1.55	4
Return on average common equity <sup>(6)</sup>	<b>11.13</b>	11.47	(34 )
Return on average tangible common equity ("TCE") <sup>(7)</sup>	<b>16.11</b>	17.32	(121)
Equity-to-assets ratio <sup>(8)</sup>	<b>14.23</b>	13.54	69
Non-interest expense as a percentage of average loans held for investment	<b>6.07</b>	5.72	35
Efficiency ratio <sup>(9)</sup>	<b>51.83</b>	51.72	11
Operating efficiency ratio <sup>(10)</sup>	<b>44.53</b>	45.72	(119)
Effective income tax rate from continuing operations	<b>18.0</b>	19.2	(120)
Net charge-offs	<b>\$1,599</b>	\$1,618	(1 )%
Net charge-off rate <sup>(11)</sup>	<b>2.64</b>	% 2.59	% 5 bps
<i>(Dollars in millions, except as noted)</i>	<b>March 31,</b>	<b>December 31,</b>	<b>Change</b>
	<b>2019</b>	<b>2018</b>	
<b>Balance sheet (period-end)</b>			
Loans held for investment	<b>\$240,273</b>	\$245,899	(2 )%
Interest-earning assets	<b>340,071</b>	341,293	—
Total assets	<b>373,191</b>	372,538	—
Interest-bearing deposits	<b>230,199</b>	226,281	2
Total deposits	<b>255,107</b>	249,764	2
Borrowings	<b>50,358</b>	58,905	(15 )
Common equity	<b>49,120</b>	47,307	4
Total stockholders' equity	<b>53,481</b>	51,668	4
<b>Credit quality metrics</b>			
Allowance for loan and lease losses	<b>\$7,313</b>	\$7,220	1 %
Allowance as a percentage of loans held for investment ("allowance coverage ratio")	<b>3.04</b>	% 2.94	% 10 bps
30+ day performing delinquency rate	<b>3.23</b>	3.62	(39 )
30+ day delinquency rate	<b>3.40</b>	3.84	(44 )
<b>Capital ratios</b>			
Common equity Tier 1 capital <sup>(12)</sup>	<b>11.9</b>	% 11.2	% 70 bps

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Tier 1 capital <sup>(12)</sup>	<b>13.4</b>	12.7	70
Total capital <sup>(12)</sup>	<b>15.8</b>	15.1	70
Tier 1 leverage <sup>(12)</sup>	<b>11.0</b>	10.7	30
Tangible common equity <sup>(13)</sup>	<b>9.6</b>	9.1	50
Supplementary leverage <sup>(12)</sup>	<b>9.3</b>	9.0	30
<b>Other</b>			
Employees (period end, in thousands)	<b>48.8</b>	47.6	3 %

6 Capital One Financial Corporation (COF)

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- (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” for additional information on non-GAAP measures.
- (2) Purchase volume consists of purchase transactions, net of returns, for the period for loans both classified as held for investment and held for sale 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) 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” for additional information on non-GAAP measures.
- (6) 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.
- (7) 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” for additional information on non-GAAP measures.
- (8) Equity-to-assets ratio is calculated based on average stockholders’ equity for the period divided by average total assets for the period.
- (9) Efficiency ratio is calculated based on non-interest expense for the period divided by total net revenue for the period.
- (10) Operating efficiency ratio is calculated based on operating expense for the period divided by total net revenue for the period.
- (11) 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.
- (12) 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.
- (13) 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” for the calculation of this measure and reconciliation to the comparative U.S. GAAP measure.
- \*\*Not meaningful.

Table of Contents**EXECUTIVE SUMMARY AND BUSINESS OUTLOOK****Financial Highlights**

We reported net income of \$1.4 billion (\$2.86 per diluted common share) on total net revenue of \$7.1 billion for the first quarter of 2019. In comparison, we reported net income of \$1.3 billion (\$2.62 per diluted common share) on total net revenue of \$6.9 billion for the first quarter of 2018.

Our common equity Tier 1 capital ratio as calculated under the Basel III Standardized Approach was 11.9% and 11.2% as of March 31, 2019 and December 31, 2018, respectively. See “MD&A—Capital Management” below for additional information.

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 in the third quarter of 2018 through the end of the second quarter of 2019. We completed the 2018 Stock Repurchase Program in the fourth quarter of 2018. See “MD&A—Capital Management—Dividend Policy and Stock Purchases” for additional information.

Below are additional highlights of our performance in the first quarter of 2019. These highlights are generally based on a comparison between the results of the first quarters of 2019 and 2018, 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 March 31, 2019 compared to our financial condition and credit performance as of December 31, 2018. We provide a more detailed discussion of our financial performance in the sections following this “Executive Summary and Business Outlook.”

**Total Company Performance**

**Earnings:** Our net income increased by \$66 million to \$1.4 billion in the first quarter of 2019 compared to the first quarter of 2018 primarily driven by:

higher non-interest income largely due to an increase in net interchange fees, driven by higher purchase volume and the impact of updated rewards cost estimates; and

higher net interest income due to growth in our domestic credit card, commercial and auto loans portfolios, partially offset by lower net interest margin as well as the reduction in net interest income from the sale of our consumer home loan portfolio.

These drivers were partially offset by increased marketing expense.

**Loans Held for Investment:**

Period-end loans held for investment decreased by \$5.6 billion to \$240.3 billion as of March 31, 2019 from December 31, 2018 primarily driven by expected seasonal paydowns in our domestic credit card loan portfolio.

Average loans held for investment decreased by \$7.8 billion to \$242.0 billion in the first quarter of 2019 compared to the first quarter of 2018 primarily driven by the sale of our consumer home loan portfolio, partially offset by the growth in our commercial, auto and domestic credit card loan portfolios.

**Net Charge-Off and Delinquency Metrics:** Our net charge-off rate increased by 5 basis points to 2.64% in the first quarter of 2019 compared to the first quarter of 2018 primarily driven by the impact of lower loan balances from the sale of our consumer home loan portfolio, partially offset by growth in our commercial, auto and domestic credit card loan portfolios.

Our 30+ day delinquency rate decreased by 44 basis points to 3.40% as of March 31, 2019 from December 31, 2018 primarily driven by seasonally lower delinquency inventories in our auto and domestic credit card loan portfolios.

**Allowance for Loan and Lease Losses:** Our allowance for loan and lease losses increased by \$93 million to \$7.3 billion as of March 31, 2019 from December 31, 2018 primarily driven by an allowance build in our commercial loan portfolio due to isolated credit deterioration and portfolio growth.

The allowance coverage ratio increased by 10 basis points to 3.04% as of March 31, 2019 from December 31, 2018 primarily driven by expected seasonal paydowns in our domestic credit card loan portfolio.

Table of Contents**Business Outlook**

We discuss below our current expectations regarding our total company performance and the performance of our business segments based on market conditions, the regulatory environment and our business strategies. 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 2018 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 2018 Form 10-K for factors that could materially influence our results.

**Total Company Expectations***Net Interest Margin:*

We continue to expect increases in deposit costs will have a negative impact on our net interest margin throughout 2019.

*Marketing and Efficiency:*

We expect full-year marketing for 2019 to be modestly higher than full-year 2018 and to exhibit a more normal seasonal pattern than the exaggerated pattern in 2018.

We expect to achieve modest improvements in full-year operating efficiency ratio, net of adjustments, in both 2019 and 2020, while in 2021 we expect our full-year operating efficiency ratio, net of adjustments, to improve to 42%.

We expect operating efficiency ratio improvements to drive significant improvement in our total efficiency ratio by 2021.

*Capital:*

We expect that our capital and earnings are sufficient to support growth, the Walmart portfolio acquisition later in 2019, the phased-in impact of adopting CECL on January 1, 2020, as well as a capital distribution request for the 2019 CCAR cycle meaningfully higher than 2018, subject to regulatory approval.

**Business Segment Expectations***Domestic Card:*

We estimate the acquired Walmart portfolio will be in the low \$8 billion range at the time of close, and the initial allowance build for this portfolio to be around \$100 million. The actual portfolio size will depend on program performance between this point and acquisition and the actual initial allowance build will depend on the amount and characteristics of the portfolio, as well as economic conditions and our loss forecasts at acquisition.

We continue to expect \$225 million in one-time expenses in 2019 to launch the new originations programs and integrate the acquired portfolio during 2019.

*Consumer Banking:*

We expect further increases in average deposit interest rate, as faster growth in higher rate deposits continues to change our product mix.

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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 first quarters of 2019 and 2018. 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.

**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 paid 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 first quarters of 2019 and 2018. Nonperforming loans are included in the average loan balances below.

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

	Three Months Ended March 31,					
	2019			2018		
(Dollars in millions)	Average Balance	Interest Income/Expense	Average Yield/Rate	Average Balance	Interest Income/Expense	Average Yield/Rate
<b>Assets:</b>						
Interest-earning assets:						
Loans: <sup>(1)</sup>						
Credit card	\$111,456	\$4,395	15.77 %	\$109,502	\$4,173	15.24 %
Consumer banking	59,065	1,203	8.15	75,104	1,286	6.85
Commercial banking <sup>(2)</sup>	72,362	833	4.61	65,975	683	4.14
Other	46	(63 )	**	325	(8 )	(9.85 )
Total loans, including loans held for sale	242,929	6,368	10.49	250,906	6,134	9.78
Investment securities	83,679	655	3.13	69,576	452	2.60
Cash equivalents and other interest-earning assets	11,185	69	2.47	9,701	51	2.10
Total interest-earning assets	337,793	7,092	8.40	330,183	6,637	8.04
Cash and due from banks	4,287			3,826		
Allowance for loan and lease losses	(7,230 )			(7,503 )		
Premises and equipment, net	4,280			4,139		
Other assets	31,264			31,404		
Total assets	\$370,394			\$362,049		
<b>Liabilities and stockholders' equity:</b>						
Interest-bearing liabilities:						
Interest-bearing deposits	\$227,572	\$817	1.44 %	\$219,670	\$539	0.98 %
Securitized debt obligations	18,747	143	3.05	19,698	107	2.17
Senior and subordinated notes	30,836	314	4.07	30,430	251	3.30
Other borrowings and liabilities	4,684	27	2.34	6,849	22	1.28
Total interest-bearing liabilities	281,839	1,301	1.85	276,647	919	1.33
Non-interest-bearing deposits	23,838			25,600		
Other liabilities	11,997			10,771		
Total liabilities	317,674			313,018		
Stockholders' equity	52,720			49,031		
Total liabilities and stockholders' equity	\$370,394			\$362,049		
Net interest income/spread		\$5,791	6.55		\$5,718	6.71
Impact of non-interest-bearing funding			0.31			0.22
Net interest margin			6.86 %			6.93 %

<sup>(1)</sup> Past due fees included in interest income totaled approximately \$395 million and \$403 million in the first quarters of 2019 and 2018, 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 of 21% and state taxes where applicable, with offsetting reductions to the Other category.

<sup>(2)</sup> Taxable-equivalent adjustments included in the interest income and yield computations for our Commercial banking loans totaled approximately \$21 million and \$20 million in the first quarters of 2019 and 2018, respectively, with corresponding reductions to the Other category.

\*\* Not meaningful.





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Net interest income increased by \$73 million to \$5.8 billion in the first quarter of 2019 compared to the first quarter of 2018, primarily driven by growth in our domestic credit card, commercial and auto loans portfolios, partially offset by lower net interest margin as well as the reduction in net interest income from the sale of our consumer home loan portfolio.

Net interest margin decreased by 7 basis points to 6.86% in the first quarter of 2019 compared to the first quarter of 2018, driven by an increase on the average deposit rate paid due to deposit mix changes.

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<sup>(1)</sup>**

	<b>Three Months Ended March 31, 2019 vs. 2018</b>		
<i>(Dollars in millions)</i>	<b>Total Variance</b>	<b>Volume</b>	<b>Rate</b>
<b>Interest income:</b>			
Loans:			
Credit card	\$222	\$ 75	\$147
Consumer banking	(83 )	(275 )	192
Commercial banking <sup>(2)</sup>	150	69	81
Other <sup>(2)</sup>	(55 )	55	(110 )
Total loans, including loans held for sale	234	(76 )	310
Investment securities	203	100	103
Cash equivalents and other interest-earning assets	18	8	10
Total interest income	455	32	423
<b>Interest expense:</b>			
Interest-bearing deposits	278	20	258
Securitized debt obligations	36	(5 )	41
Senior and subordinated notes	63	3	60
Other borrowings and liabilities	5	(7 )	12
Total interest expense	382	11	371
Net interest income	\$73	\$ 21	\$52

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 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.

<sup>(2)</sup> 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 of 21% 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 first quarters of 2019 and 2018.

**Table 4: Non-Interest Income**

	Three Months Ended March 31,	
	2019	2018
<i>(Dollars in millions)</i>		
Interchange fees, net	<b>\$758</b>	\$643
Service charges and other customer-related fees	<b>353</b>	432
Net securities gains	<b>24</b>	8
Other non-interest income:		
Mortgage banking revenue	<b>46</b>	38
Treasury and other investment income	<b>56</b>	8
Other	<b>55</b>	62
Total other non-interest income	<b>157</b>	108
Total non-interest income	<b>\$1,292</b>	\$1,191

Non-interest income increased by \$101 million to \$1.3 billion in the first quarter of 2019 compared to the first quarter of 2018 primarily due to an increase in net interchange fees, driven by higher purchase volume and the impact of updated rewards cost estimates as well as higher treasury and other investment income, partially offset by lower service charges and other customer-related fees.

**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 changes to the reserve for unfunded lending commitments. Our provision for credit losses remained flat at \$1.7 billion in the first quarter of 2019 compared to the first quarter of 2018 as higher provision in our commercial loan portfolio due to isolated credit deterioration and portfolio growth was largely offset by lower provision in our credit card loan portfolio as a result of a smaller allowance build. The provision for credit losses as a percentage of net interest income was 29.2% and 29.3% in the first quarters of 2019 and 2018, respectively.

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 2018 Form 10-K.

Table of Contents**Non-Interest Expense**

Table 5 displays the components of non-interest expense for the first quarters of 2019 and 2018.

**Table 5: Non-Interest Expense**

	Three Months Ended March 31,	
	2019	2018
<i>(Dollars in millions)</i>		
Salaries and associate benefits	\$1,573	\$1,520
Occupancy and equipment	493	490
Marketing	517	414
Professional services	291	210
Communications and data processing	303	306
Amortization of intangibles	30	44
Other non-interest expense:		
Bankcard, regulatory and other fee assessments	87	169
Collections	95	108
Fraud losses	103	97
Other	179	215
Total other non-interest expense	464	589
Total non-interest expense	\$3,671	\$3,573

Non-interest expense increased by \$98 million to \$3.7 billion in the first quarter of 2019 compared to the first quarter of 2018 primarily due to higher marketing expense as well as higher operating expenses associated with continued investments in technology and infrastructure, partially offset by lower bankcard, regulatory and other fee assessments.

**Income Taxes**

We recorded income tax provisions of \$309 million (18.0% effective income tax rate) and \$319 million (19.2% effective income tax rate) in the first quarters of 2019 and 2018, respectively. Our effective tax rate on income from continuing operations varies between periods due, in part, to fluctuations in our pre-tax earnings, which affects the relative tax benefit of tax-exempt income, tax credits and other permanent tax items.

The decrease in our income tax provision and effective income tax rate in the first quarter of 2019 compared to the first quarter of 2018 was primarily due to higher tax credits and lower non-deductible expenses relative to our income, partially offset by lower discrete tax benefits.

We provide additional information on items affecting our income taxes and effective tax rate in “Note 16—Income Taxes” in our 2018 Form 10-K.

**CONSOLIDATED BALANCE SHEETS ANALYSIS**

Total assets increased by \$653 million to \$373.2 billion as of March 31, 2019 from December 31, 2018 driven by an increase in cash and cash equivalents as well as restricted cash for securitization investors, largely offset by a decrease in loans held for investment primarily due to the expected seasonal paydowns in our domestic credit card loan portfolio.

Total liabilities decreased by \$1.2 billion to \$319.7 billion as of March 31, 2019 from December 31, 2018 primarily driven by maturities of our short-term Federal Home Loan Banks (“FHLB”) advances, partially offset by deposit growth.

Stockholders’ equity increased by \$1.8 billion to \$53.5 billion as of March 31, 2019 from December 31, 2018 primarily due to our net income of \$1.4 billion and \$603 million of other comprehensive income in the first quarter of 2019, partially offset by dividend payments to our stockholders.

The following is a discussion of material changes in the major components of our assets and liabilities during the first quarter of 2019. Period-end balance sheet amounts may vary from average balance sheet amounts due to liquidity and balance sheet



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management activities that are intended to support the adequacy of capital while managing our liquidity requirements, 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”); and other securities. Agency securities include Government National Mortgage Association (“Ginnie Mae”) guaranteed securities, and Federal National Mortgage Association (“Fannie Mae”) and Federal Home Loan Mortgage Corporation (“Freddie Mac”) issued securities. The U.S. Treasury and Agency securities generally have high credit ratings and low credit risks, and our investments in U.S. Treasury and Agency securities represented 96% of our total investment portfolio, as of both March 31, 2019 and December 31, 2018.

The fair value of our available for sale securities portfolio decreased by \$262 million to \$45.9 billion as of March 31, 2019 from December 31, 2018 primarily driven by sales and maturities outpacing purchases, partially offset by the fair value gains as a result of changes in interest rates. The fair value of our held to maturity securities portfolio increased by \$336 million to \$37.0 billion as of March 31, 2019 from December 31, 2018 primarily driven by fair value gains as a result of changes in interest rates.

Table 6 presents the amortized cost, carrying value and fair value for the major categories of our investment securities portfolio as of March 31, 2019 and December 31, 2018.

**Table 6: Investment Securities**

<i>(Dollars in millions)</i>	March 31, 2019		December 31, 2018	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
<b>Investment securities available for sale:</b>				
U.S. Treasury securities	\$4,136	\$4,127	\$6,146	\$6,144
RMBS:				
Agency	33,621	33,145	32,710	31,903
Non-agency	1,404	1,720	1,440	1,742
Total RMBS	35,025	34,865	34,150	33,645
Agency CMBS	5,346	5,322	4,806	4,739
Other securities <sup>(1)</sup>	1,575	1,574	1,626	1,622
Total investment securities available for sale	\$46,082	\$45,888	\$46,728	\$46,150

<i>(Dollars in millions)</i>	March 31, 2019		December 31, 2018	
	Carrying Value	Fair Value	Carrying Value	Fair Value
<b>Investment securities held to maturity:</b>				
Agency RMBS	\$32,668	\$33,107	\$33,061	\$32,977
Agency CMBS	3,835	3,848	3,710	3,642
Total investment securities held to maturity	\$36,503	\$36,955	\$36,771	\$36,619

<sup>(1)</sup> Includes primarily supranational bonds, foreign government bonds and other asset-backed securities.

Table of Contents**Loans Held for Investment**

Total loans held for investment consists of both unsecuritized loans and loans held in our consolidated trusts. Table 7 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 balance as of March 31, 2019 and December 31, 2018.

**Table 7: Loans Held for Investment**

<i>(Dollars in millions)</i>	March 31, 2019			December 31, 2018		
	Loans	Allowance	Net Loans	Loans	Allowance	Net Loans
Credit Card	\$109,836	\$ 5,568	\$104,268	\$116,361	\$ 5,535	\$110,826
Consumer Banking	59,248	1,062	58,186	59,205	1,048	58,157
Commercial Banking	71,189	683	70,506	70,333	637	69,696
Total	\$240,273	\$ 7,313	\$232,960	\$245,899	\$ 7,220	\$238,679

Loans held for investment decreased by \$5.6 billion to \$240.3 billion as of March 31, 2019 from December 31, 2018 primarily driven by expected seasonal paydowns in our domestic credit card loan portfolio.

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, as they are a stable and relatively low cost source of funding. 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.

Table 8 provides the composition of our primary sources of funding as of March 31, 2019 and December 31, 2018.

**Table 8: Funding Sources Composition**

<i>(Dollars in millions)</i>	March 31, 2019		December 31, 2018	
	Amount	% of Total	Amount	% of Total
Deposits: <sup>(1)</sup>				
Consumer Banking	\$205,439	68 %	\$198,607	64 %
Commercial Banking	31,248	10	29,480	10
Other	18,420	6	21,677	7
Total deposits	255,107	84	249,764	81
Securitized debt obligations	19,273	6	18,307	6
Other debt	31,085	10	40,598	13
Total funding sources	\$305,465	100 %	\$308,669	100 %

<sup>(1)</sup> Includes brokered deposits of \$17.9 billion and \$21.2 billion as of March 31, 2019 and December 31, 2018, respectively.

Total deposits increased by \$5.3 billion to \$255.1 billion as of March 31, 2019 from December 31, 2018 primarily driven by strong growth in our deposit products as a result of our national banking growth strategy in our Consumer Banking business.

Securitized debt obligations increased by \$1.0 billion to \$19.3 billion as of March 31, 2019 from December 31, 2018 as debt issuances outpaced maturities in the first quarter of 2019.

Other debt decreased by \$9.5 billion to \$31.1 billion as of March 31, 2019 from December 31, 2018 primarily driven by maturities of our short-term FHLB advances.

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

Table of Contents**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 and Revenue from Contracts with Customers” in our 2018 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 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 first quarters of 2019 and 2018 and provide a comparative discussion of these results, as well as changes in our financial condition and credit performance metrics as of March 31, 2019 compared to December 31, 2018. 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 9 summarizes our business segment results, which we report based on revenue and income from continuing operations, for the first quarters of 2019 and 2018.

**Table 9: Business Segment Results**

	Three Months Ended March 31,							
	2019				2018			
	Total Net Revenue <sup>(1)</sup>		Net Income (Loss) <sup>(2)</sup>		Total Net Revenue <sup>(1)</sup>		Net Income (Loss) <sup>(2)</sup>	
(Dollars in millions)	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
Credit Card	\$4,540	64 %	\$751	53 %	\$4,415	64 %	\$707	52 %
Consumer Banking	1,839	26	468	33	1,789	26	426	32
Commercial Banking <sup>(3)(4)</sup>	676	10	146	11	693	10	233	17
Other <sup>(3)(4)</sup>	28	—	45	3	12	—	(23)	(1)
Total	\$7,083	100 %	\$1,410	100 %	\$6,909	100 %	\$1,343	100 %

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

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

(3) 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 of 21% and state taxes where applicable, with offsetting reductions to the Other category.

(4) In the first quarter of 2019, we made a change in how revenue is measured in our Commercial Banking business by revising the allocation of tax benefits on certain tax-advantaged investments. As such, prior period results have been recast to conform with the current period presentation. The result of this measurement change reduced the previously reported total net revenue in our Commercial Banking business by \$30 million for the first quarter of 2018, with an offsetting increase in the Other category.

**Credit Card Business**

The primary sources of revenue for our Credit Card business are net 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 \$751 million and \$707 million in the first quarters of 2019 and 2018, respectively.

Table 10 summarizes the financial results of our Credit Card business and displays selected key metrics for the periods indicated.

**Table 10: Credit Card Business Results**

	Three Months Ended March 31,		
	2019	2018	Change
<i>(Dollars in millions, except as noted)</i>			
<b>Selected income statement data:</b>			
Net interest income	\$3,590	\$3,558	1 %
Non-interest income	950	857	11
Total net revenue <sup>(1)</sup>	4,540	4,415	3
Provision for credit losses	1,389	1,456	(5 )
Non-interest expense	2,171	2,039	6
Income from continuing operations before income taxes	980	920	7
Income tax provision	229	213	8
Income from continuing operations, net of tax	\$751	\$707	6
<b>Selected performance metrics:</b>			
Average loans held for investment <sup>(2)</sup>	\$111,456	\$109,502	2
Average yield on loans held for investment <sup>(3)</sup>	15.77 %	15.24 %	53 bps
Total net revenue margin <sup>(4)</sup>	16.29	16.13	16
Net charge-offs	\$1,364	\$1,377	(1 )%
Net charge-off rate	4.90 %	5.03 %	(13)bps
Purchase volume <sup>(5)</sup>	\$93,197	\$86,545	8 %
<i>(Dollars in millions, except as noted)</i>			
	March 31, 2019	December 31, 2018	Change
<b>Selected period-end data:</b>			
Loans held for investment <sup>(2)</sup>	\$109,836	\$116,361	(6 )%
30+ day performing delinquency rate	3.71 %	4.00 %	(29)bps
30+ day delinquency rate	3.72	4.01	(29)
Nonperforming loan rate <sup>(6)</sup>	0.02	0.02	—
Allowance for loan and lease losses	\$5,568	\$5,535	1 %
Allowance coverage ratio	5.07 %	4.76 %	31 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

(1) not included in our net charge-offs. Total net revenue was reduced by \$376 million and \$335 million in the first quarters of 2019 and 2018, respectively, for the estimated uncollectible amount of billed finance charges and fees and related losses. The finance charge and fee reserve totaled \$461 million and \$468 million as of March 31, 2019 and December 31, 2018, respectively.



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- (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.
- (3) 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.
- (4) Purchase volume consists of purchase transactions, net of returns, for the period, and excludes cash advance and balance transfer transactions.
- (5) 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 first quarter of 2019 compared to the first quarter of 2018, and changes in financial condition and credit performance between March 31, 2019 and December 31, 2018 include the following:

**Net Interest Income:** Net interest income increased by \$32 million to \$3.6 billion in the first quarter of 2019 primarily driven by growth in our domestic credit card loan portfolio.

**Non-Interest Income:** Non-interest income increased by \$93 million to \$950 million in the first quarter of 2019 primarily due to an increase in net interchange fees, driven by higher purchase volume and the impact of updated rewards cost estimates.

**Provision for Credit Losses:** The provision for credit losses decreased by \$67 million to \$1.4 billion in the first quarter of 2019 primarily driven by smaller allowance build as compared to the the first quarter of 2018.

**Non-Interest Expense:** Non-interest expense increased by \$132 million to \$2.2 billion in the first quarter of 2019, primarily driven by increased marketing expense as well as Walmart partnership and related expenses.

**Loans Held for Investment:**

Period-end loans held for investment decreased by \$6.5 billion to \$109.8 billion as of March 31, 2019 from December 31, 2018 primarily due to expected seasonal paydowns.

Average loans held for investment increased by \$2.0 billion to \$111.5 billion in the first quarter of 2019 compared to the first quarter of 2018 primarily due to growth in our domestic credit card loan portfolio.

**Net Charge-Off and Delinquency Metrics:** The net charge-off rate decreased by 13 basis points to 4.90% in the first quarter of 2019 compared to the first quarter of 2018 primarily driven by favorability realized from portfolio seasoning.

The 30+ day delinquency rate decreased by 29 basis points to 3.72% as of March 31, 2019 from December 31, 2018 primarily due to seasonally lower delinquency inventories in our domestic credit card loan portfolio.

**Domestic Card Business**

The Domestic Card business generated net income from continuing operations of \$695 million and \$607 million in the first quarters of 2019 and 2018, respectively. In the first quarters of 2019 and 2018, Domestic Card accounted for greater than 90% of total net revenue of our Credit Card business.

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Table 10.1 summarizes the financial results for Domestic Card and displays selected key metrics for the periods indicated.

**Table 10.1: Domestic Card Business Results**

	Three Months Ended March 31,		
	2019	2018	Change
<i>(Dollars in millions, except as noted)</i>			
<b>Selected income statement data:</b>			
Net interest income	<b>\$3,273</b>	\$ 3,229	1 %
Non-interest income	<b>873</b>	774	13
Total net revenue <sup>(1)</sup>	<b>4,146</b>	4,003	4
Provision for credit losses	<b>1,291</b>	1,380	(6 )
Non-interest expense	<b>1,949</b>	1,832	6
Income from continuing operations before income taxes	<b>906</b>	791	15
Income tax provision	<b>211</b>	184	15
Income from continuing operations, net of tax	<b>\$ 695</b>	\$ 607	14
<b>Selected performance metrics:</b>			
Average loans held for investment <sup>(2)</sup>	<b>\$ 102,667</b>	\$ 100,450	2
Average yield on loans held for investment <sup>(3)</sup>	<b>15.69</b>	% 15.10	% 59 bps
Total net revenue margin <sup>(4)</sup>	<b>16.15</b>	15.94	21
Net charge-offs	<b>\$ 1,294</b>	\$ 1,321	(2 )%
Net charge-off rate	<b>5.04</b>	% 5.26	% (22)bps
Purchase volume <sup>(5)</sup>	<b>\$85,738</b>	\$ 79,194	8 %
<i>(Dollars in millions, except as noted)</i>			
	<b>March 31,</b>	<b>December 31,</b>	<b>Change</b>
	<b>2019</b>	<b>2018</b>	
<b>Selected period-end data:</b>			
Loans held for investment <sup>(2)</sup>	<b>\$ 101,052</b>	\$ 107,350	(6 )%
30+ day delinquency rate	<b>3.72</b>	% 4.04	% (32)bps
Allowance for loan and lease losses	<b>\$ 5,141</b>	\$ 5,144	—
Allowance coverage ratio	<b>5.09</b>	% 4.79	% 30 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 (1) 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 (3) 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 first quarter of 2019 compared to the first quarter of 2018 primarily driven by: higher non-interest income due to an increase in net interchange fees, driven by higher purchase volume and the impact of updated rewards cost estimates; lower provision for credit losses due to a small allowance release as compared to an allowance build; and higher net interest income due to portfolio growth.

These drivers were partially offset by increased marketing expense as well as Walmart partnership and related expenses.

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 \$468 million and \$426 million in the first quarters of 2019 and 2018, respectively.

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

**Table 11: Consumer Banking Business Results**

	Three Months Ended March 31,		
	2019	2018	Change
<i>(Dollars in millions, except as noted)</i>			
<b>Selected income statement data:</b>			
Net interest income	\$1,679	\$1,615	4 %
Non-interest income	160	174	(8 )
Total net revenue	1,839	1,789	3
Provision for credit losses	235	233	1
Non-interest expense	994	1,000	(1 )
Income from continuing operations before income taxes	610	556	10
Income tax provision	142	130	9
Income from continuing operations, net of tax	\$468	\$426	10
<b>Selected performance metrics:</b>			
Average loans held for investment:			
Auto	\$56,234	\$54,344	3
Home loan <sup>(1)</sup>	—	17,224	**
Retail banking	2,831	3,429	(17 )
Total consumer banking	\$59,065	\$74,997	(21 )
Average yield on loans held for investment <sup>(2)</sup>	8.15 %	6.86 %	129 bps
Average deposits	\$201,072	\$187,785	7 %
Average deposits interest rate	1.18 %	0.80 %	38 bps
Net charge-offs	\$221	\$223	(1 )%
Net charge-off rate	1.49 %	1.19 %	30 bps
Auto loan originations	\$6,222	\$6,707	(7 )%
<i>(Dollars in millions, except as noted)</i>			
	March 31, 2019	December 31, 2018	Change
<b>Selected period-end data:</b>			
Loans held for investment:			
Auto	\$56,444	\$56,341	—
Retail banking	2,804	2,864	(2 )%
Total consumer banking	\$59,248	\$59,205	—
30+ day performing delinquency rate	5.55 %	6.67 %	(112)bps
30+ day delinquency rate	6.02	7.36	(134)
Nonperforming loan rate	0.59	0.81	(22 )
Nonperforming asset rate <sup>(3)</sup>	0.68	0.90	(22 )
Allowance for loan and lease losses	\$1,062	\$1,048	1 %
Allowance coverage ratio	1.79 %	1.77 %	2 bps
Deposits	\$205,439	\$198,607	3 %

<sup>(1)</sup> In 2018, we sold all of our consumer home loan portfolio and the related servicing. The impact of this sale is reflected in the Other category.

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- 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 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, real estate owned (“REO”) and other foreclosed assets.
- \*\* Not meaningful.

Key factors affecting the results of our Consumer Banking business for the first quarter of 2019 compared to the first quarter of 2018, and changes in financial condition and credit performance between March 31, 2019 and December 31, 2018 include the following:

*Net Interest Income:* Net interest income increased by \$64 million to \$1.7 billion in the first quarter of 2019 primarily driven by higher deposit volumes and margins in our Retail Banking business as well as growth in our auto loan portfolio, partially offset by the reduction in net interest income from the sale of our consumer home loan portfolio. Consumer Banking loan yield increased by 129 basis points to 8.15% in the first quarter of 2019 compared to the first quarter of 2018. The increase was primarily driven by: changes in product mix as a result of the sale of our consumer home loan portfolio; and higher yields as a result of higher interest rates.

*Non-Interest Income:* Non-interest income decreased by \$14 million to \$160 million in the first quarter of 2019 primarily driven by the impact of the sale of our online retail brokerage business in the fourth quarter of 2018.

*Provision for Credit Losses:* The provision for credit losses was substantially flat at \$235 million in the first quarter of 2019.

*Non-Interest Expense:* Non-interest expense was substantially flat at \$1.0 billion in the first quarter of 2019 primarily driven by lower operating expense due to our decision to cease new originations of home loan lending products in the fourth quarter of 2017, largely offset by higher marketing expense.

*Loans Held for Investment:* Period-end loans held for investment remained flat at \$59.2 billion as of March 31, 2019 compared to December 31, 2018. Average loans held for investment decreased by \$15.9 billion to \$59.1 billion in the first quarter of 2019 compared to the first quarter of 2018 primarily driven by the sale of our consumer home loan portfolio, partially offset by growth in our auto loan portfolio.

*Deposits:* Period-end deposits increased by \$6.8 billion to \$205.4 billion as of March 31, 2019 from December 31, 2018 driven by strong growth in our deposit products as a result of our national banking growth strategy.

*Net Charge-Off and Delinquency Metrics:* The net charge-off rate increased by 30 basis points to 1.49% in the first quarter of 2019 compared to the first quarter of 2018 primarily driven by lower loan balances due to the sale of our consumer home loan portfolio.

The 30+ day delinquency rate decreased by 134 basis points to 6.02% as of March 31, 2019 from December 31, 2018 primarily attributable to seasonally lower auto delinquency inventories.

**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 products and services. 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 \$146 million and \$233 million in the first quarters of 2019 and 2018, respectively.

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

**Table 12: Commercial Banking Business Results**

	Three Months Ended March 31,		
	2019	2018	Change
<i>(Dollars in millions, except as noted)</i>			
<b>Selected income statement data:</b>			
Net interest income	\$ 489	\$ 506	(3 )%
Non-interest income	187	187	—
Total net revenue <sup>(1)(2)</sup>	676	693	(2 )
Provision (benefit) for credit losses <sup>(3)</sup>	69	(14 )	**
Non-interest expense	417	403	3
Income from continuing operations before income taxes	190	304	(38)
Income tax provision	44	71	(38)
Income from continuing operations, net of tax	\$ 146	\$ 233	(37)
<b>Selected performance metrics:</b>			
Average loans held for investment:			
Commercial and multifamily real estate	\$ 29,034	\$ 26,542	9
Commercial and industrial	42,132	38,246	10
Total commercial lending	71,166	64,788	10
Small-ticket commercial real estate	272	393	(31)
Total commercial banking	\$ 71,438	\$ 65,181	10
Average yield on loans held for investment <sup>(1)(4)</sup>	4.62 %	4.16 %	46 bps
Average deposits	\$ 30,816	\$ 34,057	(10)%
Average deposits interest rate	1.11 %	0.52 %	59 bps
Net charge-offs	\$ 14	\$ 19	(26)%
Net charge-off rate	0.08 %	0.11 %	(3 )bps

	March 31,		Change
	2019	December 31, 2018	
<i>(Dollars in millions, except as noted)</i>			
<b>Selected period-end data:</b>			
Loans held for investment:			
Commercial and multifamily real estate	\$ 28,984	\$ 28,899	—
Commercial and industrial	42,197	41,091	3 %
Total commercial lending	71,181	69,990	2
Small-ticket commercial real estate	8	343	(98)
Total commercial banking	\$ 71,189	\$ 70,333	1
Nonperforming loan rate	0.53 %	0.44 %	9 bps
Nonperforming asset rate <sup>(5)</sup>	0.53	0.45	8
Allowance for loan and lease losses <sup>(3)</sup>	\$ 683	\$ 637	7 %
Allowance coverage ratio	0.96 %	0.91 %	5 bps
Deposits	\$ 31,248	\$ 29,480	6 %
Loans serviced for others	34,398	32,588	6

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 of 21% and state taxes where applicable, with offsetting reductions to the Other category.

<sup>(1)</sup> In the first quarter of 2019, we made a change in how revenue is measured in our Commercial Banking business by revising the allocation of tax benefits on certain tax-advantaged investments. As such, prior period results have been recast to conform with the current period presentation. The result of this measurement change reduced the previously reported total net revenue in our Commercial Banking business by \$30 million for the first quarter of 2018, with an offsetting increase in the Other category.





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The provision for losses on unfunded lending commitments is included in the provision for credit losses in our consolidated statements of income and the related reserve for unfunded lending commitments is included in other liabilities on our consolidated balance sheets. Our reserve for unfunded lending commitments totaled \$127 million and \$118 million as of March 31, 2019 and December 31, 2018, 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 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.

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.

\*\* Not meaningful.

Key factors affecting the results of our Commercial Banking business for the first quarter of 2019 compared to the first quarter of 2018, and changes in financial condition and credit performance between March 31, 2019 and December 31, 2018 include the following:

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