

	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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Christian Drosten

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

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