

	2018	2018	2017	2018 Q3 vs.	
	Q3	Q2	Q3	2018	2017
	Q3	Q2	Q3	Q2	Q3
<i>(Dollars in millions, except as noted)</i>					
Earnings:					
Net interest income	\$ 3,596	\$ 3,396	\$ 3,440	6%	5%
Non-interest income	893	884	865	1	3
Total net revenue	4,489	4,280	4,305	5	4
Provision for credit losses	1,031	1,171	1,466	(12)	(30)
Non-interest expense	2,103	1,904	1,961	10	7
Pre-tax income	1,355	1,205	878	12	54
Selected performance metrics:					
Period-end loans held for investment	\$ 110,685	\$ 109,777	\$ 109,130	1%	1%
Average loans held for investment	109,510	107,893	102,545	1	7
Total net revenue margin	16.40%	15.87%	16.79%	53bps	(39)bps
Net charge-off rate	4.15	4.67	4.51	(52)	(36)
Purchase volume	\$ 97,469	\$ 97,392	\$ 84,505	—	15%

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The Capital One Story Mary Curran Hackett, 2020-05-26 What can you learn from the most successful companies in the world The Capital One Story will help you understand and adopt the competitive strategies workplace culture and daily business practices that enabled an unlikely credit card startup to revolutionize the credit industry After twenty five years in the credit card business Capital One has earned its place in wallets across the world When the company s two young founders set out to individualize credit the financial world thought they were crazy until it was clear that they weren t Working in the banking industry Richard Fairbank and Nigel Morris saw that the one size fits all standard that the credit card companies employed was leaving big money on the table They cracked the code and figured out how to customize the credit card experience by offering personalized designs credit limits and rewards revolutionizing the way the credit card industry operated Known for their ubiquitous advertising campaigns with A list talent such as Jennifer Garner and Samuel L Jackson the youngest bank in the business was once turned down by every one of their competitors but has since grown to dominate the industry Through the story of Capital One you ll learn How to recognize underserved sections of a market How rejection by every company in the business doesn t mean it s time to quit How to determine what people want and how to get it to them How to employ marketing campaigns that will change the way people live Discover how this iconic organization got it right and created a successful long lasting business and how you can do the same for your company **Kiplinger's**

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Development: Anders G. Nilsson, Remigijus Gustas, Gregory Wojtkowski, Wita Wojtkowski, Stanislaw Wrycza, Joze Zupancic, 2010-07-15 *Advances in Information Systems Development Bridging the Gap between Academia and Industry* Volumes 1 and 2 are the collected proceedings of the Fourteenth International Conference on Information Systems Development Methods and Tools Theory and Practice ISD 2005 Conference These latest volumes on Information Systems Development examine the exchange of ideas between academia and industry and aims to explore new solutions The field of Information Systems Development ISD progresses rapidly continually creating new challenges for the professionals involved New concepts approaches and techniques of systems development emerge constantly in this field The seven conference tracks highlighted at the Fourteenth International Conference on Information Systems Development ISD 2005 Conference Co design of Business and IT Communication and Methods Human Values of Information Technology Service Development and IT Requirements Engineering in the IS Life Cycle Semantic Web Approaches and Applications Management and IT

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securities in the past have been looking for more secure investment alternatives namely fixed income securities This book demystifies the sometimes daunting fixed income market through a user friendly sophisticated yet not overly mathematical format Investing in Fixed Income Securities covers a wide range of topics including the different types of fixed income securities their characteristics the strategies necessary to manage a diversified portfolio bond pricing concepts and more so you can make the most informed investment decisions possible

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