0001101215-24-00022410-Q BREAD FINANCIAL HOLDINGS, INC. 20241030202410301752101752101752101

15749_____BREAD FINANCIAL HOLDINGS, INC.(Exact name of registrant as specified in its charter)Delaware31-1429215(State or other jurisdiction ofincorporation or organization)(I.R.S. EmployerIdentification No.)3095 Loyalty CircleColumbus, Ohio43219(Address of principal executive offices)(Zip Code)(614) 729-4000(Registrantâ€™s telephone number, including area code)_____Securities registered pursuant to Section 12(b) of the Act:Title of each classTrading symbolName of each exchange on which registeredCommon stock, par value $0.01 per shareBFHNew York Stock ExchangeIndicate 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 x No oIndicate 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 (Â§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 x No oIndicate 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 definitions of â€œlarge accelerated filer,â€ â€œaccelerated filer,â€ â€œsmaller reporting company,â€ and â€œemerging growth companyâ€ in Rule 12b-2 of the Exchange Act. Large accelerated filer x Accelerated filer o Non-accelerated filer o Smaller reporting company o Emerging growth company oIf 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. oIndicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes o No xAs of OctoberÂ 25, 2024, 49,715,062 shares of common stock were outstanding.Table of ContentsBREAD FINANCIAL HOLDINGS, INC.INDEXPage NumberPart I: FINANCIAL INFORMATIONItem 1.Financial Statements (unaudited)Consolidated Statements of Income for the three and nine months ended September 30, 2024 and 202328Consolidated Statements of Comprehensive Income for the three and nine months ended September 30, 2024 and 202329Consolidated Balance Sheets as of September 30, 2024 and December 31, 202330Consolidated Statements of Stockholdersâ€™ Equity for the three and nine months ended September 30, 2024 and 202331Consolidated Statements of Cash Flows for the three months ended September 30, 2024 and 202333Notes to Consolidated Financial Statements34Item 2.Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (MD&A)1Item 3.Quantitative and Qualitative Disclosures About Market Risk60Item 4.Controls and Procedures60Part II: OTHER INFORMATIONItem 1.Legal Proceedings61Item 1A.Risk Factors61Item 2.Unregistered Sales of Equity Securities and Use of Proceeds61Item 3.Defaults Upon Senior Securities61Item 4.Mine Safety Disclosures61Item 5.Other Information61Item 6.Exhibits63SIGNATURES65Table of ContentsPART 1: FINANCIAL INFORMATIONItem 2. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (MD&A).The following discussion and analysis of our results of operations and financial condition should be read in conjunction with the unaudited Consolidated Financial Statements and related notes thereto presented in this quarterly report and the audited Consolidated Financial Statements and related notes thereto included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, filed with the Securities and Exchange Commission (the SEC) on February 20, 2024 (the 2023 Form 10-K). Some of the information contained in this discussion and analysis constitutes forward-looking statements that involve risks and uncertainties. Actual results could differ materially from those discussed in these forward-looking statements. See â€œCautionary Note Regarding Forward-Looking Statementsâ€ included elsewhere in this report. Factors that could cause or contribute to these differences include, but are not limited to, those discussed below and those identified in our other filings with the SEC, including in the â€œRisk Factorsâ€ and â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operationsâ€ sections of our 2023 Form 10-K and this and our other Quarterly Reports on Form 10-Q.OVERVIEWWe are a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions. We create opportunities for our customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, we deliver growth for our partners through a comprehensive product suite, including private label and co-brand credit cards and buy now, pay later (BNPL) products such as installment loans and our â€œsplit-payâ€ offerings. We also offer direct-to-consumer solutions that give customers more access, choice and freedom through our branded Bread CashbackÂ® American ExpressÂ® Credit Card, Bread RewardsTM American ExpressÂ® Credit Card and Bread SavingsÂ® products.Our partner base consists of large consumer-based businesses, including well-known brands such as (alphabetically) AAA, Academy Sports + Outdoors, Caesars, Dell Technologies, the NFL, Signet, Ulta and Victoriaâ€™s Secret, as well as small- and medium-sized businesses (SMBs). Our partner base is well diversified across a broad range of industries, including travel and entertainment, health and beauty, jewelry, sporting goods, home goods, technology and electronics and the industry in which we first began, specialty apparel. We believe our comprehensive suite of payment, lending and saving solutions, along with our related marketing and data and analytics, offers us a significant competitive advantage with products relevant across all customer segments (Gen Z, Millennial, Gen X and Baby Boomers). The breadth and quality of our product and service offerings have enabled us to establish and maintain long-standing partner relationships. We operate our business through a single reportable segment, with our primary source of revenue being from Interest and fees on loans from our various credit card and other loan products, and to a lesser extent from contractual relationships with our brand partners.Throughout this report, unless stated or the context implies otherwise, the terms â€œBread Financialâ€, â€œBFHâ€, the â€œCompanyâ€, â€œweâ€, â€œourâ€ or â€œusâ€ refer to Bread Financial Holdings, Inc. and its subsidiaries on a consolidated basis. References to â€œParent Companyâ€ refer to Bread Financial Holdings, Inc. on a parent-only standalone basis. In addition, in this report we may refer to the retailers and other companies with whom we do business as our â€œpartnersâ€, â€œbrand partnersâ€, or â€œclientsâ€, provided that the use of the term â€œpartnerâ€, â€œpartneringâ€ or any similar term does not mean or imply a formal legal partnership, and is not meant in any way to alter the terms of Bread Financialâ€™s relationship with any third parties. We offer our credit products through our insured depository institution subsidiaries, Comenity Bank and Comenity Capital Bank, which together are referred to herein as the â€œBanksâ€.NON-GAAP FINANCIAL MEASURESWe prepare our audited Consolidated Financial Statements in accordance with accounting principles generally accepted in the United States of America (GAAP). However, certain information included herein constitutes Non-GAAP Financial 1Table of ContentsMeasures. Our calculations of Non-GAAP Financial Measures may differ from the calculations of similarly titled measures by other companies. In particular:â€¢In August and again in September 2024, we entered into separate, privately negotiated repurchase agreements with a limited number of convertible note holders to repurchase a portion of our outstanding $316 million aggregate principal amount of 4.25% Convertible Senior Notes due 2028 (the Convertible Notes). From a GAAP perspective, we paid a premium to induce these repurchases which resulted in an impact to non-interest expenses. This aggregate $96 million impact is reflected in Total non-interest expenses, with a corresponding $5 million favorable tax impact, also reflected in Net income and consequentially our Earnings per diluted share. We have shown adjustments to these three financial statement line items, for total Company as well as for continuing operations, to exclude the impact from our repurchased Convertible Notes. We use Adjusted total non-interest expenses, Adjusted net income, and Adjusted earnings per diluted share to more clearly evaluate the ongoing operations of the Company.â€¢Pretax pre-provision earnings (PPNR) represents Income from continuing operations before income taxes and the Provision for credit losses. PPNR excluding gain on portfolio sale and impact from repurchased Convertible Notes then excludes from PPNR the gain on any portfolio sale in the period, as well as the inducement expense from our repurchased Convertible Notes in the period. We use PPNR and PPNR excluding gain on portfolio sale and impact from repurchased Convertible Notes as metrics to evaluate our results of operations before income taxes, excluding the volatility that can occur within Provision for credit losses and the one-time nature of a gain on the sale of a portfolio and/or the impact from repurchased Convertible Notes.â€¢Return on average tangible common equity (ROTCE) represents annualized Income from continuing operations divided by average Tangible common equity. Tangible common equity (TCE) represents Total stockholders' equity reduced by Goodwill and intangible assets, net. We use ROTCE as a metric to evaluate the Company's performance.â€¢Tangible common equity over Tangible assets (TCE/TA) represents TCE divided by Tangible assets (TA), which is Total assets reduced by Goodwill and intangible assets, net. We use TCE/TA as a metric to evaluate the Companyâ€™s capital adequacy and estimate its ability to absorb losses.â€¢Tangible book value per common share represents TCE divided by shares outstanding. We use Tangible book value per common share, a metric used across the industry, to estimate liquidation value.We believe the use of these Non-GAAP financial measures provide additional clarity in understanding our results of operations and trends. For a reconciliation of these Non-GAAP financial measures to the most directly comparable GAAP measures, please see â€œTable 6: Reconciliation of GAAP to Non-GAAP Financial Measuresâ€ that follows.BUSINESS ENVIRONMENTThis Business Environment section provides an overview of our results of operations and financial position for the third quarter of 2024, as well as our related outlook for the remainder of 2024 and certain of the uncertainties associated with achieving that outlook. This section should be read in conjunction with the other information included or incorporated by reference in this Form 10-Q, including â€œConsolidated Results of Operationsâ€, â€œCautionary Note Regarding Forward-Looking Statementsâ€ and â€œRisk Factorsâ€ herein, and in our 2023 Form 10-K as well as our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024 and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2024, which provide further discussion of variances in our results of operations over the periods of comparison, along with other factors that could impact future results and the Company achieving its outlook. Unless otherwise specified, the discussion included herein is for the three months ended September 30, 2024, compared with the same period in the prior year.Credit sales of $6.5 billion were down 3% year-over-year reflecting self-moderated consumer spending and strategic credit tightening, partially offset by new brand partner growth. Average credit card and other loans of $17.8 billion increased 1%, also driven primarily by new brand partner growth, as well as a stabilizing consumer spending trend. End-of-period credit card and other loans of $17.9 billion were flat year-over-year. Total interest income was down 2% from the third quarter of 2023, primarily as a result of lower Interest and fees on loans due to decreased late fees driven by lower early-stage delinquency volumes, our gradual shift in product mix to a lower proportion of private label accounts which tend to have higher late fees, and higher reversals of interest and fees resulting from higher gross credit losses; all partially offset by Interest on cash and investment securities. Net interest margin for the third quarter of 2024 was 18.8%, relative to 20.6% for the third quarter of 2023, driven by decreased late fees and higher funding costs, particularly with direct-to-consumer (DTC) deposits. Year-over-year, Non-interest income decreased $3Â million, primarily driven by a decrease in the current 2Table of Contentsyear in merchant discount fees resulting from lower â€œbig ticketâ€ credit sales. Overall, Total net interest and non-interest income for the quarter was $983Â million, down 5% versus the third quarter of 2023.Provision for credit losses increased for the quarter ended September 30, 2024, relative to the third quarter of 2023, driven by a $22Â million reserve build in the current year period compared with a flat reserve build in the prior year period. The increase in Provision for credit losses also includes net principal losses of $347Â million and $304Â million during those same respective periods. Our Allowance for credit losses decreased as of September 30, 2024, relative to DecemberÂ 31, 2023, due primarily to lower Credit card and other loans balances, which are down from their seasonal peak at the beginning of 2024, partially offset by the increased reserve rate. Overall, we continue to maintain an elevated reserve rate, 12.2% as of September 30, 2024, reflecting a conservative weighting of economic scenarios in our credit reserve modeling, which we intend to maintain until we see sustained improvement in delinquencies and an improved macroeconomic outlook. From an overall credit quality perspective, our percentage of Vantage 660+ cardholders remains above pre-pandemic levels due to prudent credit tightening and a more diversified product mix, with co-brand and proprietary cards representing a larger proportion of our portfolio. Total non-interest expenses of $574Â million increased 14% from the third quarter of 2023. The year-over-year increase was primarily driven by the impact from our repurchased Convertible Notes, which increased Total non-interest expenses by $96 million. Excluding the impact from our repurchased Convertible Notes, Adjusted total non-interest expenses, a Non-GAAP financial measure, decreased 5% from the third quarter of 2023, driven by a decrease in Card and processing expenses, including fraud, partially offset by an increase in Employee compensation and benefits expense due to higher short-term and long-term incentive compensation. We continued strengthening our balance sheet during the third quarter of 2024, by reducing debt and dilution risk, while growing our Common equity tier 1 capital ratio to 13.3% as of September 30, 2024, a 40 basis points improvement year-over-year. Additionally, DTC deposits increased to $7.5 billion as of September 30, 2024, with average DTC deposits now representing 41% of our total funding, up from 35% a year ago.During the third quarter of 2024 we made further progress with the implementation of our mitigation strategy in response to the final rule on credit card late fees published by the Consumer Financial Protection Bureau (CFPB). Industry organizations have challenged the final rule in court, and the ultimate outcome of such challenge, including the impact on the final rule, is uncertain. The final rule had an original effective date of May 14, 2024Ï¾ however, on May 10, 2024, the United States District Court for the Northern District of Texas granted an injunction and stay of the final rule, and the injunction granted remains in effect as of the date of this report. We are closely monitoring the ongoing litigation related to the rule, but also continue to execute on our mitigation strategy given the uncertainty surrounding the timing and outcome. Because of that uncertainty, our full year 2024 financial outlook assumes the final rule does not take effect this year. Refer to â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (MD&A) â€“ Business Environmentâ€ in our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024 for our 2024 financial outlook inclusive of impacts from the CFPB's final rule on credit card late fees.Our 2024 financial outlook reflects slower Credit sales growth as a result of continued moderation in consumer spending and strategic credit tightening, both of which consequently will impact growth in Credit card and other loans and Net interest and non-interest income, as well as the Net loss rate. In addition, our 2024 outlook assumes ongoing interest rate decreases by the Federal Reserve Board, which will slightly decrease Total net interest income.Based on our current economic outlook, strategic credit tightening actions, higher gross credit losses, and visibility into our new business pipeline, we expect 2024 Average credit card and other loans to be down low-single digits on a percentage point basis relative to 2023. Total net interest and non-interest income, excluding the gains on portfolio sales during the years of comparison, is anticipated to be down in the low- to mid-single digits on a percentage point basis from 2023, with full year Net interest margin expected to be lower than 2023 reflecting higher reversals of interest and fees due to expected higher gross credit losses, declining interest rates, and a continued shift in product mix to co-brand and proprietary products.As a result of efficiencies gained from our ongoing investments in technology modernization and digital advancement, along with disciplined expense management, we expect Total non-interest expenses excluding the impact from our 3Table of Contentsrepurchased Convertible Notes, a Non-GAAP financial measure, to be down mid-single digits on a percentage point basis relative to 2023. Total non-interest expenses are projected to be higher sequentially in the fourth quarter of 2024 compared with the third quarterâ€™s Adjusted total non-interest expenses, a Non-GAAP financial measure, due to higher sales volumes and marketing expenses.Our 2024 financial outlook continues to assume a full year Net loss rate in the low 8% range. As a result of the recent hurricanes we have frozen delinquency progression for cardholders in Federal Emergency Management Agency identified impact zones, which will result in a modest shift of approximately $10 million in net credit losses from the fourth quarter of 2024 to the second quarter of 2025, and therefore a slightly lower net loss rate in the fourth quarter and consequently an offsetting higher net loss rate in the second quarter of 2025.In our 2024 financial outlook, we also expect our full year normalized effective tax rate, excluding the impact from our repurchased Convertible Notes, a Non-GAAP financial measure, to be in the range of 25% to 26%, with quarter-over-quarter variability due to the timing of certain discrete items.We remain disciplined in our commitment to our capital priorities and are confident in our ability to adapt our business to potential regulatory and economic changes while achieving strong financial results.Note: We are unable to provide a quantitative reconciliation of the forward-looking 2024 financial outlook for the Non-GAAP financial measures above, to their most directly comparable forward-looking GAAP measures, as we cannot reliably predict all of the necessary components of such forward-looking GAAP measures without unreasonable effort.4Table of ContentsCONSOLIDATED RESULTS OF OPERATIONSThe following discussion provides commentary on the variances in our results of operations for the three and nine months ended September 30, 2024, compared with the same periods in the prior year, as presented in the accompanying tables. This discussion should be read in conjunction with the discussion under â€œBusiness Environmentâ€ above. Table 1: Summary of Our Financial PerformanceThree Months Ended September 30,Nine Months Ended September 30,20242023$ Change% Change20242023$ Change% Change(Millions, except per share amounts and percentages)Total net interest and non-interest income$983Â $1,031Â (48)(5)$2,913Â $3,273Â (360)(11)Provision for credit losses369Â 304Â 65Â 21Â 980Â 747Â 233Â 31Â Total non-interest expenses574Â 502Â 72Â 14Â 1,525Â 1,576Â (51)(3)Income from continuing operations before income taxes40Â 225Â (185)(82)408Â 950Â (542)(57)Provision for income taxes37Â 52Â (15)(29)136Â 257Â (121)(47)Income from continuing operations3Â 173Â (170)(98)272Â 693Â (421)(61)Loss from discontinued operations, net of income taxes (1)(1)(2)1Â (64)(2)(18)16Â (90)Net income2Â 171Â (169)(99)270Â 675Â (405)(60)Adjusted net income (2)93Â 171Â (78)(46)361Â 675Â (314)(47)Net income per diluted share$0.05Â $3.42Â (3.37)(99)$5.37Â $13.44Â (8.07)(60)Adjusted net income per diluted share (2)$1.83Â $3.42Â (1.59)(47)$7.17Â $13.44Â (6.27)(47)Income from continuing operations per diluted share$0.06Â $3.46Â (3.40)(98)$5.40Â $13.80Â (8.40)(61)Adjusted income from continuing operations per diluted share (2)$1.84Â $3.46Â (1.62)(47)$7.20Â $13.80Â (6.60)(48)Net interest margin (3)18.8Â %20.6Â %(1.8)18.5Â %19.4Â %(0.9)Return on average tangible common equity (4)0.5Â %34.3Â %(33.8)14.8Â %48.9Â %(34.1)Effective income tax rate â€“ continuing

operations92.2Â %23.0Â %69.2Â 33.4Â %27.1Â %6.3Â _____(1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.(2)Adjusted for the impact from our repurchased Convertible Notes, and therefore represent Non-GAAP financial measures. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.(3)Net interest margin represents annualized Net interest income divided by average Total interest-earning assets. See also Table 5: Net Interest Margin.(4)Return on average tangible common equity (ROTCE) represents annualized Income from continuing operations divided by average Tangible common equity. Tangible common equity (TCE) represents Total stockholders' equity reduced by Goodwill and intangible assets, net. ROTCE is a Non-GAAP financial measure. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.5Table of ContentsTable 2: Summary of Total Net Interest and Non-interest Income, After Provision for Credit LossesThree Months Ended September 30,Nine Months Ended September 30,20242023$ Change% Change20242023$ Change% Change(Millions, except percentages)Interest incomeInterest and fees on loans$1,224Â $1,256Â (32)(3)$3,645Â $3,697Â (52)(1)Interest on cash and investment securities53Â 45Â 8Â 19Â 161Â 135Â 26Â 19Â Total interest income1,277Â 1,301Â (24)(2)3,806Â 3,832Â (26)(1)Interest expenseInterest on deposits153Â 143Â 10Â 7Â 461Â 387Â 74Â 19Â Interest on borrowings87Â 76Â 11Â 13Â 268Â 254Â 14Â 5Â Total interest expense240Â 219Â 21Â 9Â 729Â 641Â 88Â 14Â Net interest income1,037Â 1,082Â (45)(4)3,077Â 3,191Â (114)(4)Non-interest incomeInterchange revenue, net of retailer share arrangements(95)(84)(11)14Â (272)(244)(28)11Â Gain on portfolio sale4Â â€”Â 4Â nm9Â 230Â (221)(96)Other37Â 33Â 4Â 11Â 99Â 96Â 3Â 3Â Total non-interest income(54)(51)(3)7Â (164)82Â (246)(301)Total net interest and non-interest income983Â 1,031Â (48)(5)2,913Â 3,273Â (360)(11)Provision for credit losses369Â 304Â 65Â 21Â 980Â 747Â 233Â 31Â Total net interest and non-interest income, after provision for credit losses$614Â $727Â (113)(15)$1,933Â $2,526Â (593)(23)_____(nm) Not meaningful, denoting a variance of 1,000 percent or more.Total Net Interest and Non-interest Income, After Provision for Credit LossesInterest income: Total interest income decreased for the three and nine months ended September 30, 2024, due to the following:â€¢Interest and fees on loans decreased during the three and nine months ended September 30, 2024, due primarily to lower late fees driven by lower early-stage delinquency volumes and from our gradual shift in product mix to a lower proportion of private label accounts, as well as higher reversals of interest and fees resulting from higher gross credit losses; collectively decreasing finance charge and late fee yields by approximately 124 basis points and 13 basis points, respectively.â€¢Interest on cash and investment securities increased during the three and nine months ended September 30, 2024, partially offsetting the decrease in Interest and fees on loans, due to higher average balances which increased interest income by $9Â million and $16Â million, respectively, as well as, during the nine month period, higher average interest rates which increased interest income by $9Â million.Interest expense: Total interest expense increased for the three and nine months ended September 30, 2024, due to the following:â€¢Interest on deposits increased due to higher average interest rates which increased interest expense by $14Â million and $76Â million over the respective periods of comparison, partially offset by lower average wholesale deposit balances, which decreased funding costs by $4Â million and $2Â million over the respective periods of comparisons.â€¢Interest on borrowings increased during the three month period due to higher average borrowings which increased funding costs by $7Â million, as well as higher average interest rates which increased funding costs by $4Â million. Whereas during the nine month period, Interest on borrowings increased due to higher average interest rates which 6Table of Contentsincreased funding costs by $38Â million, partially offset by lower average borrowings which decreased funding costs by $24Â million.Non-interest income: Total non-interest income decreased for the three and nine months ended September 30, 2024, due to the following:â€¢Interchange revenue, net of retailer share arrangements, typically a contra-revenue item for us, increased for the three and nine month periods driven by a decrease in merchant discount fees, from lower â€œbig ticketâ€ credit sales, and interchange revenue earned, partially offset by a reduction in costs associated with brand partner retailer share arrangements. â€¢Gain on portfolio sale reflects the gain we recognized from the sale of a credit card loan portfolio in April 2024, that was adjusted during the three months ended September 30, 2024 to recognize an incremental amount due under the purchase and sale agreement. For 2023, we recognized a gain from the sale of the BJ's Wholesale Club (BJâ€™s) portfolio in late February 2023.Provision for credit losses increased during the three months ended September 30, 2024, driven by a $22Â million reserve build in the current year period compared with a flat reserve build in the prior year period. The increase in Provision for credit losses also includes net principal losses of $347Â million and $304Â million during those same respective periods. Provision for credit losses increased during the nine months ended September 30, 2024, driven by a $142Â million reserve release in the current year period compared with a $251Â million reserve release in the prior year period, with the release in the prior year period primarily related to the sale of the BJ's portfolio. The reserve releases in both years were offset by net principal losses of $1,122Â million and $998Â million during those same respective periods. Overall, we continue to maintain an elevated reserve rate, 12.2% as of September 30, 2024, reflecting a conservative weighting of economic scenarios in our credit reserve modeling, which we intend to maintain until we see sustained improvement in delinquencies and an improved macroeconomic outlook.Table 3: Summary of Total Non-interest ExpensesThree Months Ended September 30,Nine Months Ended September 30,20242023$ Change% Change20242023$ Change% Change(Millions, except percentages)Non-interest expensesEmployee compensation and benefits$228Â $210Â 18Â 9Â $655Â $647Â 8Â 1Â Card and processing expenses77Â 104Â (27)(26)241Â 339Â (98)(29)Information processing and communication73Â 73Â â€”Â â€”Â 220Â 222Â (2)(1)Marketing expenses38Â 36Â 2Â 5Â 99Â 115Â (16)(14)Depreciation and amortization22Â 23Â (1)(7)68Â 92Â (24)(27)Other136Â 56Â 80Â 142Â 242Â 161Â 81Â 51Â Total non-interest expenses$574Â $502Â 72Â 14Â $1,525Â $1,576Â (51)(3)Adjusted total non-interest expenses (1)478Â 502Â (24)(5)1,429Â 1,576Â (147)(9)_____(1)Adjusts Total non-interest expenses for the $96 million impact from our repurchased Convertible Notes, included in Other, and therefore represents a Non-GAAP financial measure. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.Total Non-interest ExpensesNon-interest expenses: Total non-interest expenses increased for the three month ended September 30, 2024 and decreased for the nine months ended September 30, 2024. Adjusted total non-interest expenses, which represents a Non-GAAP 7Table of Contentsfinancial measure and has been adjusted for the $96 million impact from our repurchased Convertible Notes, decreased in both periods of comparison.â€¢Employee compensation and benefits increased in both the three and nine month periods due to higher short-term and long-term incentive compensation, partially offset by ongoing strategic adjustments in customer care staffing, as well as a reduction in demand-based outsourced and contract labor.â€¢Card and processing expenses decreased in both the three and nine month periods due primarily to lower fraud losses, as well as reduced volume-related card and statement costs.â€¢Marketing expenses were essentially flat during the three month period and decreased during the nine month period due primarily to decreased spending associated with brand partner and BFH joint marketing campaigns, partially offset by higher spending associated with DTC product offerings.â€¢Depreciation and amortization was essentially flat during the three month period and decreased during the nine month period due to lower amortization for developed technology associated with an acquisition completed in late 2020.â€¢Other increased in both the three and nine month periods primarily related to the impact from our repurchased Convertible Notes; excluding that impact Other expenses decreased in both periods of comparison due to decreased legal and other business activity costs.Income TaxesThe Provision for income taxes decreased for the three months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes. The effective tax rate was 92.2% and 23.0% for the three month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate resulted from an increase in nondeductible items in the current year period, primarily related to the nondeductible portion of our repurchased Convertible Notes transactions, and a favorable discrete item in the prior year period. The Provision for income taxes decreased for the nine months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes in the current year relative to the prior year period, which itself was higher due to the gain on the sale of the BJ's portfolio. The effective tax rate was 33.4% and 27.1% for the nine month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate was also driven primarily by an increase in nondeductible items in the current year period related to the nondeductible portion of our repurchased Convertible Notes transactions.Discontinued Operations The Loss from discontinued operations, net of income taxes includes amounts that relate to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019, and primarily relate to contractual indemnification and tax-related matters. For additional information refer to Note 22, â€œDiscontinued Operations and Bank Holding Company Financial Presentationâ€ to the Consolidated Financial Statements included in our Annual Report on Form 10-K for the year ended December 31, 2021. 8Table of ContentsTable 4: Summary Financial Highlights â€“ Continuing OperationsAs of or for the three months ended September 30,As of or for the nine months ended September 30,20242023% Change20242023% Change(Millions, except per share amounts and percentages)Credit sales$6,464$6,668(3)$19,064$21,098(10)PPNR (1)409529(23)1,3881,697(18)PPNR excluding gain on portfolio sale and impact from repurchased Convertible Notes (1)501529(5)1,4751,4671Â Average credit card and other loans17,76617,5401Â 18,06018,199(1)End-of-period credit card and other loans17,93317,922â€”Â 17,93317,922â€”Â End-of-period direct-to-consumer (retail) deposits7,4836,09823Â 7,4836,09823Â Return on average assets (2)0.1Â %3.2Â %(3.1)1.6Â %4.1Â %(2.5)Return on average equity (3)0.4Â %24.8Â %(24.4)11.3Â %34.5Â %(23.2)Return on average tangible common equity (4)0.5Â %34.3Â %(33.8)14.8Â %48.9Â %(34.1)Net interest margin (5)18.8Â %20.6Â %(1.8)18.5Â %19.4Â %(0.9)Loan yield (6)27.4Â %28.6Â %(1.2)27.0Â %27.1Â %(0.1)Efficiency ratio (7)58.4Â %48.7Â %9.7Â 52.3Â %48.2Â %4.1Â Double leverage ratio (8)103.4Â %127.4Â %(24.0)103.4Â %127.4Â %(24.0)Common equity tier 1 capital ratio (9)13.3Â %12.9Â %0.4Â 13.3Â %12.9Â %0.4Â Total risk-based capital ratio (10)14.6Â %14.2Â %0.4Â 14.6Â %14.2Â %0.4Â Total risk-weighted assets (11)$19,010$18,7301Â $19,010$18,7301Â Tangible common equity / tangible assets ratio (TCE/TA) (12)11.2Â %10.0Â %1.2Â 11.2Â %10.0Â %1.2Â Tangible book value per common share (13)$47.48$42.4512Â $47.48$42.4512Â Payment rate (14)14.0Â %14.4Â %(0.4)14.0Â %14.4Â %(0.4)Delinquency rate (15)6.4Â %6.3Â %0.1Â 6.4Â %6.3Â %0.1Â Net loss rate (16)7.8Â %6.9Â %0.9Â 8.3Â %7.3Â %1.0Â Reserve rate (17)12.2Â %12.3Â %(0.1)12.2Â %12.3Â %(0.1)_____Note: Beginning in 2024, we revised the calculation of average balances to more closely align with industry practice by incorporating an average daily balance. Prior to 2024, average balances represent the average balance at the beginning and end of each month, averaged over the periods indicated.(1)PPNR represents Income from continuing operations before income taxes and the Provision for credit losses. PPNR is a Non-GAAP financial measure. PPNR excluding gain on portfolio sale and impact from repurchased Convertible Notes excludes from PPNR the gain on any portfolio sale in the period, as well as the impact from our repurchased Convertible Notes in the period, and is also a Non-GAAP financial measure. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.(2)Return on average assets represents annualized Income from continuing operations divided by average Total assets.(3)Return on average equity represents annualized Income from continuing operations divided by average Total stockholdersâ€™ equity.(4)Return on average tangible common equity (ROTCE) represents annualized Income from continuing operations divided by average Tangible common equity. Tangible common equity (TCE) represents Total stockholders' equity reduced by Goodwill and intangible assets, net. ROTCE is a Non-GAAP financial measure. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.(5)Net interest margin represents annualized Net interest income divided by average Total interest-earning assets. See also Table 5: Net Interest Margin.(6)Loan yield represents annualized Interest and fees on loans divided by Average credit card and other loans.9Table of Contents(7)Efficiency ratio represents Total non-interest expenses divided by Total net interest and non-interest income.(8)Double leverage ratio represents Parent Company investment in subsidiaries divided by BFH consolidated equity.(9)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. For additional information, see â€œLegislative, Regulatory Matters and Capital Adequacyâ€ included elsewhere in this report.(10)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses. For additional information, see â€œLegislative, Regulatory Matters and Capital Adequacyâ€ included elsewhere in this report.(11)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach. For additional information, see â€œLegislative, Regulatory Matters and Capital Adequacyâ€ included elsewhere in this report.(12)Tangible common equity over tangible assets (TCE/TA) represents TCE divided by Tangible assets (TA), which is Total assets reduced by Goodwill and intangible assets, net. TCE/TA is a Non-GAAP financial measure. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.(13)Tangible book value per common share represents TCE divided by shares outstanding and is a Non-GAAP financial measure. See â€œNon-GAAP Financial Measuresâ€ and Table 6: Reconciliation of GAAP to Non-GAAP Financial Measures.(14)Payment rate represents consumer payments during the last month of the period, divided by the beginning-of-month Credit card and other loans, including held for sale in applicable periods.(15)Delinquency rate represents outstanding balances that are contractually delinquent (i.e., balances greater than 30 days past due) as of the end of the period, divided by the outstanding principal amount of Credit card and other loans as of the same period-end. (16)Net loss rate, an annualized rate, represents net principal losses for the period divided by Average credit card and other loans for the same period. Net loss rate for the three and nine months ended September 30, 2023 was impacted by the transition of our credit card processing services in June 2022. (17)Reserve rate represents the Allowance for credit losses divided by End-of-period credit card and other loans.10Table of ContentsTable 5: Net Interest MarginThree Months Ended September 30, 2024Three Months Ended September 30, 2023Average Balance (1)Interest Income / ExpenseAverage Yield / RateAverage Balance (1)Interest Income / ExpenseAverage Yield / Rate(Millions, except percentages)Cash and investment securities$4,208Â $53Â 5.07Â %$3,469Â $45Â 5.21Â %Credit card and other loans17,766Â 1,224Â 27.40Â %17,540Â 1,256Â 28.64Â %Total interest-earning assets21,974Â 1,277Â 23.12Â %21,009Â 1,301Â 24.77Â %Direct-to-consumer (retail) deposits7,293Â 91Â 4.95Â %6,055Â 69Â 4.54Â %Wholesale deposits5,556Â 62Â 4.47Â %7,093Â 74Â 4.17Â %Interest-bearing deposits12,849Â 153Â 4.74Â %13,148Â 143Â 4.34Â %Secured borrowings3,477Â 57Â 6.54Â %2,987Â 51Â 6.91Â %Unsecured borrowings1,282Â 30Â 9.19Â %1,401Â 25Â 7.17Â %Interest-bearing borrowings4,759Â 87Â 7.26Â %4,388Â 76Â 6.99Â %Total interest-bearing liabilities17,608Â 240Â 5.42Â %17,536Â 219Â 5.00Â %Net interest income$1,037Â $1,082Â Net interest margin (2)18.8Â %20.6Â %Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Average Balance (1)Interest Income / ExpenseAverage Yield / RateAverage Balance (1)Interest Income / ExpenseAverage Yield / Rate(Millions, except percentages)Cash and investment securities$4,174Â $161Â 5.13Â %$3,723Â $135Â 4.84Â %Credit card and other loans18,060Â 3,645Â 26.96Â %18,199Â 3,697Â 27.09Â %Total interest-earning assets22,234Â 3,806Â 22.86Â %21,922Â 3,832Â 23.31Â %Direct-to-consumer (retail) deposits7,042Â 259Â 4.91Â %5,813Â 175Â 4.01Â %Wholesale deposits6,116Â 202Â 4.41Â %7,403Â 212Â 3.81Â %Interest-bearing deposits13,158Â 461Â 4.68Â %13,216Â 387Â 3.90Â %Secured borrowings3,522Â 178Â 6.76Â %3,480Â 169Â 6.52Â %Unsecured borrowings1,317Â 90Â 9.13Â %1,705Â 85Â 6.64Â %Interest-bearing borrowings4,839Â 268Â 7.41Â %5,185Â 254Â 6.56Â %Total interest-bearing liabilities17,997Â 729Â 5.41Â %18,401Â 641Â 4.65Â %Net interest income$3,077Â $3,191Â Net interest margin (2)18.5Â %19.4Â %_____(1)Beginning in 2024, we revised the calculation of average balances to more closely align with industry practice by incorporating an average daily balance. Prior to 2024, average balances represent the average balance at the beginning and end of each month, averaged over the periods indicated.(2)Net interest margin represents annualized Net interest income divided by average Total interest-earning assets.11Table of ContentsTable 6: Reconciliation of GAAP to Non-GAAP Financial MeasuresAs of or for the three months ended September 30,As of or for the nine months ended September 30,20242023% Change20242023% Change(Millions, except per share amounts and percentages)Adjusted net incomeNet income2Â 171Â (99)270Â 675Â (60)Impact from repurchased Convertible Notes91Â â€”Â nm91Â â€”Â nmAdjusted net income$93Â $171Â (46)$361Â $675Â (47)Adjusted net income per diluted shareNet income per diluted share$0.05Â $3.42Â (99)$5.37Â $13.44Â (60)Impact from repurchased Convertible Notes$1.78Â $â€”Â nm$1.80Â $â€”Â nmAdjusted net income per diluted share$1.83Â $3.42Â (47)$7.17Â $13.44Â (47)Adjusted income from continuing operations per diluted shareIncome from continuing operations per diluted share$0.06Â $3.46Â (98)$5.40Â $13.80Â (61)Impact from repurchased Convertible Notes$1.78Â $â€”Â nm$1.80Â $â€”Â nmAdjusted income from continuing operations per diluted share$1.84Â $3.46Â (47)$7.20Â $13.80Â (48)Adjusted total non-interest expensesTotal non-interest expenses$574Â $502Â 14Â $1,525Â $1,576Â (3)Impact from repurchased Convertible Notes96Â â€”Â nm96Â â€”Â nmAdjusted total non-interest expenses478Â 502Â (5)1,429Â 1,576Â (9)Pretax pre-provision earnings (PPNR)Income from continuing operations before income taxes$40Â $225Â (82)$408Â $950Â (57)Provision for credit losses369Â 304Â 21Â 980Â 747Â 31Â Pretax pre-provision earnings (PPNR)409Â 529Â (23)1,388Â 1,697Â (18)Less: Gain on portfolio

sale(4)â€”Â nm(9)(230)(96)Add: Impact from repurchased Convertible Notes96Â â€”Â nm96Â â€”Â nmPPNR excluding gain on portfolio sale and impact from repurchased Convertible Notes501Â 529Â (5)1,475Â 1,467Â 1Â Average tangible common equityAverage total stockholdersâ€™ equity3,314Â 2,795Â 19Â 3,213Â 2,674Â 20Â Less: Average goodwill and intangible assets, net(748)(775)(4)(753)(785)(4)Average tangible common equity2,566Â 2,020Â 27Â 2,460Â 1,889Â 30Â Tangible common equity (TCE)Total stockholdersâ€™ equity3,112Â 2,864Â 9Â 3,112Â 2,864Â 9Â Less: Goodwill and intangible assets, net(754)(771)(2)(754)(771)(2)Tangible common equity (TCE)2,358Â 2,093Â 13Â 2,358Â 2,093Â 13Â 12Table of ContentsAs of or for the three months ended September 30,As of or for the nine months ended September 30,20242023% Change20242023% Change(Millions, except per share amounts and percentages)Tangible assets (TA)Total assets21,736Â 21,608Â 1Â 21,736Â 21,608Â 1Â Less: Goodwill and intangible assets, net(754)(771)(2)(754)(771)(2)Tangible assets (TA)$20,982Â $20,837Â 1Â $20,982Â $20,837Â 1Â _____(nm) Not meaningful, denoting a variance of 1,000 percent or more.ASSET QUALITYGiven the nature of our business, the credit quality of our assets, in particular our Credit card and other loans, is a key determinant underlying our ongoing financial performance and overall financial condition. When it comes to our Credit card and other loans portfolio, we closely monitor Delinquency rates and Net principal loss rates, which reflect, among other factors, our underwriting, the inherent credit risk in our portfolio and the success of our collection and recovery efforts. These rates also reflect, more broadly, the general macroeconomic conditions, including the compounding effect of persistent inflation relative to wage growth, and higher interest rates. Our Delinquency and Net principal loss rates are also impacted by the size of our Credit card and other loans portfolio, which serves as the denominator in the calculation of these rates. Accordingly, changes in the size of our portfolio (whether due to credit tightening, acquisitions or dispositions of portfolios or otherwise) may cause movements in our Delinquency and Net principal loss rates that are not necessarily indicative of the underlying credit quality of the overall portfolio. Delinquencies: An account is contractually delinquent if we do not receive the minimum payment due by the specified due date. Our policy is to continue to accrue interest and fee income on all accounts, except in limited circumstances, until the balance and all related interest and fees are paid or charged-off. After an account becomes 30 days past due, a proprietary collection scoring algorithm automatically scores the risk of the account becoming further delinquent; based upon the level of risk indicated, a collection strategy is deployed. If after exhausting all in-house collection efforts we are unable to collect on the account, we may engage collection agencies or outside attorneys to continue those efforts, or sell the charged-off balances.The Delinquency rate is calculated by dividing outstanding principal balances that are contractually delinquent (i.e., balances greater than 30 days past due) as of the end of the period, by the outstanding principal amount of Credit card and other loans as of the same period-end.The following table provides the delinquency trends on our Credit card and other loans portfolio based on the principal balances outstanding as of the dates presented:Table 7: Delinquency Trends on Credit Card and Other Loans September 30,2024% ofTotalDecember 31,2023% ofTotal(Millions, except percentages)Credit card and other loans outstanding â”€ principal$16,476Â 100.0Â %$17,906Â 100.0Â %Outstanding balances contractually delinquent31 to 60 days$308Â 1.9Â %$346Â 1.9Â %61 to 90 days235Â 1.4Â %250Â 1.4Â %91 or more days519Â 3.1Â %567Â 3.2Â %Total$1,062Â 6.4Â %$1,163Â 6.5Â %13Table of ContentsAs part of our collections strategy, we may offer temporary and short term programs in order to improve the likelihood of collections and meet the needs of our customers. Our modifications, for customers who have requested assistance and meet certain qualifying requirements, come in the form of reduced payment requirements, interest rate reductions and late fee waivers. We do not offer programs involving the forgiveness of principal. These temporary loan modifications may assist in cases where we believe the customer will recover from the short-term hardship and resume scheduled payments. Under these consumer relief programs, those accounts receiving relief may not advance to the next delinquency cycle, including charge-off, in the same time frame that would have occurred had the relief not been granted. We evaluate our consumer relief programs to determine if they represent a more than insignificant delay in payment granted to borrowers experiencing financial difficulty, in which case they would then be considered a Loan Modification. For additional information, see Note 2 â€œCredit Card and Other Loans â€“ Modified Credit Card Loansâ€ to our unaudited Consolidated Financial Statements. Net Principal Losses: Our net principal losses include the principal amount of losses that are deemed uncollectible, less recoveries, and exclude charged-off interest, fees and third-party fraud losses (including synthetic fraud). Charged-off interest and fees reduce Interest and fees on loans, while third-party fraud losses are recorded in Card and processing expenses. Credit card loans, including unpaid interest and fees, are generally charged-off in the month during which an account becomes 180 days past due. BNPL loans such as our installment loans and our â€œsplit-payâ€ offerings, including unpaid interest, are generally charged-off when a loan becomes 120 days past due. However, in the case of a customer bankruptcy or death, Credit card and other loans, including unpaid interest and fees, as applicable, are charged-off 60 days after receipt of the notification of the bankruptcy or death, but in any case no later than 180 days past due for credit card loans and 120 days past due for BNPL loans.The net principal loss rate is calculated by dividing net principal losses for the period by the Average credit card and other loans for the same period. Beginning in January 2024, we revised the calculation of Average credit card and other loans to more closely align with industry practice by incorporating an average daily balance. Prior to 2024, Average credit card and other loans represent the average balance of the loans at the beginning and end of each month, averaged over the periods indicated. The following table provides our net principal losses for the periods presented:Table 8: Net Principal Losses on Credit Card and Other Loans Three Months Ended September 30,Nine Months Ended September 30,20242023024202320242023(Millions, except percentages)Average credit card and other loans$17,766Â $17,540Â $18,060Â $18,199Â Net principal losses347Â 304Â 1,122Â 998Â Net principal losses as a percentage of average credit card and other loans (1)7.8Â %6.9Â %8.3Â %7.3Â %_____(1)Net principal losses as a percentage of Average credit card and other loans for the three and nine months ended SeptemberÂ 30, 2023 were impacted by the transition of our credit card processing services in June 2022.CONSOLIDATED LIQUIDITY AND CAPITAL RESOURCESOverviewWe maintain a strong focus on liquidity and capital. Our funding, liquidity and capital policies are designed to ensure that our business has sufficient liquidity and capital resources necessary to support our daily operations, our business growth, and our credit ratings related to our Parent Companyâ€™s senior unsecured notes and our public secured financings, and meet our regulatory and policy requirements, including capital and leverage ratio requirements applicable to Comenity Bank (CB) and Comenity Capital Bank (CCB) under Federal Deposit Insurance Corporation (FDIC) regulations, in a cost effective and prudent manner through both expected and unexpected market environments. We also monitor our Double Leverage Ratio, which reflects our Parent Companyâ€™s investment in its subsidiaries relative to its consolidated equity, and is often used by regulators and other stakeholders as a measure of the use of debt by a parent entity to fund its subsidiaries.14Table of ContentsOur primary sources of liquidity include cash generated from operating activities, our bank credit facility, issuances of senior unsecured or convertible debt securities by our Parent Company, financings through our securitization programs, and deposits with the Banks. More broadly, we continuously evaluate opportunities to renew and expand our various sources of liquidity. We aim to satisfy our financing needs with a diverse set of funding sources, and we seek to maintain diversity of funding sources by type of instrument, by tenor and by investor base, among other factors, which we believe will mitigate the impact of disruptions in any one type of instrument, tenor or investor.Our primary uses of liquidity are for underwriting Credit card and other loans, scheduled payments of principal and interest on our debt, operational expenses, capital expenditures, including digital and product innovation and technology enhancements, stock repurchases and dividends.We may from time to time retire or purchase our outstanding debt or convertible debt securities through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise. Such repurchases or exchanges would depend on prevailing market conditions, our liquidity requirements, contractual restrictions and other factors, and may be funded through cash on hand, borrowings under our revolving credit facility, the issuance of debt or convertible debt securities or other sources of liquidity. The amounts involved may be material. We will also need additional financing in the future to repay or refinance our existing debt at or prior to maturity, and to fund our growth, which may include issuance of additional debt, equity or convertible securities or engaging in other capital markets or financing transactions. Given the maturities of certain of our outstanding debt instruments and the macroeconomic outlook, it is possible that we will be required to repay, extend or refinance some or all of our maturing debt in volatile and/or unfavorable markets.Because of the alternatives available to us, as discussed above, we believe our short-term and long-term sources of liquidity are adequate to fund not only our current operations, but also our near-term and long-term funding requirements including dividend payments, debt service obligations and repayment of debt maturities and other amounts that may ultimately be paid in connection with contingencies. However, the adequacy of our liquidity could be impacted by various factors, including pending or future legislation, regulation or litigation, macroeconomic conditions and volatility in the financial and capital markets, limiting our access to or increasing our cost of capital, which could make capital unavailable, or available but on terms that are unfavorable to us. These factors could significantly reduce our financial flexibility and cause us to contract or not grow our business, which could have a material adverse effect on our results of operations and financial condition.We have a robust liquidity risk management framework in place which includes ongoing monitoring of our liquidity and funding positions against our risk appetite metrics and key risk indicators. During times where there may be potential risks from adverse developments in the banking industry and/or increased financial sector volatility, we may invoke our contingency funding plan to enhance daily monitoring of our liquidity and funding positions, determine potential mitigating actions if necessary and provide enhanced reporting to our Boards of Directors, at both the Bread Financial and Bank-levels, and regulators. We maintain a significant majority of our liquidity portfolio on deposit within the Federal Reserve banking system, and we also have a small investment securities portfolio, classified as available-for-sale, which we hold in relation to the Community Reinvestment Act. We do not have any investment securities classified as held-to-maturity.Credit RatingsIn November 2023, we obtained credit ratings for our Parent Company from the major credit rating agencies, Moodyâ€™s Investor Services (Moodyâ€™s), Standard & Poorâ€™s (S&P) and Fitch Ratings (Fitch), in order to facilitate debt financings and broaden the investor base for our Parent Company debt securities.Our management approach is designed, among other things, to maintain appropriate and stable Parent Company senior unsecured debt ratings from the credit rating agencies which help support our access to cost-effective unsecured funding as a component of our overall liquidity and capital resources.15Table of ContentsThe table below provides a summary of the credit ratings for the senior unsecured long-term debt of Bread Financial Holdings, Inc. as of September 30, 2024:Bread Financial Holdings, Inc.Moodyâ€™sS&PFitchSenior unsecured debtBa3BB-BB-OutlookStableStableStableWe also seek to maintain appropriate and stable credit ratings for our credit card securitizations issued through World Financial Network Credit Card Master Note Trust (WFNMNT) from the rating agencies (DBRS, S&P and Fitch). The table below provides a summary of the structured finance credit ratings for certain of the asset-backed securities, specifically the Class A notes of WFNMNT as of September 30, 2024:WFNMNTDBRSS&PFitchClass A notesAAAAAAAAACredit ratings are not a recommendation to buy or hold any securities and they may be revised or revoked at any time at the sole discretion of the rating agency. Downgrades in the ratings of our unsecured or secured debt could result in higher funding costs, as well as reductions in our borrowing capacity in the unsecured or secured debt markets. We believe our mix of funding, including the proportion of our DTC and wholesale deposits, to total funding, reduces the impact that a credit rating downgrade could have on our funding costs and capacity.Funding SourcesAs referenced above, our primary sources of liquidity include cash generated from operating activities, our bank credit facility, issuances of senior unsecured or convertible debt securities by our Parent Company, financings through our securitization programs, and deposits with the Banks.Certain of our long-term debt agreements include various restrictive financial and non-financial covenants. If we do not comply with certain of these covenants and an event of default occurs and remains uncured, the maturity of amounts outstanding may be accelerated and become payable, and, with respect to our credit agreement, the associated commitments may be terminated. As of September 30, 2024, we were in compliance with all such covenants.Credit AgreementIn June 2023, we entered into our credit agreement with Parent Company, as borrower, certain of our domestic subsidiaries, as guarantors, JPMorgan Chase Bank, N.A., as administrative agent and lender, and various other financial institutions, as lenders, which provides for a $700Â million senior unsecured revolving credit facility (the Revolving Credit Facility). As of September 30, 2024, all $700Â million remained available for future borrowings under the Revolving Credit Facility.On October 18, 2024, we amended our Revolving Credit Facility to extend the maturity date from June 13, 2026 to October 18, 2028, as well as to delete the provisions relating to our prior term loan facility (which was repaid in full and terminated in December 2023) and make certain other amendments.4.25% Convertible Senior Notes Due 2028In June 2023, we issued and sold $316Â million aggregate principal amount of 4.25% Convertible Senior Notes due 2028 (the Convertible Notes). The Convertible Notes bear interest at an annual rate of 4.25%, payable semi-annually in arrears on June 15 and December 15 of each year. The Convertible Notes mature on June 15, 2028, unless earlier repurchased, redeemed or converted. In connection with the issuance of the Convertible Notes, we entered into privately negotiated capped call (Capped Call) transactions with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset any cash payments we are required to make in excess of the principal amount of the Convertible Notes, with such reduction and/or offset subject to a cap, based on the cap price. For additional information on the issuance of our Convertible Notes 16Table of Contentsand our Capped Call transactions, see â€œConsolidated Liquidity and Capital Resourcesâ€ under Part II of our 2023 Form 10-K.In August 2024 we entered into separate, privately negotiated repurchase agreements with a limited number of Convertible Note holders to repurchase $238Â million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $374Â million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price for select repurchases was based in part on the daily volume-weighted average price per share of Parent Companyâ€™s common stock over an agreed measurement period beginning in August 2024 and ending in September 2024. In connection with these aggregate repurchases, we recognized an $87Â million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $60Â million reduction in Additional paid-in capital (APIC) related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.In September 2024 we entered into two additional separate, privately negotiated repurchase agreements with holders of our Convertible Notes who approached us to repurchase $25Â million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $38Â million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price was based in part on the daily volume-weighted average price per share of Parent Companyâ€™s common stock over an agreed measurement period during September 2024. In connection with these aggregate repurchases, we recognized a $9Â million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $7Â million reduction in APIC related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.In summary, in total through August and September 2024, we recognized a $96Â million inducement expense in Other non-interest expenses representing the settlement value, inclusive of transaction fees, in excess of the conversion value, and a $67Â million reduction in APIC representing the excess of the conversion value over the carrying value of the Convertible Notes repurchased and a deferred tax impact.Following the settlement of these repurchases, $54Â million of Convertible Notes remained outstanding as of September 30, 2024. We may, from time to time, seek to retire or repurchase our remaining outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise.Beginning on October 1, 2024, the Convertible Notes became convertible at the option of the holders during the quarterly period ending December 31, 2024, due to the last reported sales price per share of Parent Companyâ€™s common stock having exceeded 130% of the conversion price for each of at least 20 trading days, whether or not consecutive, during the 30 consecutive trading days ending on, and including, the last trading day of the immediately preceding quarter i.e., the quarter ended September 30, 2024 (the Common Stock Sale Price Condition). The Common Stock Sale Price Condition is remeasured each quarter, so the Convertible Notes may continue or cease to be convertible in future quarters depending on the performance of our stock price. Upon any such conversion, we will pay cash up to the aggregate principal amount of the Convertible Notes to be converted and pay or deliver, as the case may be, cash, shares of our common stock, or a combination of cash and shares of our common stock (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes being converted. As of the date of this report, we have not received any conversion requests. All of the Capped Call transactions continue to remain outstanding, notwithstanding the repurchases noted above. Although we do not trade or speculate in derivatives, the Capped Call transactions are expected to remain outstanding, possibly until maturity, with the objective of optimizing the economic value we receive under these transactions, in line with our strategic objectives designed to potentially offset certain of the economic impacts of the Convertible Notes.17Table of Contents9.750% Senior Notes due 2029In January 2024, we issued and sold an additional $300Â million aggregate principal amount of 9.750% Senior Notes due 2029 (Senior Notes due 2029) at an issue price of 101.00% of principal plus accrued interest from December 22, 2023. The Senior Notes due 2029 issued in January 2024 were issued as additional notes under the same indenture pursuant to which the initial

$600Â million of Senior Notes due 2029 were issued on December 22, 2023. The Senior Notes due 2029 that were issued in both December 2023 and January 2024 constitute a single series of notes and have the same terms, other than the issue date and issue price. We used the proceeds of the January 2024 offering of Senior Notes due 2029, together with $100Â million of cash on hand, to fund the redemption of $400Â million in aggregate principal amount of our outstanding 7.000% Senior Notes due 2026. DepositsWe utilize a variety of deposit products to finance our operating activities, including funding for our non-securitized credit card and other loans, and to fund the securitization enhancement requirements of the Banks. We offer DTC retail deposit products, including Individual Retirement Account savings and certificates of deposit which CCB began offering in June 2024, as well as deposits sourced through contractual arrangements with various financial counterparties (often referred to as wholesale deposits, and includes brokered deposits). Across both our retail and wholesale deposits, the Banks offer various non-maturity deposit products that are generally redeemable on demand by the customer, and as such have no scheduled maturity date. The Banks also issue certificates of deposit with scheduled maturity dates ranging between October 2024 and September 2029, in denominations of at least $1,000, on which interest is paid either monthly or at maturity. The following table summarizes our retail and wholesale deposit products by type and associated attributes as of the dates presented:Table 9: DepositsSeptember 30,2024December 31,2023(Millions, except percentages)DepositsDirect-to-consumer (retail)$7,483Â $6,454Â Wholesale5,339Â 7,140Â Total deposits$12,822Â $13,594Â Non-maturity deposit productsNon-maturity deposits$6,706Â $6,597Â Interest rate range0.70% - 5.14%0.70% - 5.64%Weighted-average interest rate4.56Â %4.78Â %Certificates of depositCertificates of deposit$6,116Â $6,997Â Interest rate range0.80% - 5.70%0.50% - 5.70%Weighted-average interest rate4.73Â %4.50Â %As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, deposits that exceeded applicable FDIC insurance limits, which are generally $250,000 per depositor, per insured bank, per ownership category, were estimated to be $543 million (4% of Total deposits) and $509 million (4% of Total deposits), respectively. The measurement of estimated uninsured deposits aligns with regulatory guidelines.Overall, we continue to improve our funding mix through actions taken to grow our DTC deposits and reduce our Parent Company unsecured borrowings, while maintaining the flexibility of secured, unsecured, and wholesale funding. Typical seasonality of credit card and other loan balance pay downs in the first quarter of each year, and efforts undertaken in 2024 18Table of Contentsto reduce our long-term unsecured debt, lowered our funding requirements by approximately $1.5 billion from year-end 2023. As a result, we opportunistically reduced our wholesale and brokered deposits, repurchased a portion of our outstanding Convertible Notes and paid down a portion of our secured conduit line balances, shown further below.Securitization Programs Including Conduit FacilitiesWe sell the majority of the credit card loans originated by the Banks to certain of our master trusts (the Trusts). These securitization programs are a principal vehicle through which we finance the Banksâ€™ credit card loans. For this purpose, we use a combination of public term asset-backed notes and private conduit facilities (the Conduit Facilities) with a consortium of lenders, including domestic money center, regional and international banks. Borrowings under the Conduit Facilities are included in Debt issued by consolidated VIEs in the Consolidated Balance Sheets. The table below summarizes our conduit capacities, borrowings and maturities for the periods presented: Table 10: Conduit Borrowing Capacity Rollforward and Maturities(Millions)December 31, 2023CommitmentSeptember 30, 2024Conduit FacilitiesCapacityDrawn (6)IncreaseCapacityDrawn (6)Maturity DateComenity BankWFNMNT 2009-VFN (1)$2,650Â $2,015Â $â€”Â $2,650Â $1,380Â October 2025WFNMT 2009-VFC1 (2)275Â 260Â â€”Â 275Â 191Â October 2024Comenity Capital BankWFCMNT 2009-VFN (3)2,250Â 1,025Â â€”Â 2,250Â 377Â February 2025CCAST 2023-VFN1 (4)250Â 250Â â€”Â 250Â 250Â September 2025CCAST 2024-VFN1 (5)â€”Â â€”Â 200Â 200Â â€”Â February 2025Total$5,425Â $3,550Â $200Â $5,625Â $2,198Â _____(1)2009-VFN Conduit issued under World Financial Network Credit Card Master Note Trust (WFNMNT). (2)2009-VFC1 Conduit issued under World Financial Network Credit Card Master Trust III (WFNMT).(3)2009-VFN Conduit issued under World Financial Capital Master Note Trust (WFCMNT). (4)2023-VFN1 Conduit issued under Comenity Capital Asset Securitization Trust (CCAST).(5)2024-VFN1 Conduit issued under CCAST.(6)Amounts drawn do not include $0.7Â billion and $1.2Â billion of debt issued by the Trusts as of September 30, 2024 and DecemberÂ 31, 2023, respectively, which were not sold, but were retained by us as a credit enhancement and therefore have been eliminated from the Total.In May 2024, WFNMNT issued $570Â million of Series 2024-A public term asset-backed notes, which mature in April 2027. The offering consisted of $500Â million of Class A notes with a fixed interest rate of 5.47% per year, $44Â million of zero coupon Class M notes, and $26Â million of zero coupon Class B notes. The Class M and B notes were retained by us and eliminated from the Consolidated Balance Sheet. As well, in August 2024 WFNMNT issued $500Â million of Series 2024-B public term asset-backed notes, which mature in July 2027. The offering consisted of $500Â million of Class A notes with a fixed interest rate of 4.62% per year.As of September 30, 2024, we had approximately $11.6Â billion of securitized credit card loans. Securitizations require credit enhancements in the form of cash, spread deposits, additional loans and subordinated classes. The credit enhancement is principally based on the outstanding balances of the series issued by the Trusts and by the performance of the credit card loans in the Trusts.Early amortization events as defined within each asset-backed securitization transaction are generally driven by asset performance. We do not believe it is reasonably likely that an early amortization event will occur due to asset performance. However, if an early amortization event were declared for a Trust, the trustee of the particular Trust would retain the interest in the loans along with the excess spread that would otherwise be paid to our Bank subsidiary until the investors were fully repaid. The occurrence of an early amortization event would significantly limit or negate our ability to securitize additional credit card loans.19Table of ContentsWe have secured and continue to secure the necessary commitments to fund our credit card and other loans. However, certain of these commitments are short-term in nature and subject to renewal. There is no guarantee that these funding sources, when they mature, will be renewed on similar terms, or at all, as they are dependent on the availability of the asset-backed securitization and deposit markets at the time.Regulation RR (Credit Risk Retention) adopted by the FDIC, the SEC, the Federal Reserve Board and certain other federal regulators mandates a minimum five percent risk retention requirement for securitizations. Such risk retention requirements may limit our liquidity by restricting the amount of asset-backed securities we are able to issue or affecting the timing of future issuances of asset-backed securities. We satisfy such risk retention requirements by maintaining a sellerâ€™s interest calculated in accordance with Regulation RR.Stock Repurchase ProgramsOn February 21, 2024, our Board of Directors approved a stock repurchase program to acquire up to $30Â million in shares of our outstanding common stock in the open market during the period ending on December 31, 2024. The rationale for this repurchase program, and the amount thereof, was to offset the impact of dilution associated with issuances of employee restricted stock units, with the objective of reducing the Companyâ€™s weighted average diluted share count to approximately 50Â million shares for 2024, subject to then current estimates and assumptions applicable as of the date of approval.During the nine months ended September 30, 2024, under the authorized stock repurchase program, we acquired a total of 0.3Â million shares of our common stock for $11Â million. Following their repurchase, these 0.3Â million shares ceased to be outstanding shares of common stock and are now treated as authorized but unissued shares of common stock. As of September 30, 2024, we had $19 million remaining for future repurchases under the authorized stock repurchase program.DividendsDuring the three and nine months ended September 30, 2024, we paid $10Â million and $32Â million in dividends to holders of our common stock. On October 24, 2024, our Board of Directors declared a quarterly cash dividend of $0.21 per share on our common stock, payable on December 13, 2024, to stockholders of record at the close of business on November 8, 2024.Contractual ObligationsIn the normal course of business, we enter into various contractual obligations that may require future cash payments, the vast majority of which relate to deposits, debt issued by consolidated VIEs, long-term and other debt and operating leases. We believe that we will have access to sufficient resources to meet these commitments.Cash Flows The table below summarizes our cash flow activity for the periods indicated, followed by a discussion of the variance drivers impacting our Operating, Investing and Financing activities: Table 11: Cash FlowsNine Months Ended September 30,20242023(Millions)Total cash used in:Operating activities$1,380Â $1,370Â Investing activities182Â 2,579Â Financing activities(1,707) (4,481)Net decrease in cash, cash equivalents and restricted cash(145)(532)20Table of ContentsCash Flows from Operating Activities primarily include net income adjusted for (i) non-cash items included in net income, such as provision for credit losses, depreciation and amortization, deferred taxes and other non-cash items, and (ii) changes in the balances of operating assets and liabilities, which can fluctuate in the normal course of business due to the amount and timing of payments. We generated cash flows from operating activities of $1,380 million and $1,370 million for the nine months ended September 30, 2024 and 2023, respectively. The net cash provided by operating activities during these periods was primarily driven by cash generated from net income for the periods after adjusting for the Provision for credit losses in both periods of comparison, and for the nine months ended September 30, 2024, the Loss on debt extinguishment and repurchased Convertible Notes and for the nine months ended SeptemberÂ 30, 2023, the Gain on portfolio sale.Cash Flows from Investing Activities primarily include changes in Credit card and other loans. Cash provided by investing activities was $182 million and $2,579 million for the nine months ended September 30, 2024 and 2023, respectively. The net cash provided by investing activities during the nine months ended September 30, 2024 was primarily due to the paydown of Credit card and other loans, as well as the sale of a credit card loan portfolio, partially offset by the purchase of a credit card loan portfolio. The net cash provided by investing activities during the nine months ended SeptemberÂ 30, 2023 was primarily due to the sale of the BJ's portfolio and the paydown of Credit card and other loans.Cash Flows from Financing Activities primarily include changes in deposits and long-term debt. Cash used in financing activities was $1,707 million and $4,481 million for the nine months ended September 30, 2024 and 2023, respectively. The net cash used in financing activities during these periods was primarily driven by net repayments of both debt issued by consolidated variable interest entities (securitizations) and unsecured borrowings, including our repurchased Convertible Notes, as well as a net decrease in wholesale deposits.INFLATION AND SEASONALITYAlthough we cannot precisely determine the impact of inflation on our operations, we have generally sought to rely on operating efficiencies from scale, technology modernization and digital advancement, and expansion in lower cost jurisdictions (in select circumstances) to offset increased costs of employee compensation and other operating expenses impacted by inflation. We also recognize that a customerâ€™s ability and willingness to repay us has been negatively impacted by factors such as inflation and the effects of higher interest rates, which results in higher delinquencies that could lead to increased credit losses, as reflected in our elevated Reserve rate. If the efforts to control inflation in the U.S. and globally are not successful and inflationary pressures continue to persist, they could increase the risk of a recession, which may adversely impact our business, results of operations and financial condition.With respect to seasonality, our revenues, earnings and cash flows are affected by increased consumer spending patterns leading up to and including the holiday shopping season in the fourth quarter of each year and, to a lesser extent, during the first quarter of each year as Credit card and other loans are paid down. Net loss rates for our Credit card and other loans portfolio also have historically exhibited seasonal patterns and generally tend to be the highest in the first quarter of the year. While the effects of the seasonal trends discussed above remain evident, macroeconomic trends, such as those discussed within the Business Environment sections of our quarterly and annual reports on Forms 10-Q and Form 10-K generally have a more significant impact on our key financial metrics and can outweigh any seasonal impacts that we may experience.LEGISLATIVE, REGULATORY MATTERS AND CAPITAL ADEQUACYCB is subject to various regulatory capital requirements administered by the State of Delaware and the FDIC. CCB is also subject to various regulatory capital requirements administered by the State of Utah and the FDIC. Failure to meet minimum capital requirements can trigger certain mandatory and possibly additional discretionary actions by our regulators. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, both Banks must meet specific capital guidelines that involve quantitative measures of their assets and liabilities as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgments by these regulators about components, risk weightings and other factors. In addition, both Banks are limited in the amounts they can pay as dividends to the Parent Company. For additional information about legislative and regulatory matters impacting us, see â€œBusinessâ€”Supervision and Regulationâ€ under Part I of our 2023 Form 10-K. For additional detail regarding the CFPBâ€™s final rule relating to credit card late fees, see â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (MD&A) â€” Business Environmentâ€ and â€œRisk Factorsâ€ included herein and in our 2023 Form 10-K and our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024. 21Table of ContentsAs referenced above, our business is subject to extensive federal and state laws and regulations, as well as related regulation and supervision, including by the FDIC, CFPB and other federal and state authorities. Pending and future laws and regulations (state and federal) may adversely impact our business. We actively monitor legislation and rulemaking that could impact our business and operations, including the FDICâ€™s proposed rulemakings during the quarter. Among other rulemakings, in August 2024 the FDIC issued (i) proposed rule changes that would expand the scope of deposits that constitute â€œbrokered deposits,â€ which are subject to greater regulatory requirements (the Proposed Brokered Deposits Rule), and (ii) proposed rule changes that would permit the FDIC to determine that parent companies of legacy industrial banks/loan companies (such as CCB) are â€œcovered companiesâ€ subjecting them to regulation by the FDIC (the Proposed ILC Parent Company Rule). We have submitted a comment letter to the FDIC in opposition to the Proposed ILC Parent Company Rule, and we intend to participate in the comment letter process in opposition to the Proposed Brokered Deposits Rule.Quantitative measures, established by regulations to ensure capital adequacy, require the Banks to maintain minimum amounts and ratios of Tier 1 capital to average assets, and Common equity tier 1, Tier 1 capital and Total capital, all to risk weighted assets. Failure to meet these minimum capital requirements can result in certain mandatory, and possibly additional discretionary actions by the Banksâ€™ regulators that if undertaken, could have a direct material effect on CBâ€™s and/or CCBâ€™s operating activities, as well as our operating activities. Based on these regulations, as of September 30, 2024 and 2023, each Bank met all capital requirements to which it was subject, and maintained capital ratios in excess of the minimums required to qualify as well capitalized. The Banks seek to maintain capital levels and ratios in excess of the minimum regulatory requirements inclusive of the 2.5% Capital Conservation Buffer. Although Bread Financial is not a bank holding company as defined under the Bank Holding Company Act, we seek to maintain capital levels and ratios in excess of the minimums required for bank holding companies.The Banks adopted the option provided by the interim final rule issued by joint federal bank regulatory agencies, which largely delayed the effects of the current expected credit loss (CECL) model on their regulatory capital for two years, until January 1, 2022, after which the effects are phased-in over a three-year period through December 31, 2024. Under the interim final rule, the amount of adjustments to regulatory capital deferred until the phase-in period includes both the initial impact of our adoption of CECL as of January 1, 2020, and 25% of subsequent changes in our Allowance for credit losses during each quarter of the two-year period ended December 31, 2021. In accordance with the interim final rule, we began to ratably phase-in these effects on January 1, 2022.22Table of ContentsAs of September 30, 2024 the actual capital ratios and minimum ratios for each Bank, as well as Bread Financial, are as follows:Table 12: Capital Ratios Actual RatioMinimum Ratio forCapital AdequacyPurposesMinimum Ratio to beWell Capitalized underPrompt CorrectiveAction ProvisionsTotal CompanyCommon equity tier 1 capital ratio (1)13.3Â %4.5Â %6.5Â %Tier 1 capital ratio (2)13.3Â 6.0Â 8.0Â Total risk-based capital ratio (3)14.6Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)11.7Â 4.0Â 5.0Â Total risk-weighted assets (5)$19,010Â Comenity BankCommon equity tier 1 capital ratio (1)17.4Â %4.5Â %6.5Â %Tier 1 capital ratio (2)17.4Â 6.0Â 8.0Â Total risk-based capital ratio (3)18.8Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)15.2Â 4.0Â 5.0Â Comenity Capital BankCommon equity tier 1 capital ratio (1)16.0Â %4.5Â %6.5Â %Tier 1 capital ratio (2)16.0Â 6.0Â 8.0Â Total risk-based capital ratio (3)17.4Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)14.4Â 4.0Â 5.0Â _____(1)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. See below for a reconciliation of our Total stockholdersâ€™ equity under GAAP to tier 1 and tier 2 capital under the Basel III Standardized Approach.(2)Tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. See below for a reconciliation of our Total stockholdersâ€™ equity under GAAP to tier 1 and tier 2 capital under the Basel III Standardized Approach.(3)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses. See below for a reconciliation of our Total stockholdersâ€™ equity under GAAP to tier 1 and tier 2 capital under the Basel III Standardized Approach.(4)Tier 1 leverage capital ratio represents tier 1 capital divided by total average assets, after certain adjustments.(5)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach.23Table of ContentsThe following table provides a reconciliation of our Total stockholdersâ€™ equity under GAAP to Basel III Standardized Approach Common equity tier 1 capital, Tier 1 capital, Tier 2 capital and Total capital, as of the date presented:September 30, 2024(Millions)Total stockholdersâ€™ equity$3,112Â CECL phase-in adjustment 139Â Total stockholdersâ€™ equity, net of CECL phase-in3,251Â Less:Goodwill (1)594Â Intangible assets120Â Other17Â Common equity tier 1 capital2,520Â Tier 1 capital2,520Â Qualifying allowance for credit losses (2)260Â Tier 2 capital260Â Total capital$2,780Â _____(1)Goodwill, net of the related $40 million deferred tax liability.(2)The allowable portion of the Allowance for credit losses, which is a maximum of 1.25% of RWA and is net of applicable CECL phase-in adjustments.The following

table provides the changes in our Basel III Standardized Approach Common equity tier 1 capital, Tier 1 capital and Tier 2 capital for the periods presented:Three months endedSeptember 30, 2024Nine months endedSeptember 30, 2024(Millions)Common equity tier 1 capital beginning balance$2,593Â $2,466Â Net income applicable to common equity2Â $270Â Dividends declared on common stock(11)(33)Changes in additional paid-in capital(55)(45)Changes in intangible assets(9)(8)Other (1)â€”Â (130)Common equity tier 1 capital2,520Â 2,520Â Tier 1 capital 2,520Â $2,520Â Tier 2 capital beginning balance258Â 273Â Change in qualifying allowance for credit losses2Â (13)Tier 2 capital260Â 260Â Total capital$2,780Â $2,780Â _____(1)Includes the impact of the CECL phase-in adjustment and the cumulative effect, net of tax, of adopting the proportional amortization method of accounting for our tax credit investment.24Table of ContentsFurther information about each Bankâ€™s capital components and calculations can be found in each Bankâ€™s Consolidated Reports of Condition and Income Form FFIEC 041 (Call Reports) as filed with the FDIC.We are also involved, from time to time, in reviews, investigations, subpoenas, supervisory actions and other proceedings (both formal and informal) by governmental agencies regarding our business, which could subject us to significant fines, penalties, obligations to change our business practices, significant restrictions on our existing business or ability to develop new business, cease-and-desist orders, safety-and-soundness directives or other requirements resulting in increased expenses, diminished income and damage to our reputation.On November 20, 2023, following the consent of the Board of Managers of Comenity Servicing LLC (the Servicer), the FDIC issued a consent order to the Servicer. The Servicer is not one of our Bank subsidiaries, but is our wholly-owned subsidiary that services substantially all of our loans. The consent order arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and addresses certain shortcomings in the Servicerâ€™s information technology (IT) systems development, project management, business continuity management, cloud operations, and third-party oversight. The Servicer entered into the consent order for the purpose of resolving these matters without admitting or denying any violations of law or regulation set forth in the order. The consent order does not contain any monetary penalties or fines.The Servicer continues to take significant steps to strengthen the organizationâ€™s IT governance and address the other issues identified in the consent order, working diligently to ensure that all of the requirements of the consent order are satisfied. Without limiting the generality of the foregoing, the Servicer has taken steps to address each provision within the consent order that required action be taken by a specified deadline, including providing a copy of the consent order to the Parent Company Board of Directors, increasing the size and governance processes of the Servicerâ€™s Board of Managers, establishing an Executive Oversight Committee to oversee and ensure compliance with the consent order, and submitting all required reports and plans of action to the FDIC. The Servicer is committed to complying with each of the ongoing or longer-term requirements of the consent order, including the enhancement of its compliance management processes and related corporate governance, compliance with the applicable system conversion requirements, and enhanced risk management and reporting requirements. In addition, the Board of Directors of each of the Banks oversee the Servicerâ€™s compliance with the requirements of the consent order and provide effective challenge of Servicer management toward that end.On August 22, 2024, each Bank entered into an agreement with the FDIC to pay civil money penalties (CMPs) of $1Â million per Bank. The CMPs arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and were related to disruptions to the Banksâ€™ customer reward programs and automatic payments following the transition. These issues were self-identified and remediated timely, and the Banks provided full cooperation with the regulators throughout their examination. The Banksâ€™ agreements to pay the CMPs did not require admission of wrongdoing, and there are no operational limitations on the Banks or our business associated with the CMPs.CRITICAL ACCOUNTING POLICIES AND ESTIMATESThere have been no significant changes to our critical accounting policies and estimates from the information provided in Item 7, â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (MD&A)â€ included in our 2023 Form 10-K.RECENTLY ISSUED ACCOUNTING STANDARDSSee the â€œRecently Adopted and Recently Issued Accounting Standardsâ€ under Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.25Table of ContentsCautionary Note Regarding Forward-Looking StatementsThis Form 10-Q and the documents incorporated by reference herein contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements give our expectations or forecasts of future events and can generally be identified by the use of words such as â€œbelieve,â€ â€œexpect,â€ â€œanticipate,â€ â€œestimate,â€ â€œintend,â€ â€œproject,â€ â€œplan,â€ â€œlikely,â€ â€œmay,â€ â€œshouldâ€ or other words or phrases of similar import. Similarly, statements that describe our business strategy, outlook, objectives, plans, intentions or goals also are forward-looking statements. Examples of forward-looking statements include, but are not limited to, statements we make regarding, and the guidance we give with respect to, our anticipated operating or financial results, future financial performance and outlook, future dividend declarations and future economic conditions.We believe that our expectations are based on reasonable assumptions. Forward-looking statements, however, are subject to a number of risks and uncertainties that are difficult to predict and, in many cases, beyond our control. Accordingly, our actual results could differ materially from the projections, anticipated results or other expectations expressed in this report, and no assurances can be given that our expectations will prove to have been correct. Factors that could cause the outcomes to differ materially include, but are not limited to, the following: â€¢macroeconomic conditions, including market conditions, inflation, higher interest rates, labor market conditions, recessionary pressures or a concern over a prolonged economic slowdown, and the related impact on consumer spending behavior, payments, debt levels, savings rates and other behavior;â€¢global political, market, public health and social events or conditions, including ongoing wars and military conflicts and natural disasters;â€¢future credit performance of our customers, including the level of future delinquency and write-off rates;â€¢loss of, or reduction in demand for services from, significant brand partners or customers in the highly competitive markets in which we compete;â€¢the concentration of our business in U.S. consumer credit;â€¢increases or volatility in the Allowance for credit losses that may result from the application of the CECL model;â€¢inaccuracies in the models and estimates on which we rely, including the amount of our Allowance for credit losses and our credit risk management models;â€¢increases in fraudulent activity;â€¢failure to identify, complete or successfully integrate or disaggregate business acquisitions, divestitures and other strategic initiatives;â€¢the extent to which our results are dependent upon our brand partners, including our brand partnersâ€™ financial performance and reputation, as well as the effective promotion and support of our products by brand partners; â€¢continued financial responsibility with respect to a divested business, including required equity ownership, guarantees, indemnities or other financial obligations;â€¢increases in the cost of doing business, including market interest rates;â€¢our level of indebtedness and inability to access financial or capital markets, including asset-backed securitization funding or deposits markets;â€¢restrictions that limit our Banksâ€™ ability to pay dividends to us;â€¢pending and future litigation;â€¢pending and future federal and state legislation, regulation, supervisory guidance and regulatory and legal actions including, but not limited to, those related to financial regulatory reform and consumer financial services practices, as well as any such actions with respect to late fees, interchange fees or other charges;â€¢increases in regulatory capital requirements or other support for our Banks;â€¢impacts arising from or relating to the transition of our credit card processing services to third party service providers that we completed in 2022;â€¢failures or breaches in our operational or security systems, including as a result of cyberattacks, unanticipated impacts from technology modernization projects, failure of our information security controls or otherwise;â€¢loss of consumer information or other data due to compromised physical or cyber security, including disruptive attacks from financially motivated bad actors and third party supply chain issues;â€¢any tax or other liability or adverse impacts arising out of or related to the spinoff of our former LoyaltyOne segment or the bankruptcy filings of Loyalty Ventures Inc. (LVI) and certain of its subsidiaries and subsequent litigation or other disputes; and26Table of Contentsâ€¢those factors identified in our filings with the SEC, including in the â€œRisk Factorsâ€ and â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operationsâ€ sections of our 2023 Form 10-K, our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024 and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2024.If one or more of these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, actual results may vary materially from what we projected. In addition, the CFPB issued a final rule earlier this year that, absent a successful legal challenge, will place significant limits on credit card late fees, which would have a significant impact on our business and results of operations for at least the short term and, depending on the effectiveness of the mitigating actions that we have taken or may in the future take in anticipation of, or in response to, the final rule, may potentially adversely impact us over the long term; we cannot provide any assurance as to the effective date of the rule, the result of any pending or future challenges or other litigation relating to the rule, or our ability to mitigate or offset the impact of the rule on our business and results of operations.Any forward-looking statements contained in this Form 10-Q speak only as of the date made, and we undertake no obligation, other than as required by applicable law, to update or revise any forward-looking statements, whether as a result of new information, subsequent events, anticipated or unanticipated circumstances or otherwise.27Table of ContentsItem 1. Financial Statements.BREAD FINANCIAL HOLDINGS, INC.UNAUDITED CONSOLIDATED STATEMENTS OF INCOMEThree Months EndedSeptember 30,Nine Months EndedSeptember 30,20242023202420232023(Millions, except per share amounts)Interest incomeInterest and fees on loans$1,224Â $1,256Â $3,645Â $3,697Â Interest on cash and investment securities53Â 45Â 161Â 135Â Total interest income1,277Â 1,301Â 3,806Â 3,832Â Interest expenseInterest on deposits153Â 143Â 461Â 387Â Interest on borrowings87Â 76Â 268Â 254Â Total interest expense240Â 219Â 729Â 641Â Net interest income1,037Â 1,082Â 3,077Â 3,191Â Non-interest incomeInterchange revenue, net of retailer share arrangements(95)(84)(272)(244)Gain on portfolio sale4Â â€”Â 9Â 230Â Other37Â 33Â 99Â 96Â Total non-interest income(54)(51)(164)82Â Total net interest and non-interest income983Â 1,031Â 2,913Â 3,273Â Provision for credit losses369Â 304Â 980Â 747Â Total net interest and non-interest income, after provision for credit losses614Â 727Â 1,933Â 2,526Â Non-interest expensesEmployee compensation and benefits228Â 210Â 655Â 647Â Card and processing expenses77Â 104Â 241Â 339Â Information processing and communication73Â 73Â 220Â 222Â Marketing expenses38Â 36Â 99Â 115Â Depreciation and amortization22Â 23Â 68Â 92Â Other136Â 56Â 242Â 161Â Total non-interest expenses574Â 502Â 1,525Â 1,576Â Income from continuing operations before income taxes40Â 225Â 408Â 950Â Provision for income taxes37Â 52Â 136Â 257Â Income from continuing operations3Â 173Â 272Â 693Â Loss from discontinued operations, net of income taxes (1)(1)(2)(2)(18)Net income$2Â $171Â $270Â $675Â Basic income per share (Note 15)Income from continuing operations$0.06Â $3.47Â $5.48Â $13.85Â Loss from discontinued operations(0.01)(0.03)(0.04)(0.37)Net income per share$0.05Â $3.44Â $5.44Â $13.48Â Diluted income per share (Note 15)Income from continuing operations$0.06Â $3.46Â $5.40Â $13.80Â Loss from discontinued operations(0.01)(0.04)(0.03)(0.36)Net income per share$0.05Â $3.42Â $5.37Â $13.44Â Weighted average common shares outstanding (Note 15)Basic49.749.949.650.0Diluted51.050.150.350.2 _____(1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.See Notes to unaudited Consolidated Financial Statements.28Table of ContentsBREAD FINANCIAL HOLDINGS, INC.UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOMEThree Months EndedSeptember 30,Nine Months EndedSeptember 30,2024202320242023(Millions)Net income$2Â $171Â $270Â $675Â Other comprehensive income (loss)Unrealized gain (loss) on available-for-sale debt securities8Â (9)4Â (8)Tax (expense) benefit(2)2Â (1)2Â Unrealized gain (loss) on available-for-sale debt securities, net of tax6Â (7)3Â (6)Other comprehensive income (loss), net of tax6Â (7)3Â (6)Total comprehensive income, net of tax$8Â $164Â $273Â $669Â See Notes to unaudited Consolidated Financial Statements.29Table of ContentsBREAD FINANCIAL HOLDINGS, INC.UNAUDITED CONSOLIDATED BALANCE SHEETS September 30,2024December 31,2023(Millions, except per share amounts)ASSETSCash and cash equivalents$3,451Â $3,590Â Credit card and other loansTotal credit card and other loans (includes loans available to settle obligations of consolidated variable interest entities SeptemberÂ 30, 2024, $11,644; DecemberÂ 31, 2023, $12,844, respectively)17,933Â 19,333Â Allowance for credit losses(2,190)(2,328)Credit card and other loans, net15,743Â 17,005Â Investments (Fair value: SeptemberÂ 30, 2024, $230; DecemberÂ 31, 2023, $217)277Â 253Â Property and equipment, net148Â 167Â Goodwill and intangible assets, net754Â 762Â Other assets1,363Â 1,364Â Total assets$21,736Â $23,141Â LIABILITIES AND STOCKHOLDERSâ€™ EQUITYDeposits12,847Â 13,620Â Debt issued by consolidated variable interest entities3,543Â 3,898Â Long-term and other debt1,041Â 1,394Â Other liabilities1,193Â 1,311Â Total liabilities18,624Â 20,223Â Commitments and contingencies (Note 11)Stockholdersâ€™ equityCommon stock, $0.01 par value; authorized, 200.0 million shares; issued, 49.7 million shares as of SeptemberÂ 30, 2024 and 49.3 million shares as of DecemberÂ 31, 2023, respectively.1Â 1Â Additional paid-in capital2,124Â 2,169Â Retained earnings1,003Â 767Â Accumulated other comprehensive loss(16)(19)Total stockholdersâ€™ equity3,112Â 2,918Â Total liabilities and stockholdersâ€™ equity$21,736Â $23,141Â See Notes to unaudited Consolidated Financial Statements.30Table of ContentsBREAD FINANCIAL HOLDINGS, INC.UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITYThree Months Ended September 30, 2024Common StockAdditionalPaid-InCapitalRetainedEarningsAccumulatedOtherComprehensiveLossTotalStockholdersâ€™EquitySharesAmount(Millions)Balance as of June 30, 202449.7$1Â $2,179Â $1,012Â (22)3,170Â Net incomeâ€”Â â€”Â Â â€”Â 2Â â€”Â 2Â Other comprehensive incomeâ€”Â â€”Â Â â€”Â 6Â 6Â Stock-based compensationâ€”Â â€”Â 12Â â€”Â Â â€”Â 12Â Repurchases of Convertible Notesâ€”â€”(67)â€”â€”Â (67)Dividends and dividend equivalent rights declared ($0.21 per common share)â€”â€”Â Â â€”Â (11)â€”Â (11)Balance as of September 30, 202449.7$1Â $2,124Â $1,003Â (16)3,112Â Three Months Ended September 30, 2023Common StockAdditionalPaid-InCapitalRetainedEarningsAccumulatedOtherComprehensiveLossTotalStockholdersâ€™EquitySharesAmount(Millions)Balance as of June 30, 202350.1$1Â $2,181Â $574Â (20)2,736Â Net incomeâ€”Â â€”Â Â â€”Â 171Â â€”Â 171Â Other comprehensive lossâ€”Â â€”Â Â â€”Â (7)(7)Stock-based compensationâ€”Â â€”Â 10Â â€”Â Â â€”Â 10Â Repurchases of common stock(0.9)â€”Â (35)â€”Â Â â€”Â (35)Dividends and dividend equivalent rights declared ($0.21 per common share)â€”Â â€”Â Â â€”Â (10)â€”Â (10)Issuance of shares to employees, net of shares withheld for employee taxes0.1â€”Â (1)â€”Â Â â€”Â (1)Balance as of September 30, 202349.3$1Â $2,155Â $735Â (27)2,864Â See Notes to unaudited Consolidated Financial Statements.31Table of ContentsBREAD FINANCIAL HOLDINGS, INC.UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITYNine Months Ended September 30, 2024Common StockAdditionalPaid-InCapitalRetainedEarningsAccumulatedOtherComprehensiveLossTotalStockholdersâ€™EquitySharesAmount(Millions)Balance as of December 31, 202349.3$1Â $2,169Â $767Â (19)2,918Â Cumulative effect of change in accounting principle (1)â€”â€”Â Â â€”Â (1)â€”Â (1)Net incomeâ€”â€”Â Â â€”Â 270Â â€”Â 270Â Other comprehensive incomeâ€”â€”Â Â â€”Â 3Â 3Â Stock-based compensationâ€”â€”Â 41Â â€”Â Â â€”Â 41Â Repurchases of common stock(0.3)â€”Â (11)â€”Â Â â€”Â (11)Repurchases of Convertible Notesâ€”â€”(67)â€”Â Â â€”Â (67)Dividends and dividend equivalent rights declared ($0.63 per common share)â€”â€”Â Â â€”Â (33)â€”Â (33)Issuance of shares to employees, net of shares withheld for employee taxes0.7â€”Â (8)â€”Â Â â€”Â (8)Balance as of September 30, 202449.7Â $1Â $2,124Â $1,003Â (16)3,112Â Nine Months Ended September 30, 2023Common StockAdditionalPaid-InCapitalRetainedEarningsAccumulatedOtherComprehensiveLossTotalStockholdersâ€™EquitySharesAmount(Millions)Balance as of December 31, 202249.9$1Â $2,192Â $93Â (21)2,265Â Net incomeâ€”â€”Â Â â€”Â 675Â â€”Â 675Â Other comprehensive lossâ€”â€”Â Â â€”Â Â â€”Â (6)(6)Stock-based compensationâ€”â€”Â 32Â â€”Â Â â€”Â 32Â Capped call transactions for convertible senior notes due 2028â€”â€”Â (30)â€”Â Â â€”Â (30)Repurchases of common stock(0.9)(35)(35)Dividends and dividend equivalent rights declared ($0.63 per common share)â€”â€”Â Â â€”Â (33)â€”Â (33)Issuance of shares to employees, net of shares withheld for employee taxes0.3â€”Â (4)â€”Â Â â€”Â (4)Balance as of September 30, 202349.3$1Â $2,155Â $735Â (27)2,864Â _____(1)Represents the cumulative effect, net of tax, of adopting the proportional amortization method of accounting for our tax credit investment. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.See Notes to unaudited Consolidated Financial Statements.32Table of ContentsBREAD FINANCIAL HOLDINGS, INC.UNAUDITED CONSOLIDATED STATEMENTS OF CASH FLOWSNine Months EndedSeptember 30,20242023(Millions)CASH FLOWS FROM OPERATING ACTIVITIESNet income$270Â $675Â Adjustments to reconcile net income to net cash provided by operating activitiesProvision for credit losses980Â 747Â Depreciation and amortization68Â 92Â Deferred income taxes(64)(35)Non-cash stock compensation41Â 32Â Amortization of deferred financing costs17Â 20Â Amortization of deferred origination costs72Â 67Â Gain on portfolio sale(9)(230)Loss (gain) on debt extinguishment and repurchased Convertible Notes105Â (3)Change in other operating assets and liabilitiesChange in other assets34Â 38Â Change in other liabilities(115)(56)Other(19)23Â Net cash provided by operating activities1,380Â 1,370Â CASH FLOWS FROM INVESTING ACTIVITIESChange in credit card and other loans505Â 217Â Proceeds from sale of credit card loan portfolios100Â 2,499Â Purchase of credit card loan portfolio(375)(81)Purchases of investments(29)(39)Maturities of investments10Â 10Â Other, including capital expenditures(29)(27)Net cash provided by investing activities182Â 2,579Â CASH FLOWS FROM FINANCING ACTIVITIESUnsecured borrowings

under debt agreements300Â 801Â Repayments/maturities of unsecured borrowings under debt agreements(821)(1,299)Debt issued by consolidated variable interest entities1,265Â 1,517Â Repayments/maturities of debt issued by consolidated variable interest entities(1,617)(4,782)Net decrease in deposits(775)(559)Payment of deferred financing costs(8)(50)Payment for capped call transactionsâ€”Â (39)Dividends paid(32)(32)Repurchase of common stock(11)(35)Other(8)(3)Net cash used in financing activities(1,707)(4,481)Change in cash, cash equivalents and restricted cash(145)(532)Cash, cash equivalents and restricted cash at beginning of period3,616Â 3,927Â Cash, cash equivalents and restricted cash at end of period$3,471Â $3,395Â SUPPLEMENTAL CASH FLOW INFORMATIONCash and cash equivalents reconciliationCash and cash equivalents$3,451Â $3,380Â Restricted cash included within Other assets20Â 15Â Total cash, cash equivalents and restricted cash$3,471Â $3,395Â The unaudited Consolidated Statements of Cash Flows are presented with the combined cash flows from continuing and discontinued operations.See Notes to unaudited Consolidated Financial Statements.33Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS 1. DESCRIPTION OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESDESCRIPTION OF THE BUSINESSWe are a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions. We create opportunities for our customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, we deliver growth for our partners through a comprehensive product suite, including private label and co-brand credit cards and buy now, pay later (BNPL) products such as installment loans and our â€œsplit-payâ€ offerings. We also offer direct-to-consumer solutions that give customers more access, choice and freedom through our branded Bread CashbackÂ® American ExpressÂ® Credit Card, Bread RewardsTM American ExpressÂ® Credit Card and Bread SavingsÂ® products.Our partner base consists of large consumer-based businesses, including well-known brands such as (alphabetically) AAA, Academy Sports + Outdoors, Caesars, Dell Technologies, the NFL, Signet, Ulta and Victoriaâ€™s Secret, as well as small- and medium-sized businesses (SMBs). Our partner base is well diversified across a broad range of industries, including travel and entertainment, health and beauty, jewelry, sporting goods, home goods, technology and electronics and the industry in which we first began, specialty apparel. We believe our comprehensive suite of payment, lending and saving solutions, along with our related marketing and data and analytics, allows us to offer products relevant across all customer segments (Gen Z, Millennial, Gen X and Baby Boomers). The breadth and quality of our product and service offerings have enabled us to establish and maintain long-standing partner relationships. We operate our business through a single reportable segment, with our primary source of revenue being from Interest and fees on loans from our various credit card and other loan products, and to a lesser extent from contractual relationships with our brand partners.Throughout this report, unless stated or the context implies otherwise, the terms â€œBread Financialâ€, â€œBFHâ€, the â€œCompanyâ€, â€œweâ€, â€œourâ€ or â€œusâ€ refer to Bread Financial Holdings, Inc. and its subsidiaries on a consolidated basis. References to â€œParent Companyâ€ refer to Bread Financial Holdings, Inc. on a parent-only standalone basis. In addition, in this report we may refer to the retailers and other companies with whom we do business as our â€œpartnersâ€, â€œbrand partnersâ€, or â€œclientsâ€, provided that the use of the term â€œpartnerâ€, â€œpartneringâ€ or any similar term does not mean or imply a formal legal partnership, and is not meant in any way to alter the terms of Bread Financialâ€™s relationship with any third parties. We offer our credit products through our insured depository institution subsidiaries, Comenity Bank and Comenity Capital Bank, which together are referred to herein as the â€œBanksâ€. BASIS OF PRESENTATIONThese unaudited Consolidated Financial Statements have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP), and should be read in conjunction with the Consolidated Financial Statements and notes thereto included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, filed with the Securities and Exchange Commission on February 20, 2024 (the 2023 Form 10-K). If not significantly different, certain note disclosures included therein have been omitted from these unaudited Consolidated Financial Statements.The unaudited Consolidated Financial Statements included herein reflect all adjustments, which consist of normal, recurring adjustments that are, in the opinion of management, necessary to state fairly the results for the interim periods presented. The unaudited Consolidated Financial Statements also include amounts that relate to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. Such amounts have been classified within Discontinued operations and primarily relate to the after-tax impact of contractual indemnification and tax-related matters. For additional information about our previously disclosed discontinued operations please refer to Note 22, â€œDiscontinued Operations and Bank Holding Company Financial Presentationâ€ to the audited Consolidated Financial Statements included in our Annual Report on Form 10-K for the year ended December 31, 2021. Results of operations reported for interim periods are not necessarily indicative of results for the entire year. The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses, and the disclosures of contingent assets and liabilities. These accounting estimates and assumptions reflect the best judgment of management, but actual results could differ. The most significant of those estimates and assumptions relate to the Allowance for credit losses, Provision for income taxes and Goodwill. 34Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The accompanying unaudited Consolidated Financial Statements include the accounts of the Company and all subsidiaries in which we have a controlling financial interest. All intercompany transactions have been eliminated.SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESThere have been no material changes to our significant accounting policies as discussed in Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ included in our 2023 Form 10-K.RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDSAccounting Standards Recently AdoptedStandardGuidanceTiming and Financial Statement ImpactInvestments - Equity Method and Joint Ventures: Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method Issued March 2023Expands the election to apply the proportional amortization method of accounting to tax credit investments beyond low-income-housing tax credit investments, when certain conditions are met.Adopted under the modified retrospective method on January 1, 2024, which resulted in an insignificant decrease to retained earnings.Adoption did not have a significant impact on our results of operations, financial position, regulatory risk-based capital, or on our operational processes, controls and governance in support of the new guidance.Accounting Standards Recently Issued but Not Yet AdoptedStandardGuidanceTiming and Financial Statement ImpactSegment Reporting: Improvements to Reportable Segment Disclosures Issued November 2023Requires interim and annual disclosure of significant segment expense categories and amounts that are regularly provided to the chief operating decision maker, as well as disclosure of the aggregate amount and description of other segment items beyond significant segment expenses.Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2024, and effective for interim reporting periods beginning in 2025. Early adoption is permitted, although we do not plan to early adopt.Adoption will result in expanded disclosures for our single reportable segment but is not expected to have a significant impact on our financial reporting, or on our operational processes, controls and governance in support of the new guidance.Income Taxes: Improvements to Income Tax Disclosures Issued December 2023Requires greater disaggregation of rate reconciliation and income taxes paid information, as well as other changes intended to enhance the transparency and decision-usefulness of income tax disclosures.Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2025. Early adoption is permitted, although we do not plan to early adopt.Adoption will require enhancements to our income tax disclosures but is not expected to have a significant impact on our financial reporting, or on our operational processes, controls and governance in support of the new guidance.2. CREDIT CARD AND OTHER LOANS Our payment and lending solutions result in the origination of Credit card and other loans, which are recorded at the time a borrower enters into a point-of-sale transaction with a merchant. Credit card loans represent revolving lines of credit and have a range of terms that include credit limits, interest rates and fees, which can be revised over time based on new information about the cardholder, in accordance with applicable regulations and the governing terms and conditions. Cardholders choosing to make a payment of less than the full balance due, instead of paying in full, are subject to finance charges and are required to make monthly payments based on pre-established amounts. Other loans, which consist primarily of BNPL products such as installment loans and our â€œsplit-payâ€ offerings, have a range of fixed terms such as interest rates, fees and repayment periods, and borrowers are required to make pre-established monthly payments over the term of the loan in accordance with the applicable terms and conditions. Credit card and other loans include principal and any related accrued interest and fees and are presented on the Consolidated Balance Sheets net of the Allowance for credit losses. We continue to accrue interest and fee income on all accounts, except in limited circumstances, until the related balance and all related interest and fees are paid or charged-off.35Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)We generally classify our Credit card and other loans as held for investment. We sell a majority of our credit card loans originated by Comenity Bank (CB) and by Comenity Capital Bank (CCB), which together are referred to herein as the â€œBanksâ€, to certain of our master trusts (the Trusts), which are consolidated VIEs, and therefore these loans are restricted for securitization investors. All new originations of Credit card and other loans are determined to be held for investment at origination because we have the intent and ability to hold them for the foreseeable future. In determining what constitutes the foreseeable future, we consider the average life and homogenous nature of our Credit card and other loans. In assessing whether our Credit card and other loans continue to be held for investment, we also consider capital levels and scheduled maturities of funding instruments used. The assertion regarding the intent and ability to hold Credit card and other loans for the foreseeable future can be made with a high degree of certainty given the maturity distribution of our direct-to-consumer (DTC or retail) deposits and other funding instruments; the demonstrated ability to replace maturing time-based deposits and other borrowings with new deposits or borrowings; and historic payment activity on Credit card and other loans. Due to the homogenous nature of our credit card loans, amounts are classified as held for investment on a brand partner portfolio basis. From time to time certain credit card loans are classified as held for sale, as determined on a brand partner portfolio basis. We carry held for sale loans at the lower of aggregate cost or fair value and continue to recognize finance charges on an accrual basis. Cash flows associated with Credit card and other loans originated or purchased for investment are classified as Cash flows from investing activities, regardless of any subsequent change in intent and ability. The following table provides Credit card and other loans, as of the dates presented: September 30,2024December 31,2023(Millions)Credit card loans$17,630Â $18,999Â BNPL and other loans303Â 334Â Total credit card and other loans (1)(2)17,933Â 19,333Â Less: Allowance for credit losses(2,190)(2,328)Credit card and other loans, net$15,743Â $17,005Â _____(1)Includes $11.6 billion and $12.8 billion of Credit card and other loans available to settle obligations of consolidated VIEs as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(2)Includes $383 million and $371 million, of accrued interest and fees that have not yet been billed to cardholders as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.Credit Card and Other Loans AgingThe following table provides the delinquency trends of our Credit card and other loans portfolio, based on the amortized cost, as of the dates presented:Aging Analysis of Delinquent Amortized CostCredit Card and Other Loans (1)31 to 60 Days Past DueÂ 61 to 90 Days Past DueÂ 91 or more Days Past DueÂ TotalÂ TotalCurrentÂ Total(Millions)September 30, 2024$379Â $303Â $746Â $1,428Â $16,099Â $17,527Â December 31, 2023$422Â $323Â $809Â $1,554Â $17,373Â $18,927Â _____(1)BNPL and other loans delinquencies have been included with credit card loan delinquencies in the table above, as amounts were insignificant as of each period presented. As permitted by GAAP, the primary difference between the amortized cost basis included in the table above and the carrying value of our Credit card and other loans relates to the exclusion of unbilled finance charges and fees from the amortized cost basis. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, accrued interest and fees that have not yet been billed to cardholders were $383 million and $371 million, respectively, included in Credit card and other loans on the Consolidated Balance Sheets. Â Â Â Â 36Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)From time to time we may re-age cardholdersâ€™ accounts, with the intent of assisting delinquent cardholders who have experienced financial difficulties but who demonstrate both an ability and willingness to repay the amounts due, this practice affects credit card loan delinquencies and principal losses. Accounts meeting specific defined criteria are re-aged when the cardholder makes one or more consecutive payments aggregating to a certain pre-defined amount of their account balance. Upon re-aging, the outstanding balance of a delinquent account is returned to current status. Our re-aged accounts as a percentage of Total credit card and other loans represented 2.9% and 2.8% for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and 4.3% and 2.7% for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively. Our re-aging practices comply with regulatory guidelines.Credit Quality Indicators for Our Credit Card and Other LoansGiven the nature of our business, the credit quality of our assets, in particular our Credit card and other loans, is a key determinant underlying our ongoing financial performance and overall financial condition. When it comes to our Credit card and other loans portfolio, we closely monitor Delinquency rates and Net principal loss rates, which reflect, among other factors, our underwriting, the inherent credit risk in our portfolio and the success of our collection and recovery efforts. These rates also reflect, more broadly, the general macroeconomic conditions, including the compounding effect of persistent inflation relative to wage growth, and higher interest rates. Our Delinquency and Net principal loss rates are also impacted by the size of our Credit card and other loans portfolio, which serves as the denominator in the calculation of these rates. Accordingly, changes in the size of our portfolio (whether due to credit tightening, acquisitions or dispositions of portfolios or otherwise) may cause movements in our Delinquency and Net principal loss rates that are not necessarily indicative of the underlying credit quality of the overall portfolio. Delinquencies: An account is contractually delinquent if we do not receive the minimum payment due by the specified due date. Our policy is to continue to accrue interest and fee income on all accounts, except in limited circumstances, until the balance and all related interest and fees are paid or charged-off. After an account becomes 30 days past due, a proprietary collection scoring algorithm automatically scores the risk of the account becoming further delinquent; based upon the level of risk indicated, a collection strategy is deployed. If after exhausting all in-house collection efforts we are unable to collect on the account, we may engage collection agencies or outside attorneys to continue those efforts, or sell the charged-off balances.The Delinquency rate is calculated by dividing outstanding principal balances that are contractually delinquent (i.e., balances greater than 30 days past due) as of the end of the period, by the outstanding principal amount of Credit card and other loans as of the same period-end. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, our Delinquency rates were 6.4% and 6.5%, respectively.Net Principal Losses: Our net principal losses include the principal amount of losses that are deemed uncollectible, less recoveries, and exclude charged-off interest, fees and third-party fraud losses (including synthetic fraud). Charged-off interest and fees reduce Interest and fees on loans, while third-party fraud losses are recorded in Card and processing expenses. Credit card loans, including unpaid interest and fees, are generally charged-off in the month during which an account becomes 180 days past due. BNPL loans such as our installment loans and our â€œsplit-payâ€ offerings, including unpaid interest, are generally charged-off when a loan becomes 120 days past due. However, in the case of a customer bankruptcy or death, Credit card and other loans, including unpaid interest and fees, as applicable, are charged-off 60 days after receipt of the notification of the bankruptcy or death, but in any case no later than 180 days past due for credit card loans and 120 days past due for BNPL loans. We record the actual losses for unpaid interest and fees as a reduction to Interest and fees on loans, which were $232 million and $204 million for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and $773 million and $689 million for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively.The net principal loss rate is calculated by dividing net principal losses for the period by the Average credit card and other loans for the same period. Beginning in January 2024, we revised the calculation of Average credit card and other loans to more closely align with industry practice by incorporating an average daily balance. Prior to 2024, Average credit card and other loans represent the average balance of the loans at the beginning and end of each month, averaged over the periods indicated. For the three months ended SeptemberÂ 30, 2024 and 2023, our Net principal loss rates were 7.8% and 6.9%, respectively, for the three months ended SeptemberÂ 30, 2024 and 2023, our Net Principal loss rates were 8.3% and 7.3%, respectively.37Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Overall Credit Quality: As part of our credit risk management activities for our credit card loans portfolio, we assess overall credit quality by reviewing information from credit bureaus and other sources relating to our cardholdersâ€™ broader credit performance. We utilize VantageScore (Vantage) credit scores to assist in our assessment of credit quality. Vantage credit scores are obtained at origination of the account and are refreshed monthly thereafter to assist in predicting customer behavior. We categorize these Vantage credit scores into the following three credit score categories: (i) 661 or higher, which are considered the strongest credits and therefore have the lowest credit risk; (ii) 601 to 660, considered to have moderate credit risk; and (iii) 600 or less, which are considered weaker credits and therefore have the highest credit risk. In certain limited circumstances there are customer accounts for which a Vantage score is not available and we use alternative sources to assess credit risk and predict behavior. The table below excludes less than 0.1% of the total credit card loans balance as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, representing those customer accounts for which a Vantage credit score is not available. The following table reflects the distribution of credit card loans by Vantage score as of the dates presented:VantageSeptember 30, 2024December 31, 2023661 orHigher601 to660600 orLower661 orHigher601 to660600 orLowerCredit card loans57Â %27Â %16Â %57Â %27Â %16Â %As

part of our credit risk management activities for our BNPL loans portfolio, we also assess overall credit quality by reviewing information from credit bureaus. We have historically utilized Fair Isaac Corporation (FICO) credit scores to assist in our assessment of the credit quality for our BNPL loans portfolio, but in early 2024 we completed a transition to Vantage scoring. The scoring scale produced by both FICO and Vantage is similar in that scores of 600 or less are considered weaker scores and as per our categorization method would have the highest credit risk. The amortized cost basis of BNPL loans totaled $292 million and $317 million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. As of SeptemberÂ 30, 2024, approximately 84% of these loans were originated with customers with scores of 661 or above, and correspondingly approximately 16% of these loans were originated with customers with scores below 661. Similarly, as of DecemberÂ 31, 2023, approximately 82% and 18% of these loans were originated with customers with scores of 661 or above, and below 661, respectively.Modified Credit Card LoansConsumer Relief ProgramsAs part of our collections strategy, we may offer temporary and short term programs in order to improve the likelihood of collections and meet the needs of our customers. Our modifications, for customers who have requested assistance and meet certain qualifying requirements, come in the form of reduced payment requirements, interest rate reductions and late fee waivers. We do not offer programs involving the forgiveness of principal. These temporary loan modifications may assist in cases where we believe the customer will recover from the short-term hardship and resume scheduled payments. Under these consumer relief programs, those accounts receiving relief may not advance to the next delinquency cycle, including charge-off, in the same time frame that would have occurred had the relief not been granted. We evaluate our consumer relief programs to determine if they represent a more than insignificant delay in payment granted to borrowers experiencing financial difficulty, in which case they would then be considered a Loan Modification. Loans in these short term programs that are determined to be Loan Modifications, will be included as such in the disclosure below.Credit Card Loans - Modifications for Borrowers Experiencing Financial Difficulty (Loan Modifications)In instances where cardholders are experiencing financial difficulty, we may modify our credit card loans with the intention of minimizing losses and improving collectability, while providing cardholders with financial relief; such credit card loans are classified as Loan Modifications, exclusive of the temporary, short-term consumer relief programs described above. Loan Modifications include concessions consisting primarily of a reduced minimum payment, late fee waiver, and/or an interest rate reduction. The majority of concessions remain in place for a period no longer than 12 months; however, for certain modifications the concessions remain in place through the payoff of the credit card loans if the cardholder complies with the terms of the program.38Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Loan Modification concessions do not include the forgiveness of unpaid principal, but may involve the reversal of certain unpaid interest or fee assessments, and the cardholderâ€™s ability to make future purchases is either limited, or suspended until the cardholder successfully exits from the modification program. In accordance with the terms of our workout programs, the credit agreement reverts back to its original contractual terms (including the contractual interest rate) when the customer exits the program, which is either when all payments have been made in accordance with the program, or when the customer defaults out of the program. Loan Modifications are collectively evaluated for impairment on a pooled basis in measuring the appropriate Allowance for credit losses. The following table provides information relating to credit card loans to borrowers experiencing financial difficulty that were granted a concession under a Loan Modification program during the periods presented:Three Months Ended September 30, 2024Three Months Ended September 30, 2023Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)(Millions, except percentages)Credit card loans$94Â 0.5Â %21.8Â %$86Â 0.5Â %20.2Â %Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)(Millions, except percentages)Credit card loans$238Â 1.4Â %21.7Â %$189Â 1.1Â %20.1Â %_____(1)Represents the outstanding balances as of SeptemberÂ 30, 2024 and 2023, of all Loan Modifications undertaken in the past three and nine months, respectively, for credit card loans that remain in modification programs as of SeptemberÂ 30, 2024 and 2023. The outstanding balances include principal, accrued interest and fees.Interest income on these impaired credit card loans is accounted for in the same manner as non-impaired credit card loans, and cash collections are allocated according to the same payment hierarchy methodology applied for credit card loans not in Loan Modification programs. The following table reflects the performance of our credit card loans that were modified within the 12 months prior to the dates presented and remain in a Loan Modification program as of the dates presented:Aging Analysis of Delinquent Amortized CostLoan Modifications - Credit Card Loans31 to 60 Days Past Due61 to 90 Days Past Due91 or more Days Past DueTotalTotalCurrentTotal(Millions)September 30, 2024$20Â $18Â $20Â $58Â $235Â $293Â December 31, 2023$17Â $16Â $22Â $55Â $214Â $269Â 39Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The following table provides additional information regarding credit card Loan Modifications that have subsequently defaulted within 12 months of their modification dates (or since implementation beginning January 1, 2023), for the periods presented; the probability of default is factored into the Allowance for credit losses:Three Months Ended September 30, 2024Three Months Ended September 30, 2023Number ofModificationsOutstandingBalanceNumber ofModificationsOutstandingBalance(Millions, except for Number of modifications)Loan Modifications that subsequently defaulted7,653$14Â 4,047$7Â Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Number ofModificationsOutstandingBalanceNumber ofModificationsOutstandingBalance(Millions, except for Number of modifications)Loan Modifications that subsequently defaulted16,342$29Â 6,567$11Â Unfunded Lending CommitmentsWe manage potential credit risk in unfunded lending commitments by reviewing each potential customerâ€™s credit application and evaluating the applicantâ€™s financial history and ability and perceived willingness to repay. Credit card loans are made primarily on an unsecured basis, and our Cardholders reside throughout the U.S. and are not significantly concentrated in any one geographic area.We manage our potential risk in credit commitments by limiting the total amount of credit, both by individual customer and across our credit card loan portfolio, by monitoring the size and maturity of our loan portfolio and applying consistent risk-based underwriting standards reflective of current and anticipated macroeconomic conditions. We have the unilateral ability to cancel or reduce unused credit card lines at any time. Unused credit card lines available to cardholders totaled approximately $105 billion and $113 billion as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. While this amount represented the total available unused credit card lines, we have not experienced and do not anticipate that all cardholders will access their entire available line at any given point in time.Portfolio SalesAs of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, there were no credit card loans held for sale.In late April 2024 we sold a credit card loan portfolio for cash consideration of $102Â million. We recognized a gain on sale in April 2024 that was adjusted during the three months ended September 30, 2024 to recognize an incremental amount due under the purchase and sale agreement.We previously announced the non-renewal of our contract with BJâ€™s Wholesale Club (BJâ€™s) and the sale of the BJâ€™s portfolio, which closed in late February 2023, for a total purchase price of $2.5Â billion on a loan portfolio of $2.3Â billion, resulting in a $230Â million Gain on portfolio sale.Portfolio AcquisitionIn August 2024, we acquired a credit card loan portfolio for cash consideration of approximately $383Â million, subject to customary purchase price adjustments.In October 2023, we acquired a credit card portfolio for cash consideration of $388Â million.3. ALLOWANCE FOR CREDIT LOSSESThe Allowance for credit losses represents our estimate of expected credit losses over the estimated life of our Credit card and other loans, incorporating future macroeconomic forecasts in addition to information about past events and current 40Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)conditions. Our estimate under the Current Expected Credit Loss (CECL) approach is significantly influenced by the composition, characteristics and quality of our portfolio of credit card and other loans, as well as the prevailing economic conditions and forecasts utilized. The estimate of the Allowance for credit losses includes an estimate for uncollectible principal as well as unpaid interest and fees. Principal losses, net of recoveries are deducted from the Allowance for credit losses. Losses of unpaid interest and fees as well as any adjustments to the Allowance for credit losses associated with unpaid interest and fees are recorded as a reduction to Interest and fees on loans. The Allowance for credit losses is maintained through an adjustment to the Provision for credit losses and is evaluated for appropriateness on a quarterly basis.In estimating our Allowance for credit losses, for each identified segment of loans sharing similar risk characteristics, management uses modeling and estimation techniques based on historical loss experience, current conditions, reasonable and supportable forecasts and other relevant factors. This modeling uses historical data and applicable macroeconomic variables with statistical analysis and behavioral relationships, to determine expected credit performance. Our quantitative estimate of expected credit losses under CECL is impacted by certain forecasted macroeconomic variables. We consider the macroeconomic forecast used to be reasonable and supportable over the estimated life of the Credit card and other loans portfolio, with no reversion period. In addition to the quantitative estimate of expected credit losses, we also incorporate qualitative adjustments for certain factors such as Company-specific risks, changes in current macroeconomic conditions that may not be captured in the quantitatively derived results, or other relevant factors to ensure the Allowance for credit losses reflects our best estimate of current expected credit losses. Credit Card LoansWe use a â€œpooledâ€ approach to estimate expected credit losses for financial assets with similar risk characteristics. We have evaluated multiple risk characteristics across our credit card loans portfolio, and determined delinquency status and overall credit quality to be the most significant characteristics for estimating expected credit losses. To estimate our Allowance for credit losses, we segment our credit card loans on the basis of delinquency status, credit quality risk score and product. These risk characteristics are evaluated on at least an annual basis, or more frequently as facts and circumstances warrant. In determining the estimated life of our credit card loans, payments were applied to the measurement date balance with no payments allocated to future purchase activity. We use a combination of First In First Out and the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (CARD Act) methodologies to model balance paydown.BNPL LoansWe measure our Allowance for credit losses on BNPL loans using a statistical model to estimate projected losses over the remaining terms of the loans, inclusive of an assumption for prepayments. The model is based on the historical statistical relationship between loan loss performance and certain macroeconomic data pooled based on credit quality risk score, term of the underlying loans, vintage and geographic location. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, the Allowance for credit losses on BNPL loans was $31 million and $32 million, respectively.41Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Allowance for Credit Losses RollforwardThe following table provides our Allowance for credit losses for our Credit card and other loans. The amount of the related Allowance for credit losses on BNPL and other loans is insignificant and therefore has been included in the table below for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024202320242023(Millions)Beginning balance$2,164Â $2,207Â $2,328Â $2,464Â Provision for credit losses (1)369Â 304Â 980Â 747Â Change in the estimate for uncollectible unpaid interest and fees5Â â€”Â 5Â 5Â Net principal losses (2)(348)(304)(1,123)(1,009)Ending balance$2,190Â $2,207Â $2,190Â $2,207Â _____(1)Provision for credit losses includes a build/release for the Allowance, as well as replenishment of Net principal losses.(2)Net principal losses are presented net of recoveries of $85 million and $69 million for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and $286 million and $242 million for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively. Net principal losses for the nine months ended September 30, 2023 include a $10 million adjustment related to the effects of the purchase of previously written-off accounts that were sold to a third-party debt collection agency; no such adjustment was made in the current period.During the three months ended September 30, 2024 the balance of the Allowance for credit losses increased, primarily due to the acquisition of the previously mentioned credit card loan portfolio. The decrease in the Allowance for credit losses during the nine months ended September 30, 2024 is the result of the decline from the seasonal peak in Credit card and other loans as of December 31, 2023, partially offset by the increased reserve rate over the period. The increase in the reserve rate from 12.0% as of DecemberÂ 31, 2023 to 12.2% as of SeptemberÂ 30, 2024, is due primarily to lower Credit card and other loans balances, which are down from their seasonal peak at the beginning of 2024. Overall, we continue to maintain an elevated reserve rate, 12.2% as of September 30, 2024, reflecting a conservative weighting of economic scenarios in our credit reserve modeling, which we intend to maintain until we see sustained improvement in delinquencies and an improved macroeconomic outlook.4. SECURITIZATIONS We account for transfers of financial assets as either sales or financings. Transfers of financial assets that are accounted for as a sale are removed from the Consolidated Balance Sheets with any realized gain or loss reflected in the Consolidated Statements of Income during the period in which the sale occurs. Transfers of financial assets that are not accounted for as a sale are treated as a financing. We regularly securitize the majority of our credit card loans through the transfer of those loans to one of our Trusts. We perform the decision making for the Trusts, as well as servicing the cardholder accounts that generate the credit card loans held by the Trusts. In our capacity as a servicer, we administer the loans, collect payments and charge-off uncollectible balances. Servicing fees are earned by a subsidiary, which are eliminated in consolidation. The Trusts are consolidated VIEs because they have insufficient equity at risk to finance their activities â€“ the issuance of debt securities and notes, collateralized by the underlying credit card loans. Because we perform the decision making and servicing for the Trusts, we have the power to direct the activities that most significantly impact the Trustsâ€™ economic performance (the collection of the underlying credit card loans). In addition, we hold all of the variable interests in the Trusts, with the exception of the liabilities held by third-parties. These variable interests provide us with the right to receive benefits and the obligation to absorb losses, which could be significant to the Trusts. As a result of these considerations, we are deemed to be the primary beneficiary of the Trusts and therefore consolidate the Trusts. 42Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The Trusts issue debt securities and notes, which are non-recourse to us. The collections on the securitized credit card loans held by the Trusts are available only for payment of those debt securities and notes, or other obligations arising in the securitization transactions. For our securitized credit card loans, during the initial phase of a securitization reinvestment period, we generally retain principal collections in exchange for the transfer of additional credit card loans into the securitized pool of assets. During the amortization or accumulation period of a securitization, the investorsâ€™ share of principal collections (in certain cases, up to a maximum specified amount each month) is either distributed to the investors or held in an account until it accumulates to the total amount due, at which time it is paid to the investors in a lump sum.Under the Indentures of each Trust and its Indenture Supplements, we are required to maintain minimum interests in our Trusts ranging from a minimum of 4% up to a maximum of 10% of the securitized credit card loans. This requirement is met through a transferorâ€™s interest and is supplemented through excess funding deposits which represent cash amounts deposited with the trustee of the securitizations. Cash collateral, restricted deposits are generally released proportionately as investors are repaid. Under the terms of the Trusts, the occurrence of certain triggering events associated with the performance of the securitized credit card loans in each Trust could result in certain required actions, including payment of Trust expenses, the establishment of reserve funds, or early amortization of the debt securities and/or notes, in a worst-case scenario. During the three and nine months ended SeptemberÂ 30, 2024 and 2023, no such triggering events occurred.The following tables reflect the total securitized credit card loans and related delinquencies, and net principal losses of securitized credit card loans for the periods presented:September 30,2024December 31,2023(Millions)Total credit card loans â€“ available to settle obligations of consolidated VIEs$11,644Â $12,844Â Of which: principal amount of credit card loans 91 days or more past due$306Â $323Â Three Months Ended September 30,Nine Months Ended September 30,2024202320242023(Millions)Net principal losses of securitized credit card loans$200Â $179Â $637Â $592Â 5. INVESTMENTSInvestments include investment securities and various other investments primarily held by the Banks for Community Reinvestment Act (CRA) purposes. Investment securities consist of available-for-sale (AFS) debt securities, which are mortgage-backed securities and municipal bonds, and equity securities, which are mutual funds. Investment securities are carried at fair value on the Consolidated Balance Sheets. We also have other investments, which primarily include a portfolio of investments in certain limited partnerships and limited liability companies accounted for under the equity method, and therefore are recorded at cost and adjusted each period for our share of the investeeâ€™s earnings or losses, less any impairment. Other investments also include an insignificant tax credit investment where we elected to apply the proportional amortization method of accounting, for which the impacts of both the amortization of the investment and income tax benefits are fully recognized in the Provision for income taxes.43Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The following table provides a summary of our Investments as of the dates presented:September 30,2024December 31,2023(Millions)Investment securities:Available-for-sale debt securities$182Â $171Â Equity securities48Â 46Â Total investment securities230Â 217Â Equity method and other investments47Â 36Â Total Investments$277Â $253Â For AFS debt securities in an unrealized loss position, any estimated credit losses are recognized in the Consolidated Statements of Income by establishing or adjusting an existing Allowance for credit losses for such losses. We typically invest in highly-rated securities with low probabilities of default; therefore, we did not have an Allowance for credit losses as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, and did not recognize any credit losses for the periods presented. Any unrealized gains, or any portion of an AFS debt securityâ€™s non-credit-related unrealized losses are recorded in the Consolidated Statements of Comprehensive Income, net of tax. Realized gains and losses are recorded in

Other non-interest expenses in the Consolidated Statements of Income upon disposition of the AFS debt security, using the specific identification method. Gains and losses on investments in equity securities and CRA-related equity method investments are recorded in Other non-interest expenses in the Consolidated Statements of Income.The table below reflects unrealized gains and losses on AFS debt securities as of the dates presented:September 30, 2024December 31, 2023AmortizedCostUnrealizedGainsUnrealizedLossesFair ValueAmortizedCostUnrealizedGainsUnrealizedLossesFair Value(Millions)Available-for-sale securities$199Â $â€”Â (17)182Â $192Â $â€”Â (21)171Â Total$199Â $â€”Â (17)182Â $192Â $â€”Â (21)171Â The following tables provide information about AFS debt securities in a gross unrealized loss position and the length of time that individual securities have been in a continuous unrealized loss position, as of the dates presented:September 30, 2024Less than 12 months12 Months or GreaterTotalFair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLosses(Millions)Available-for-sale securities$9Â $â€”Â $150Â (17)159Â $(17)Total$9Â $â€”Â $150Â (17)159Â $(17)December 31, 2023Less than 12 months12 Months or GreaterTotalFair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLosses(Millions)Available-for-sale securities$23Â $â€”Â $141Â (21)164Â $(21)Total$23Â $â€”Â $141Â (21)164Â $(21)44Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)As of SeptemberÂ 30, 2024, our AFS debt securities included mortgage-backed securities, which do not have a single maturity date, with an amortized cost and estimated fair value of $171 million and $156 million, respectively, and municipal bonds, all of which have a maturity date greater than ten years, with an amortized cost and estimated fair value of $28 million and $26 million, respectively. There were no realized gains or losses from the sale of any investment securities for the three and nine months ended SeptemberÂ 30, 2024 and 2023.6. DEPOSITSDeposits were categorized as interest-bearing or non-interest-bearing as follows, as of the dates presented:September 30,2024December 31,2023(Millions)Interest-bearing$12,822Â $13,594Â Non-interest-bearing (including cardholder credit balances)25Â 26Â Total deposits$12,847Â $13,620Â Deposits by deposit type as of the dates presented:September 30,2024December 31,2023(Millions)Savings accountsDirect-to-consumer (retail)$3,105Â $2,863Â Wholesale3,601Â 3,734Â Certificates of depositDirect-to-consumer (retail)4,378Â 3,591Â Wholesale1,738Â 3,406Â Cardholder credit balances25Â 26Â Total deposits$12,847Â $13,620Â The scheduled maturities of certificates of deposit were as follows as of SeptemberÂ 30, 2024:(Millions)2024 (1)$761Â 20253,926Â 2026560Â 2027657Â 2028184Â Thereafter28Â Total certificates of deposit$6,116Â _____(1)The 2024 balance includes $3Â million in unamortized debt issuance costs, which are associated with the entire portfolio of certificates of deposit. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, deposits that exceeded applicable FDIC insurance limits, which are generally $250,000 per depositor, per insured bank, per ownership category, were estimated to be $543 million (4% of Total deposits) and $509 million (4% of Total deposits), respectively. The measurement of estimated uninsured deposits aligns with regulatory guidelines.45Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)7. BORROWINGS OF LONG-TERM AND OTHER DEBTLong-term and other debt consisted of the following as of the dates presented:DescriptionSeptember 30, 2024December 31, 2023Contractual MaturitiesInterest Rates(Millions, except percentages)Long-term and other debt:Revolving line of credit$â€”Â $â€”Â June 2026(1)Convertible senior notes due 202854Â 316Â June 20284.25%Senior notes due 2026100Â 500Â January 20267.00%Senior notes due 2029900Â 600Â March 20299.75%Subtotal1,054Â 1,416Â Less: Unamortized debt issuance costs13Â 22Â Total long-term and other debt$1,041Â $1,394Â Debt issued by consolidated VIEs:Fixed rate asset-backed term note securities$1,350Â $350Â Various â€“ May 2026 to Jul. 20274.62% to 5.47%Conduit asset-backed securities2,198Â 3,550Â Various â€“ Oct. 2024 to Oct. 2025(2)Subtotal3,548Â 3,900Â Less: Unamortized debt issuance costs5Â 2Â Total debt issued by consolidated VIEs$3,543Â $3,898Â Total borrowings of long-term and other debt$4,584Â $5,292Â _____(1)The interest rate is based upon the Secured Overnight Financing Rate (SOFR) plus an applicable margin. (2)The interest rate is based upon SOFR, or the asset-backed commercial paper costs of each individual conduit provider plus an applicable margin. As of SeptemberÂ 30, 2024, the interest rates ranged from 5.94% to 6.13% with a weighted average rate of 5.97%. As of DecemberÂ 31, 2023, the interest rates ranged from 6.36% to 6.59% with a weighted average rate of 6.48%.Certain of our long-term debt agreements include various restrictive financial and non-financial covenants. If we do not comply with certain of these covenants and an event of default occurs and remains uncured, the maturity of amounts outstanding may be accelerated and become payable, and, with respect to our credit agreement, the associated commitments may be terminated. As of September 30, 2024, we were in compliance with all such covenants.Long-term and Other DebtCredit AgreementIn June 2023, we entered into our credit agreement with Parent Company, as borrower, certain of our domestic subsidiaries, as guarantors, JPMorgan Chase Bank, N.A., as administrative agent and lender, and various other financial institutions, as lenders, which provides for a $700Â million senior unsecured revolving credit facility (the Revolving Credit Facility). As of September 30, 2024, all $700Â million remained available for future borrowings under the Revolving Credit Facility. On October 18, 2024, we amended our Revolving Credit Facility to extend the maturity date from June 13, 2026 to October 18, 2028, as well as to delete the provisions relating to our prior term loan facility (which was repaid in full and terminated in December 2023) and make certain other amendments.4.25% Convertible Senior Notes Due 2028In June 2023, we issued and sold $316Â million aggregate principal amount of 4.25% Convertible Senior Notes due 2028 (the Convertible Notes). The Convertible Notes bear interest at an annual rate of 4.25%, payable semi-annually in arrears on June 15 and December 15 of each year. The Convertible Notes mature on June 15, 2028, unless earlier repurchased, redeemed or converted. In connection with the issuance of the Convertible Notes, we entered into privately negotiated 46Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)capped call (Capped Call) transactions with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset any cash payments we are required to make in excess of the principal amount of the Convertible Notes, with such reduction and/or offset subject to a cap, based on the cap price. For additional information on the issuance of Convertible Notes and Capped Call transactions, see Note 10, â€œBorrowings of Long-Term and Other Debt,â€ to the audited Consolidated Financial Statements included in our 2023 Form 10K.In August 2024 we entered into separate, privately negotiated repurchase agreements with a limited number of Convertible Note holders to repurchase $238Â million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $374Â million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price for select repurchases was based in part on the daily volume-weighted average price per share of Parent Companyâ€™s common stock over an agreed measurement period beginning in August 2024 and ending in September 2024. In connection with these aggregate repurchases, we recognized an $87Â million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $60Â million reduction in Additional paid-in capital (APIC) related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.In September 2024 we entered into two additional separate, privately negotiated repurchase agreements with holders of our Convertible Notes who approached us to repurchase $25Â million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $38Â million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price was based in part on the daily volume-weighted average price per share of Parent Companyâ€™s common stock over an agreed measurement period during September 2024. In connection with these aggregate repurchases, we recognized a $9Â million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $7Â million reduction in APIC related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.In summary, in total through August and September 2024, we recognized a $96Â million inducement expense in Other non-interest expenses representing the settlement value, inclusive of transaction fees, in excess of the conversion value, and a $67Â million reduction in APIC representing the excess of the conversion value over the carrying value of the Convertible Notes repurchased and a deferred tax impact.Prior to the repurchases of the Convertible Notes in August and September 2024, the embedded conversion feature within the Convertible Notes was both, considered indexed to the Companyâ€™s own equity, and met the equity classification conditions; therefore it did not require accounting as a derivative under GAAP. Upon entering into the repurchase agreements that themselves required cash settlement of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes, the embedded conversion feature for those particular Convertible Notes no longer met the equity classification conditions; therefore requiring bifurcation and accounting as a derivative. Of the total $96Â million recognized in Other non-interest expenses, $49Â million represented the mark-to-market on the embedded conversion features over the measurement period from the date the repurchase agreements were executed until settlement thereof. These fair value adjustments were determined using the daily volume-weighted average price per share of Parent Companyâ€™s common stock over the measurement period. As all of the repurchases were negotiated and settled during the quarter ended September 30, 2024, there were no embedded conversion features requiring bifurcation and accounting as a derivative as of September 30, 2024. Following the settlement of these repurchases, $54Â million of Convertible Notes remained outstanding as of September 30, 2024. For these Convertible Notes, the embedded conversion feature is both, considered indexed to the Companyâ€™s own equity, and meets the equity classification conditions; therefore not requiring accounting as a derivative. We may, from time to time, seek to retire or repurchase our remaining outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise.Beginning on October 1, 2024, the Convertible Notes became convertible at the option of the holders during the quarterly period ending December 31, 2024, due to the last reported sales price per share of Parent Companyâ€™s common stock having 47Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)exceeded 130% of the conversion price for each of at least 20 trading days, whether or not consecutive, during the 30 consecutive trading days ending on, and including, the last trading day of the immediately preceding quarter i.e., the quarter ended September 30, 2024 (the Common Stock Sale Price Condition). The Common Stock Sale Price Condition is remeasured each quarter, so the Convertible Notes may continue or cease to be convertible in future quarters depending on the performance of our stock price. Upon any such conversion, we will pay cash up to the aggregate principal amount of the Convertible Notes to be converted and pay or deliver, as the case may be, cash, shares of our common stock, or a combination of cash and shares of our common stock (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes being converted. As of the date of this report, we have not received any conversion requests.All of the Capped Call transactions continue to remain outstanding, notwithstanding the repurchases noted above. Although we do not trade or speculate in derivatives, the Capped Call transactions are expected to remain outstanding, possibly until maturity, with the objective of optimizing the economic value we receive under these transactions, in line with our strategic objectives designed to potentially offset certain of the economic impacts of the Convertible Notes.9.750% Senior Notes due 2029In January 2024, we issued and sold an additional $300Â million aggregate principal amount of 9.750% Senior Notes due 2029 (Senior Notes due 2029) at an issue price of 101.00% of principal plus accrued interest from December 22, 2023. The Senior Notes due 2029 issued in January 2024 were issued as additional notes under the same indenture pursuant to which the initial $600Â million of Senior Notes due 2029 were issued on December 22, 2023. The Senior Notes due 2029 that were issued in both December 2023 and January 2024 constitute a single series of notes and have the same terms, other than the issue date and issue price. We used the proceeds of the January 2024 offering of Senior Notes due 2029, together with $100Â million of cash on hand, to fund the redemption of $400Â million in aggregate principal amount of our outstanding 7.000% Senior Notes due 2026. Debt Issued by Consolidated VIEsAn asset-backed security is a security whose value and income payments are derived from and collateralized by a specified pool of underlying assets â€“ in our case, our credit card loans. The sale of the pool of underlying assets to general investors is accomplished through a securitization process. We regularly sell our credit card loans to our Trusts, which are consolidated. The liabilities of these consolidated VIEs include asset-backed securities for which creditors, or beneficial interest holders, do not have recourse to our general credit. Conduit FacilitiesWe maintained committed syndicated bank Conduit Facilities to support the funding of our credit card loans for our Trusts. Borrowings outstanding under each private Conduit Facility bear interest at a margin above SOFR, or the asset-backed commercial paper costs of each individual conduit provider. 48Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The table below summarizes our conduit capacities, borrowings and maturities for the periods presented:(Millions)December 31, 2023CommitmentSeptember 30, 2024Conduit FacilitiesCapacityDrawn (6)IncreaseCapacityDrawn (6)Maturity DateComenity BankWFNMNT 2009-VFN (1)$2,650Â $2,015Â $â€”Â $2,650Â $1,380Â October 2025WFNMT 2009-VFC1 (2)275Â 260Â â€”Â 275Â 191Â October 2024Comenity Capital BankWFCMNT 2009-VFN (3)2,250Â 1,025Â â€”Â 2,250Â 377Â February 2025CCAST 2023-VFN1 (4)250Â 250Â â€”Â 250Â 250Â September 2025CCAST 2024-VFN1 (5)â€”Â â€”Â 200Â 200Â â€”Â February 2025Total$5,425Â $3,550Â $200Â $5,625Â $2,198Â _____(1)2009-VFN Conduit issued under World Financial Network Credit Card Master Note Trust (WFNMNT). (2)2009-VFC1 Conduit issued under World Financial Network Credit Card Master Trust III (WFNMT).(3)2009-VFN Conduit issued under World Financial Capital Master Note Trust (WFCMNT). (4)2023-VFN1 Conduit issued under Comenity Capital Asset Securitization Trust (CCAST).(5)2024-VFN1 Conduit issued under CCAST.(6)Amounts drawn do not include $0.7Â billion and $1.2Â billion of debt issued by the Trusts as of September 30, 2024 and DecemberÂ 31, 2023, respectively, which were not sold, but were retained by us as a credit enhancement and therefore have been eliminated from the Total.Fixed Rate Asset-Backed Term NotesIn May 2024, WFNMNT issued $570Â million of Series 2024-A public term asset-backed notes, which mature in April 2027. The offering consisted of $500Â million of Class A notes with a fixed interest rate of 5.47% per year, $44Â million of zero coupon Class M notes, and $26Â million of zero coupon Class B notes. The Class M and B notes were retained by us and eliminated from the Consolidated Balance Sheet. As well, in August 2024 WFNMNT issued $500Â million of Series 2024-B public term asset-backed notes, which mature in July 2027. The offering consisted of $500Â million of Class A notes with a fixed interest rate of 4.62% per year.8. OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSESThe following table provides the components of Other non-interest income for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024Â 20232024Â 2023(Millions)Payment protection products$30Â $32Â $91Â $99Â Loss from equity method investmentâ€”Â â€”Â â€”Â (5)Other7Â 1Â 8Â 2Â Total other non-interest income$37Â $33Â $99Â $96Â 49Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The following table provides the components of Other non-interest expenses for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024Â 20232024Â 2023(Millions)Repurchased Convertible Notes$96Â $â€”Â $96Â $â€”Â Professional services and regulatory fees25Â 29Â 85Â 101Â Occupancy expense5Â 5Â 17Â 16Â Other (1)10Â 22Â 44Â 44Â Total other non-interest expenses$136Â $56Â $242Â $161Â _____(1)Primarily related to costs associated with various other individually insignificant operating activities.9. FAIR VALUES OF FINANCIAL INSTRUMENTS Fair value is defined under GAAP as the price that would be required to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; with such a transaction based on the principal market, or in the absence of a principal market the most advantageous market for the specific instrument. GAAP provides for a three-level fair value hierarchy that classifies the inputs to valuation techniques used to measure fair value, defined as follows:Level 1: Inputs that are unadjusted quoted prices for identical assets or liabilities in active markets that the entity can access.Level 2: Inputs, other than those included within Level 1, that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability, including quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, or inputs other than quoted prices that are observable for the asset or liability.Level 3: Inputs that are unobservable (e.g., internally derived assumptions) and reflect an entityâ€™s assumptions about estimates market participants would use in pricing the asset or liability based on the best information available under the circumstances. In particular, Level 3 inputs and valuation techniques involve judgment and as a result are not necessarily indicative of amounts we would realize in a current market exchange. The use of different assumptions or estimation techniques may have a material effect on the estimated fair value amounts. We monitor the market conditions and evaluate the fair value hierarchy levels at least quarterly. For the three and nine months ended SeptemberÂ 30, 2024 and 2023, there were no transfers into or out of Level 3, and no transfers between Levels 1 and 2.50Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)The following table summarizes the carrying values and fair values of our financial assets and financial liabilities as of the dates presented:September 30, 2024December 31, 2023CarryingAmountÂ FairValueÂ CarryingAmountÂ FairValue(Millions)Financial assetsCredit card and other loans, net$15,743Â $18,050Â $17,005Â $19,802Â Investment

securities230Â 230Â 217Â 217Â Financial liabilitiesDeposits12,847Â 12,875Â 13,620Â 13,583Â Debt issued by consolidated VIEs3,543Â 3,571Â 3,898Â 3,900Â Long-term and other debt1,041Â 1,130Â 1,394Â 1,457Â Valuation Techniques Used in the Fair Value Measurement of Financial Assets and Financial LiabilitiesCredit card and other loans, net: Our Credit card and other loans are recorded at amortized cost, less the Allowance for credit losses, on the Consolidated Balance Sheets. In estimating the fair values, we use a discounted cash flow model (i.e., Level 3 inputs), primarily because a comparable whole loan sales market for similar loans does not exist, and therefore there is a lack of observable pricing inputs. We use various internally derived inputs, including projected income, discount rates and forecasted write-offs. Economic value attributable to future loans generated by the cardholder accounts is not included in the fair values. Investment securities: Investment securities consist of AFS debt securities, including both mortgage-backed securities and municipal bonds, as well as equity securities, which are mutual funds, and are recorded at fair value on the Consolidated Balance Sheets. Quoted prices of identical or similar investment securities in active markets are used to estimate the fair values (i.e., Level 1 or Level 2 inputs). Deposits: Money market and other non-maturity deposits carrying values approximate their fair values because they are short-term in duration and have no defined maturity. GAAP requires that the fair values of deposit liabilities with no stated maturities equal their carrying values and does not permit recognition of the inherent funding value of the instruments. Certificates of deposit are recorded at their historical issuance cost on the Consolidated Balance Sheets, adjusted for unamortized fees, with the fair value being estimated based on the currently observable market rates available to us for similar deposits with similar remaining maturities (i.e., Level 2 inputs). Interest payable is included within Other liabilities on the Consolidated Balance Sheets.Debt issued by consolidated VIEs: We record debt issued by our consolidated VIEs at amortized cost (including unamortized fees, issuance costs, premiums and discounts, where applicable) on the Consolidated Balance Sheets. Interest payable is included within Other liabilities on the Consolidated Balance Sheets. Fair value is estimated based on the currently observable market rates available to us for similar debt instruments with similar remaining maturities or quoted market prices for the same transaction (i.e., Level 2 inputs).Long-term and other debt: We record long-term and other debt at amortized cost (including unamortized fees, issuance costs, premiums and discounts, where applicable) on the Consolidated Balance Sheets. Interest payable is included within Other liabilities on the Consolidated Balance Sheets. The fair value is estimated based on the currently observable market rates available to us for similar debt instruments with similar remaining maturities, or quoted market prices for the same transaction (i.e., Level 2 inputs).51Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Financial Instruments Measured at Fair Value on a Recurring BasisThe following tables summarize our financial instruments measured at fair value on a recurring basis, categorized by the fair value hierarchy described in the preceding paragraphs as of the dates presented:September 30, 2024TotalÂ Level 1Â Level 2Â Level 3(Millions)Investment securities$230Â $48Â $182Â $â€”Â Total assets measured at fair value$230Â $48Â $182Â $â€”Â December 31, 2023TotalÂ Level 1Â Level 2Â Level 3(Millions)Investment securities$217Â $46Â $171Â $â€”Â Total assets measured at fair value$217Â $46Â $171Â $â€”Â Assets and Liabilities Measured at Fair Value on a Nonrecurring BasisCertain assets and liabilities are recognized or disclosed at fair value on a nonrecurring basis, including equity method investments, property and equipment, right-of-use assets, deferred contract costs, goodwill and intangible assets. These assets are not measured at fair value on a recurring basis but are subject to fair value adjustments in certain circumstances, such as upon impairment. We did not have any impairments for the three and nine months ended SeptemberÂ 30, 2024 or for the three months ended SeptemberÂ 30, 2023. During the nine months ended SeptemberÂ 30, 2023 we wrote-off the remaining $6Â million of our equity method investment in Loyalty Ventures Inc. (LVI).Financial Instruments Disclosed but Not Carried at Fair ValueThe fair values of financial instruments that are measured at amortized cost are estimates, and require managementâ€™s judgment; therefore, these fair value estimates may not be indicative of future fair values, nor can our fair value be estimated by aggregating all of the amounts presented. The following tables summarize our financial assets and financial liabilities that are measured at amortized cost, and not required to be carried at fair value on a recurring basis, as of the dates presented:September 30, 2024Fair ValueLevel 1Level 2Level 3(Millions)Financial assetsCredit card and other loans, net$18,050Â $â€”Â $â€”Â $18,050Â Total$18,050Â $â€”Â $â€”Â $18,050Â Financial liabilitiesDeposits$12,875Â $â€”Â $12,875Â $â€”Â Debt issued by consolidated VIEs3,571Â â€”Â 3,571Â â€”Â Long-term and other debt1,130Â â€”Â 1,130Â â€”Â Total$17,576Â $â€”Â $17,576Â $â€”Â 52Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)December 31, 2023Fair ValueLevel 1Level 2Level 3(Millions)Financial assetsCredit card and other loans, net$19,802Â $â€”Â $â€”Â $19,802Â Total$19,802Â $â€”Â $â€”Â $19,802Â Financial liabilitiesDeposits$13,583Â $â€”Â $13,583Â $â€”Â Debt issued by consolidated VIEs3,900Â â€”Â 3,900Â â€”Â Long-term and other debt1,457Â â€”Â 1,457Â â€”Â Total$18,940Â $â€”Â $18,940Â $â€”Â 10. REGULATORY MATTERS AND CAPITAL ADEQUACYRegulatory MattersCB is subject to various regulatory capital requirements administered by the State of Delaware and the FDIC. CCB is also subject to various regulatory capital requirements administered by the State of Utah and the FDIC. Failure to meet minimum capital requirements can trigger certain mandatory and possibly additional discretionary actions by our regulators. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, both Banks must meet specific capital guidelines that involve quantitative measures of their assets and liabilities as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgments by these regulators about components, risk weightings and other factors. In addition, both Banks are limited in the amounts they can pay as dividends to the Parent Company.Quantitative measures, established by regulations to ensure capital adequacy, require the Banks to maintain minimum amounts and ratios of Tier 1 capital to average assets, and Common equity tier 1, Tier 1 capital and Total capital, all to risk weighted assets. Failure to meet these minimum capital requirements can result in certain mandatory, and possibly additional discretionary actions by the Banksâ€™ regulators that if undertaken, could have a direct material effect on CBâ€™s and/or CCBâ€™s operating activities, as well as our operating activities. Based on these regulations, as of September 30, 2024 and 2023, each Bank met all capital requirements to which it was subject, and maintained capital ratios in excess of the minimums required to qualify as well capitalized. The Banks seek to maintain capital levels and ratios in excess of the minimum regulatory requirements inclusive of the 2.5% Capital Conservation Buffer. Although Bread Financial is not a bank holding company as defined under the Bank Holding Company Act, we seek to maintain capital levels and ratios in excess of the minimums required for bank holding companies. As of September 30, 2024 the actual capital ratios and minimum ratios for each Bank, as well as Bread Financial, are as follows: 53Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Actual RatioMinimum Ratio forCapital AdequacyPurposesMinimum Ratio to beWell Capitalized underPrompt CorrectiveAction ProvisionsTotal CompanyCommon equity tier 1 capital ratio (1)13.3Â %4.5Â %6.5Â %Tier 1 capital ratio (2)13.3Â 6.0Â 8.0Â Total risk-based capital ratio (3)14.6Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)11.7Â 4.0Â 5.0Â Total risk-weighted assets (5)$19,010Â Comenity BankCommon equity tier 1 capital ratio (1)17.4Â %4.5Â %6.5Â %Tier 1 capital ratio (2)17.4Â 6.0Â 8.0Â Total risk-based capital ratio (3)18.8Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)15.2Â 4.0Â 5.0Â Comenity Capital BankCommon equity tier 1 capital ratio (1)16.0Â %4.5Â %6.5Â %Tier 1 capital ratio (2)16.0Â 6.0Â 8.0Â Total risk-based capital ratio (3)17.4Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)14.4Â 4.0Â 5.0Â _____(1)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net.(2)Tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net.(3)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses.(4)Tier 1 leverage capital ratio represents tier 1 capital divided by total average assets, after certain adjustments.(5)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach.We are also involved, from time to time, in reviews, investigations, subpoenas, supervisory actions and other proceedings (both formal and informal) by governmental agencies regarding our business, which could subject us to significant fines, penalties, obligations to change our business practices, significant restrictions on our existing business or ability to develop new business, cease-and-desist orders, safety-and-soundness directives or other requirements resulting in increased expenses, diminished income and damage to our reputation.On November 20, 2023, following the consent of the Board of Managers of Comenity Servicing LLC (the Servicer), the FDIC issued a consent order to the Servicer. The Servicer is not one of our Bank subsidiaries, but is our wholly-owned subsidiary that services substantially all of our loans. The consent order arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and addresses certain shortcomings in the Servicerâ€™s information technology (IT) systems development, project management, business continuity management, cloud operations, and third-party oversight. The Servicer entered into the consent order for the purpose of resolving these matters without admitting or denying any violations of law or regulation set forth in the order. The consent order does not contain any monetary penalties or fines.The Servicer continues to take significant steps to strengthen the organizationâ€™s IT governance and address the other issues identified in the consent order, working diligently to ensure that all of the requirements of the consent order are satisfied. Without limiting the generality of the foregoing, the Servicer has taken steps to address each provision within the consent 54Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)order that required action be taken by a specified deadline, including providing a copy of the consent order to the Parent Company Board of Directors, increasing the size and governance processes of the Servicerâ€™s Board of Managers, establishing an Executive Oversight Committee to oversee and ensure compliance with the consent order, and submitting all required reports and plans of action to the FDIC. The Servicer is committed to complying with each of the ongoing or longer-term requirements of the consent order, including the enhancement of its compliance management processes and related corporate governance, compliance with the applicable system conversion requirements, and enhanced risk management and reporting requirements. In addition, the Board of Directors of each of the Banks oversee the Servicerâ€™s compliance with the requirements of the consent order and provide effective challenge of Servicer management toward that end.On August 22, 2024, each Bank entered into an agreement with the FDIC to pay civil money penalties (CMPs) of $1Â million per Bank. The CMPs arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and were related to disruptions to the Banksâ€™ customer reward programs and automatic payments following the transition. These issues were self-identified and remediated timely, and the Banks provided full cooperation with the regulators throughout their examination. The Banksâ€™ agreements to pay the CMPs did not require admission of wrongdoing, and there are no operational limitations on the Banks or our business associated with the CMPs.11. COMMITMENTS AND CONTINGENCIESLegal ProceedingsFrom time to time we are subject to various lawsuits, claims, disputes, or potential claims or disputes, and other proceedings, arising in the ordinary course of business that we believe, based on our current knowledge, will not have a material adverse effect on our business, consolidated financial condition or liquidity, including claims and lawsuits alleging breaches of our contractual obligations, arbitrations, class actions and other litigation, arising in connection with our business activities. However, in light of the uncertainties involved in such matters, including the fact that some pending legal proceedings are at preliminary stages or seek an indeterminate amount of damages, penalties or fines, it is possible that the outcome of legal proceedings could have a material impact on our results of operations. Certain legal proceedings involving us or our subsidiaries are described further below.On February 20, 2024, we and our general counsel were named as defendants in an adversary proceeding filed by the liquidating trustee in LVIâ€™s Chapter 11 bankruptcy case in the United States Bankruptcy Court for the Southern District of Texas, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 24-03027 (Bankr. S.D. Tex.), alleging actual and constructive fraudulent transfers, among other claims, in connection with our spinoff of LVI. Also on February 20, 2024, the liquidating trustee filed an action in the United States District Court for the District of Delaware against us, each of the members of our Board of Directors at the time of the spinoff, and certain members of our management team, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 24-cv-00226-RGA (D. Del.), alleging certain breaches of fiduciary duties (and aiding and abetting breaches of fiduciary duties) in connection with the spinoff. Subsequently, the liquidating trustee voluntarily dismissed without prejudice the complaint in the District of Delaware and commenced on March 20, 2024 a substantially similar action in Delaware Chancery Court, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 2024-0277-MTZ (Del. Ch.), against the same parties and asserting the same claims. Among other things, in each of the Texas and Delaware actions, the liquidating trustee seeks damages in the amount of approximately $750Â million plus interest, fees and expenses. We and certain current and former members of our management team have also been named as defendants in other litigation matters relating to the LVI spinoff. LoyaltyOne, Co. (the LVI subsidiary that operated its Canadian AIR MILES business) filed suit against us and our general counsel in the Ontario Superior Court of Justice in Canada on October 18, 2023, in an action captioned LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al. The lawsuit asserts that our general counsel, in his capacity as a pre-spinoff director of LoyaltyOne, Co., breached various fiduciary duties owed to LoyaltyOne, Co. in connection with the LVI spinoff and certain other transactions, and that Bread Financial assisted in and benefited from those breaches. The lawsuit seeks damages in the amount of $775Â million. LoyaltyOne, Co. is also contesting our entitlement to certain potential tax refunds under the tax matters agreement, in proceedings pursuant to the Canadian Companiesâ€™ Creditors Arrangement Act in the Commercial List of the Ontario Superior Court of Justice, captioned In re Matter of a Plan of Compromise or Arrangement of LoyaltyOne, Co., Case No. CV-23-00696017-00CL. Finally, on April 27, 2023, we and certain current and former members of our management team were named as defendants in a putative federal securities class action filed in the United States District Court for the Southern District of Ohio, 55Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)captioned Newtyn Partners, LP v. Alliance Data Systems n/k/a Bread Financial Holdings, Inc., Case No. 23-cv-1451-EAS (S.D. Ohio), concerning disclosures made about LVIâ€™s business prior to the spinoff. The lead plaintiff in this matter filed an amended complaint on March 21, 2024 and is seeking, among other things, a class action designation and an award of damages in an amount to be proven at trial, plus fees and expenses. In all these actions related to the spinoff, we believe the allegations contained in the complaints are without merit and intend to defend the cases. We cannot predict at this point the length of time that these actions will be ongoing or the liability, if any, which may arise therefrom.Some matters pending against us specify the damages sought, others seek an unspecified amount of damages or are at very early stages of the legal process. In matters where the amount of damages claimed against us are stated, the claimed amount may be exaggerated and/or unsupported. While some matters have not yet progressed sufficiently through discovery or have had development of important factual information and legal issues to enable us to estimate an amount of loss or a range of possible loss, other matters may have progressed sufficiently to enable an estimate of an amount of loss, or a range of possible loss. We accrue for a loss contingency when it is both probable that a loss has occurred, and the amount of loss can be reasonably estimated; however, there may be instances in which an exposure to a loss contingency exceeds our accrual. On a quarterly basis we evaluate developments in the legal proceedings against us that could cause an increase or decrease in the amount of the accrual that has been previously recorded.12. CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS The changes in each component of Accumulated other comprehensive loss, net of tax effects, are as follows for the periods presented:Three Months Ended September 30, 2024Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of June 30, 2024(19)(3)$(22)Changes in other comprehensive income6Â â€”Â 6Â Balance as of September 30, 2024(13)(3)$(16)Three Months Ended September 30, 2023Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions)Balance as of June 30, 2023(17)(3)$(20)Changes in other comprehensive loss(7)â€”Â (7)Balance as of September 30, 2023(24)(3)$(27)Nine Months Ended September 30, 2024Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of December 31, 2023(16)(3)$(19)Changes in other comprehensive income3Â â€”Â 3Â Balance as of September 30, 2024(13)(3)$(16)56Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Nine Months Ended September 30, 2023Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of December 31, 2022(18)(3)$(21)Changes in other comprehensive loss(6)â€”Â (6)Balance as of September 30, 2023(24)(3)$(27)13. STOCKHOLDERSâ€™ EQUITYStock Repurchase ProgramsOn February 21, 2024, our Board of Directors approved a stock repurchase program to acquire up to $30Â million in shares of our outstanding common stock in the open market during the period ending on December 31, 2024. The rationale for this repurchase program, and the amount thereof, was to offset the impact of dilution associated with issuances of employee restricted stock units, with the objective of reducing the Companyâ€™s weighted average diluted share count to approximately 50Â million shares for 2024, subject to then current estimates and assumptions applicable as of the date of approval.During the nine

months ended September 30, 2024, under the authorized stock repurchase program, we acquired a total of 0.3Â million shares of our common stock for $11Â million. Following their repurchase, these 0.3Â million shares ceased to be outstanding shares of common stock and are now treated as authorized but unissued shares of common stock. As of September 30, 2024, we had $19 million remaining for future repurchases under the authorized stock repurchase program.Stock Compensation ExpenseDuring the nine months ended SeptemberÂ 30, 2024, we awarded 1,305,297 service-based restricted stock units (RSUs) with a weighted average grant date fair market value per share of $37.77 as determined on the date of grant. Service-based restricted stock units typically vest ratably over three years provided that the participant is employed by us on each such vesting date.During the nine months ended SeptemberÂ 30, 2024, we awarded 221,358 performance-based restricted stock units with a fair market value of $37.57 to our Named Executive Officers. Performance-based RSUs cliff vest at the end of three years, if specific performance measures tied to our financial performance are met, which are measured annually over the three-year period. For the performance-based RSUs awarded in 2024, the predefined vesting criteria typically permit a range from 0% to 150% to be earned. Accruals of compensation cost for an award with a performance condition are based on the probable outcome of that performance condition. If the performance targets are met, the awards will vest with respect to the entire award on February 15, 2027, provided that the participant is employed by us on the vesting date. For the three months ended SeptemberÂ 30, 2024 and 2023, we recognized $13Â million and $10 million in stock-based compensation expense, respectively. For the nine months ended SeptemberÂ 30, 2024 and 2023, we recognized $41Â million and $32Â million in stock-based compensation expense, respectively.DividendsDuring the three and nine months ended September 30, 2024, we paid $10Â million and $32Â million in dividends to holders of our common stock. On October 24, 2024, our Board of Directors declared a quarterly cash dividend of $0.21 per share on our common stock, payable on December 13, 2024, to stockholders of record at the close of business on November 8, 2024.14. INCOME TAXES The Provision for income taxes decreased for the three months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes. The effective tax rate was 92.2% and 23.0% for the three month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate resulted from an increase in nondeductible items in the current year period, primarily related to the nondeductible portion of our repurchased 57Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)Convertible Notes transactions, and a favorable discrete item in the prior year period. The Provision for income taxes decreased for the nine months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes in the current year relative to the prior year period, which itself was higher due to the gain on the sale of the BJ's portfolio. The effective tax rate was 33.4% and 27.1% for the nine month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate was also driven primarily by an increase in nondeductible items in the current year period related to the nondeductible portion of our repurchased Convertible Notes transactions.We are under examination by the Internal Revenue Service as well as tax authorities in various states. The tax years under examination and open for examination vary by jurisdiction. U.S. Federal income tax returns are no longer subject to examination for years before 2015, and with a few exceptions, state and local income tax returns are no longer subject to examination for years before 2015. Foreign income tax returns are no longer subject to examination for years before 2018.15. EARNINGS PER SHAREBasic earnings (losses) per share (EPS) is based only on the weighted average number of common shares outstanding, excluding any dilutive effects of unvested restricted stock awards, or other dilutive securities. Diluted EPS is based on (i) the weighted average number of common and potentially dilutive common shares (unvested restricted stock awards outstanding during the year), pursuant to the Treasury Stock method, and (ii) the potential conversion of the Convertible Notes, pursuant to the If-converted method.The following table sets forth the computation of basic and diluted EPS attributable to common stockholders for the periods presented:Three Months Ended September 30,Nine Months Ended September 30,2024Â 202320242023(Millions, except per share amounts)NumeratorIncome from continuing operations$3Â $173Â $272Â $693Â Loss from discontinued operations, net of income taxes (1)(1)(2)(2)(18)Net income$2Â $171Â $270Â $675Â DenominatorWeighted average common stock outstanding â€“ basic49.7Â 49.9Â 49.6Â 50.0Â Weighted average effect of dilutive securitiesAdd: net effect of dilutive unvested restricted stock awards (2)1.0Â 0.2Â 0.5Â 0.2Â Add: dilutive effect of Convertible Notes (3)(4)0.3Â â€”Â 0.2Â â€”Â Weighted average common stock outstanding â€“ diluted51.0Â 50.1Â 50.3Â 50.2Â Basic EPSIncome from continuing operations$0.06Â $3.47Â $5.48Â $13.85Â Loss from discontinued operations(0.01)(0.03)(0.04)(0.37)Net income per share$0.05Â $3.44Â $5.44Â $13.48Â Diluted EPSIncome from continuing operations$0.06Â $3.46Â $5.40Â $13.80Â Loss from discontinued operations(0.01)(0.04)(0.03)(0.36)Net income per share$0.05Â $3.42Â $5.37Â $13.44Â _____(1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former 58Table of ContentsBREAD FINANCIAL HOLDINGS, INC.NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.(2)As the effect would have been anti-dilutive, for the three months ended SeptemberÂ 30, 2024 and 2023, nilÂ and approximately 0.5Â million, respectively, and for the nine months ended SeptemberÂ 30, 2024, and 2023 approximately 0.7Â million and 1.2Â million, respectively, restricted stock awards were excluded from each calculation of weighted average dilutive common shares.(3)Holders of the Convertible Notes may convert their notes under certain conditions until March 15, 2028, and on or after such date without condition. Upon any such conversion, we will repay the aggregate principal amount of the Convertible Notes in cash, and pay or deliver, as the case may be, cash, shares of our common stock or a combination of both (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes. At our option, we may redeem for cash, all or a portion of the Convertible Notes on or after June 21, 2026, and before the 51st scheduled trading day before the maturity date, but only if the closing price of our common stock reaches specified targets as defined in the indenture governing the Convertible Notes. We may also, from time to time, retire or purchase all or a portion of the outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise. The conversion feature of the Convertible Notes has a dilutive impact on EPS when the average market price of our common stock for the period exceeds the conversion price of $38.43 per share. For the three months ended SeptemberÂ 30, 2024 the average market price exceeded the conversion price and the dilutive effect is therefore included in the table above. With the three months ended June 30, 2024 being the first period in which the average market price of our common stock exceeded the conversion price, a weighted average of the quarterly results from the Dilutive effect of Convertible Notes is computed, and has been reflected in the table above for the nine months ended SeptemberÂ 30, 2024.(4)In connection with the issuance of the Convertible Notes, we entered into privately negotiated Capped Calls with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset certain cash payments we may be required to make in excess of the principal amount of the Convertible Notes upon conversion, redemption or repurchase thereof, with such reduction and/or offset subject to a cap of $61.48 per share. Diluted weighted average common stock does not include the impact of the Capped Calls we entered into concurrently with the issuance of the Convertible Notes, as the effect would have been anti-dilutive. If shares were delivered to us under the Capped Calls, those shares would offset, up to the cap, the dilutive effect of the shares that we would issue upon conversion of the Convertible Notes.59Table of ContentsItem 3. Quantitative and Qualitative Disclosures About Market Risk.Market RiskMarket risk is the risk to earnings or asset and liability values resulting from movements in market prices. Our principal market risk exposure arises from volatility in interest rates and changes in the relationship between the interest rates on our assets (such as Credit card and other loans and Investments) and the interest rates on our liabilities (such as Deposits, Debt issued by consolidated variable interest entities and Long-term and other debt), which may include repricing risk, basis risk, yield curve risk and options risk, and their consequential impact on economic value, capitalization levels, cost of capital and earnings.There has been no material change from our 2023 Form 10-K related to our exposure to interest rate risk or other market risks. Item 4. Controls and Procedures.Our management, with the participation of our Chief Executive Officer and Chief Financial Officer, has evaluated the effectiveness of the design and operation of our disclosure controls and procedures (as defined in Rules 13a-15(e) and 15d-15(e) under the Securities Exchange Act of 1934, as amended (the Exchange Act)) as of the end of the period covered by this Report. Based upon that evaluation, our Chief Executive Officer and Chief Financial Officer have concluded that, as of the end of such period, our disclosure controls and procedures are effective and designed to ensure that the information required to be disclosed in our reports filed or submitted under the Exchange Act is recorded, processed, summarized and reported within the requisite time periods specified in the applicable rules and forms, and that it is accumulated and communicated to our management, including our Chief Executive Officer and Chief Financial Officer, as appropriate, to allow timely decisions regarding required disclosure.There have not been any changes in our internal control over financial reporting (as such term is defined in Rules 13a-15(f) and 15d-15(f) under the Exchange Act) during the fiscal quarter to which this report relates that have materially affected, or are reasonably likely to materially affect, our internal control over financial reporting.60Table of ContentsPART II: OTHER INFORMATIONItem 1. Legal Proceedings.Refer to (i) Part II, Item 1A, â€œRisk Factorsâ€”The LoyaltyOne spinoff could result in substantial tax liability to us and our stockholders, and more generally, we have been adversely affected by LVIâ€™s performance, and we may continue to be adversely affected by LVIâ€™s ongoing bankruptcy proceedings or litigation or other disputes involving or relating to LVI.â€ in our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024, (ii) Note 10, â€œCommitments and Contingenciesâ€ to our unaudited Consolidated Financial Statements, and (iii) â€œRisk Factorsâ€”Legal, Regulatory and Compliance Risksâ€ of our 2023 Form 10-K, each of which is incorporated herein by reference.Item 1A. Risk Factors.There have been no material changes to the Risk Factors previously disclosed in our 2023 Form 10-K, as supplemented by our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024 and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2024. Additional risks and uncertainties that we are unaware of, or that we currently believe are not material, may also become important factors that adversely affect our business. For a discussion of the recent trends and uncertainties impacting our business, see also â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (MD&A) â€” Business Environmentâ€.Item 2. Unregistered Sales of Equity Securities and Use of Proceeds. The following table presents information with respect to purchases of our common stock made by or on behalf of us during the three months ended SeptemberÂ 30, 2024:PeriodTotal Number ofShares Purchased (1)Average Price Paidper ShareTotal Number ofShares Purchased asPart of PubliclyAnnounced Plans orProgramsApproximate DollarValue of Shares thatMay Yet BePurchased Under thePlans or Programs(Millions)July 1-312,798$49.22Â â€”$19Â August 1-311,60953.86Â â€”19Â September 1-301,45653.26Â â€”19Â Total5,863$51.50Â â€”$19Â _____(1)During the periods presented, (i) 5,863 shares of our common stock were purchased by the administrator of our Bread Financial 401(k) Plan for the benefit of the employees who participated in that portion of the 401(k) Plan and (ii) no shares of our common stock were repurchased by the Company, pursuant to a Rule 10b5-1 trading plan previously adopted by the Company, during an open trading window.Item 3. Defaults Upon Senior Securities.None.Item 4. Mine Safety Disclosures.Not applicable.61Table of ContentsItem 5. Other Information.(a)None(b)None(c)During the three months ended September 30, 2024, no Section 16 officer or director of the Parent Company adopted or terminated a â€œRule 10b5-1 trading arrangementâ€ or â€œnon-Rule 10b5-1 trading arrangement,â€ as each term is defined in Item 408(a) of Regulation S-K.62Table of ContentsItem 6. Exhibits.a)Exhibits:EXHIBIT INDEXIncorporated by ReferenceExhibit No.FilerDescriptionFormExhibitFiling Date3.1(a)Third Amended and Restated Certificate of Incorporation of the Registrant.8-K3.26/10/163.2(a)Certificate of Amendment to Third Amended and Restated Certificate of Incorporation of the Registrant.8-K3.13/24/223.3(a)Certificate of Designations of Series A Preferred Non-Voting Convertible Preferred Stock of the Registrant.8-K3.14/29/193.4(a)Sixth Amended and Restated Bylaws of the Registrant.8-K3.23/24/224(a)Specimen Certificate for shares of Common Stock of the Registrant.10-Q48/8/0310.1(b)(c)(d)Fourth Addendum to Appendix A of Fifth Amended and Restated Service Agreement, dated as of July 31, 2024, between Comenity Servicing LLC and Comenity Bank.8-K99.18/1/2410.2(b)(c)(d)Series 2024-B Indenture Supplement, dated as of August 13, 2024, between World Financial Network Credit Card Master Note Trust and U.S. Bank National Association.8-K4.18/14/2410.3(b)(c)(d)First Amendment to Fifth Amended and Restated Service Agreement, dated as of August 31, 2024, between Comenity Servicing LLC and Comenity Bank.8-K99.19/04/2410.4(b)(c)(d)Fifth Addendum to Appendix A of Fifth Amended and Restated Service Agreement, dated as of August 31, 2024, between Comenity Servicing LLC and Comenity Bank.8-K99.29/04/2410.5(b)(c)(d)Sixth Addendum to Appendix A of Fifth Amended and Restated Service Agreement, dated as of September 30, 2024, between Comenity Servicing LLC and Comenity Bank.8-K99.110/02/24^10.6(a)Amendment No. 1 to Credit Agreement, dated as of October 18, 2024, by and among Bread Financial Holdings, Inc., as borrower, and certain of its subsidiaries as guarantors, JPMorgan Chase Bank, N.A., as Administrative Agent and various other lenders.8-K10.110/21/24*31.1(a)Certification of Chief Executive Officer of Bread Financial Holdings, Inc. pursuant to Rule 13a-14(a) promulgated under the Securities Exchange Act of 1934, as amended.63Table of ContentsIncorporated by ReferenceExhibit No.FilerDescriptionFormExhibitFiling Date*31.2(a)Certification of Chief Financial Officer of Bread Financial Holdings, Inc. pursuant to Rule 13a-14(a) promulgated under the Securities Exchange Act of 1934, as amended.**32.1(a)Certification of Chief Executive Officer of Bread Financial Holdings, Inc. pursuant to Rule 13a-14(b) promulgated under the Securities Exchange Act of 1934, as amended, and Section 1350 of Chapter 63 of Title 18 of the United States Code.**32.2(a)Certification of Chief Financial Officer of Bread Financial Holdings, Inc. pursuant to Rule 13a-14(b) promulgated under the Securities Exchange Act of 1934, as amended, and Section 1350 of Chapter 63 of Title 18 of the United States Code.*101(a)The following financial information from Bread Financial Holdings, Inc.â€™s Quarterly Report on Form 10-Q for the quarter ended September 30, 2024, formatted in Inline XBRL: (i) Consolidated Statements of Income, (ii) Consolidated Statements of Comprehensive Income, (iii) Consolidated Balance Sheets, (iv) Consolidated Statements of Stockholdersâ€™ Equity, (v) Consolidated Statements of Cash Flows and (vi) Notes to Consolidated Financial Statements.*104(a)Cover Page Interactive Data File (formatted as Inline XBRL and contained in Exhibit 101).*Filed herewith**Furnished herewith ^ Certain exhibits have been omitted pursuant to Item 601(a)(5) of Regulation S-K. Bread Financial Holdings, Inc. hereby undertakes to furnish supplementally copies of any of the omitted exhibits upon request by the U.S. Securities and Exchange Commission. (a)Bread Financial Holdings, Inc.(b)WFN Credit Company, LLC(c)World Financial Network Credit Card Master Trust(d)World Financial Network Credit Card Master Note Trust64Table of ContentsSIGNATURESPursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, Bread Financial Holdings, Inc. has duly caused this quarterly report on Form 10-Q to be signed on its behalf by the undersigned, thereunto duly authorized.BREAD FINANCIAL HOLDINGS, INC.DATE: OctoberÂ 31, 2024By:/s/ RALPH J. ANDRETTARalph J. AndrettaPresident and Chief Executive OfficerDATE: OctoberÂ 31, 2024By:/s/ PERRY S. BEBERMANPerry S. BebermanExecutive Vice President and Chief Financial Officer65 EX-31.1 2 bfh-09302024xexx311.htm EX-31.1 DocumentExhibit 31.1CERTIFICATION OF THECHIEF EXECUTIVE OFFICEROFBREAD FINANCIAL HOLDINGS, INC.I, Ralph J. Andretta, certify that:1.I have reviewed this quarterly report on Form 10-Q of Bread Financial Holdings, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:(a)Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;(b)Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;(c)Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and(d)Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):(a)All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; and(b)Any fraud, whether or not material, that involves management or other employees who have a

significant role in the registrantâ€™s internal control over financial reporting.Date: OctoberÂ 31, 2024/S/ RALPH J. ANDRETTARalph J. AndrettaChief Executive Officer EX-31.2 3 bfh-09302024xexx312.htm EX-31.2 DocumentExhibit 31.2CERTIFICATION OF THECHIEF FINANCIAL OFFICEROFBREAD FINANCIAL HOLDINGS, INC.I, Perry S. Beberman, certify that:1.I have reviewed this quarterly report on Form 10-Q of Bread Financial Holdings, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:(a)Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;(b)Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;(c)Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and(d)Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):(a)All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; and(b)Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.Date: OctoberÂ 31, 2024/S/ PERRY S. BEBERMANPerry S. BebermanChief Financial Officer EX-32.1 4 bfh-09302024xexx321.htm EX-32.1 DocumentExhibit 32.1CERTIFICATION PURSUANT TO18 U.S.C. SECTION 1350,AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002In connection with the Quarterly Report on Form 10-Q of Bread Financial Holdings, Inc. (the Company) for the quarterly period ended SeptemberÂ 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the Report), Ralph J. Andretta, as Chief Executive Officer of the Company, hereby certifies pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 that:(i)the Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and(ii)the information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.Date: OctoberÂ 31, 2024/S/ RALPH J. ANDRETTARalph J. AndrettaChief Executive OfficerA signed original of this written statement required by Section 906 has been provided to the Company and will be retained by the Company and furnished to the Securities and Exchange Commission or its staff upon request. EX-32.2 5 bfh-09302024xexx322.htm EX-32.2 DocumentExhibit 32.2CERTIFICATION PURSUANT TO18 U.S.C. SECTION 1350,AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002In connection with the Quarterly Report on Form 10-Q of Bread Financial Holdings, Inc. (the Company) for the quarterly period ended SeptemberÂ 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the Report), Perry S. Beberman, as Chief Financial Officer of the Company, hereby certifies pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 that:(i)the Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and(ii)the information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.Date: OctoberÂ 31, 2024/s/ PERRY S. BEBERMANPerry S. BebermanChief Financial OfficerA signed original of this written statement required by Section 906 has been provided to the Company and will be retained by the Company and furnished to the Securities and Exchange Commission or its staff upon request. EX-101.SCH 6 bfh-20240930.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Cover link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF INCOME link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - UNAUDITED CONSOLIDATED BALANCE SHEETS link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - UNAUDITED CONSOLIDATED BALANCE SHEETS (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY link:presentationLink link:calculationLink link:definitionLink 9952156 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952157 - 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Disclosure - INVESTMENTS - Investments (Details) link:presentationLink link:calculationLink link:definitionLink 9954495 - Disclosure - INVESTMENTS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954496 - Disclosure - INVESTMENTS - Amortized Cost (Details) link:presentationLink link:calculationLink link:definitionLink 9954497 - Disclosure - INVESTMENTS - Continuous Loss Position (Details) link:presentationLink link:calculationLink link:definitionLink 9954498 - Disclosure - DEPOSITS - Interest and Non-Interest Bearing (Details) link:presentationLink link:calculationLink link:definitionLink 9954499 - Disclosure - DEPOSITS - Deposits by Type (Details) link:presentationLink link:calculationLink link:definitionLink 9954500 - Disclosure - DEPOSITS - Maturity of Deposits (Details) link:presentationLink link:calculationLink link:definitionLink 9954501 - Disclosure - DEPOSITS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954502 - Disclosure - BORROWINGS OF LONG-TERM AND OTHER DEBT - Schedule of Long Term Debt and Other Debt (Details) link:presentationLink link:calculationLink link:definitionLink 9954503 - Disclosure - BORROWINGS OF LONG-TERM AND OTHER DEBT - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954504 - Disclosure - BORROWINGS OF LONG-TERM AND OTHER DEBT - Conduit Facilities (Details) link:presentationLink link:calculationLink link:definitionLink 9954505 - Disclosure - OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES - Components of Other Non-Interest Income (Details) link:presentationLink link:calculationLink link:definitionLink 9954506 - Disclosure - OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES - Components of Other Non-Interest Expenses (Details) link:presentationLink link:calculationLink link:definitionLink 9954507 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954508 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Fair Value of Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 9954509 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Fair Value Level Disclosure (Details) link:presentationLink link:calculationLink link:definitionLink 9954510 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Assets and Liabilities Not Carried at Fair Value (Details) link:presentationLink link:calculationLink link:definitionLink 9954511 - Disclosure - REGULATORY MATTERS AND CAPITAL ADEQUACY (Details) link:presentationLink link:calculationLink link:definitionLink 9954512 - Disclosure - REGULATORY MATTERS AND CAPITAL ADEQUACY - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954513 - Disclosure - COMMITMENTS AND CONTINGENCIES (Details) link:presentationLink link:calculationLink link:definitionLink 9954514 - Disclosure - CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS (Details) link:presentationLink link:calculationLink link:definitionLink 9954515 - Disclosure - STOCKHOLDERS' EQUITY - Stock Repurchase Programs (Details) link:presentationLink link:calculationLink link:definitionLink 9954516 - Disclosure - STOCKHOLDERS' EQUITY - Stock Compensation Expense (Details) link:presentationLink link:calculationLink link:definitionLink 9954517 - Disclosure - STOCKHOLDERS' EQUITY - Dividends (Details) link:presentationLink link:calculationLink link:definitionLink 9954518 - Disclosure - INCOME TAXES (Details) link:presentationLink link:calculationLink link:definitionLink 9954519 - Disclosure - EARNINGS PER SHARE (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 7 bfh-20240930_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 8 bfh-20240930_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 9 bfh-20240930_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Repurchased Convertible Notes Repurchased Convertible Notes Repurchased Convertible Notes Adjustments to reconcile net income to net cash provided by operating activities Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Statistical Measurement [Domain] Statistical Measurement [Domain] Remaining authorized repurchase amount Share Repurchase Program, Remaining Authorized, Amount Unrealized Losses Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES Other Noninterest Income and Other Noninterest Expense Disclosure [Text Block] The entire disclosure of information pertaining to other non-interest income and other non-interest expense. Cover [Abstract] Schedule of Aging Analysis of Total Credit Card And Other Loans Portfolio At Amortized Cost Financing Receivable, Past Due [Table Text Block] Change in cash, cash equivalents and restricted cash Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Loan Restructuring Modification [Axis] Loan Restructuring Modification [Axis] Percentage of total amortized cost basis of revolving loan receivables outstanding Percentage of Amortized Cost Basis Loan Receivables Outstanding Percentage of total amortized cost basis of revolving loan receivables outstanding. WFCMNT 2009-VFN WFCMNT 2009-VFN [Member] WFCMNT 2009-VFN Maximum period of time temporary programs' concessions remain in place Maximum Period of Time Temporary Programs Concessions Remain in Place Maximum period of time temporary programs' concessions remain in place. Trading Symbol Trading Symbol All Trading Arrangements All Trading Arrangements [Member] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Non-NEOs Non-NEOs [Member] Schedule of Computation of Basic And Diluted Net Income Per Share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Award vesting period Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period Variable Interest Entity, Primary Beneficiary Variable Interest Entity, Primary Beneficiary [Member] Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Percentage of stock units to vest Share Based Compensation Arrangement, by Share Based Payment Award, Equity Instruments Other than Options Percentage Vesting Represents the percentage of stock units to vest on fulfillment of certain pre-defined vesting criteria. Common Stock dividends and dividend equivalent rights declared (in dollars per share) Dividends declared (in dollars per share) Common Stock, Dividends, Per Share, Declared Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Other Noninterest Income [Abstract] Other Noninterest Income [Abstract] No definition available. Conversion ratio Debt Instrument, Convertible, Conversion Ratio Change in the estimate for uncollectible unpaid interest and fees Financing Receivable, Change in Estimate for Uncollectible Unpaid Interest and Fees The effect of a change in estimate for uncollectible unpaid interest and fees for calculating the allowance for credit losses on the current period provision. Pay vs Performance Disclosure [Line Items] Weighted Average Interest Rate Reduction (% points) Financing Receivable, Modified, Weighted Average Interest Rate Decrease from Modification Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Goodwill and intangible assets, net Intangible Assets, Net (Including Goodwill) Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] FAIR VALUES OF FINANCIAL INSTRUMENTS Fair Value Disclosures [Text Block] Unrealized gain (loss) on available-for-sale debt securities, net of tax OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Award Timing Disclosures [Line Items] Minimum interests requirement Securitized Credit Card Receivables Interest Requirement Represent the minimum interests requirement. Financial Asset, Aging [Axis] Financial Asset, Aging [Axis] Investment, Name [Domain] Investment, Name [Domain] Schedule of Allowance for Loan Loss Financing Receivable, Allowance for Credit Loss [Table Text Block] DEPOSITS Deposit Liabilities Disclosures [Text Block] Other Performance Measure, Amount Other Performance Measure, Amount Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Table] Portion at Fair Value Measurement Portion at Fair Value Measurement [Member] Balance (in shares) Balance (in shares) Common Stock, Shares, Outstanding Interchange revenue, net of retailer share arrangements Interchange Revenue, Net of Retailer Share Arrangements The amount of interchange revenue, net of retailer share arrangements. Net interest income Interest Income (Expense), Operating Total risk-based capital ratio, Minimum Ratio for Capital Adequacy Purposes Banking Regulation, Total Risk-Based Capital Ratio, Capital Adequacy, Minimum Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes Common Equity Tier One Capital Required For Capital Adequacy To Risk Weighted Assets The Common Equity Tier 1 Capital Ratio (common equity tier 1 capital divided by risk weighted assets) required for capital adequacy purposes under the regulatory framework for prompt corrective action. Net principal losses of securitized credit card loans Net Credit Loss on

Loans Managed or Securitized or Asset-Backed Financing Arrangement Type of Deposit [Domain] Type of Deposit [Domain] Type of deposit. CREDIT CARD AND OTHER LOANS Credit Card and Loan Receivables Policy [Policy Text Block] Disclosure of accounting policy for credit card and loan receivables. Credit card and loan receivables consist of credit card and loan receivables held for investment and credit card and loan receivables held for sale, if any. CASH FLOWS FROM FINANCING ACTIVITIES Net Cash Provided by (Used in) Financing Activities, Continuing Operations [Abstract] Equity method and other investments Equity Method and Other Investments Equity Method and Other Investments Entity Tax Identification Number Entity Tax Identification Number Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table] Banking Regulation, Regulatory Capital Requirement, Compliance [Table] Equity method investment, other than temporary impairment Equity Method Investment, Other-than-Temporary Impairment Repurchases of common stock (in shares) Number of shares repurchased (in shares) Treasury Stock, Shares, Acquired Accumulated Other Comprehensive Loss AOCI Including Portion Attributable to Noncontrolling Interest [Member] Credit card and other loans Loans and Leases Receivable, Net Amount [Abstract] Class of Financing Receivable [Domain] Class of Financing Receivable [Domain] Other Non-interest Expense Other Non-interest Expense [Member] Other Non-interest Expense Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Credit card and other loans, net Credit card and other loans, net Financing Receivable, after Allowance for Credit Loss, Net Financing Receivable, after Allowance for Credit Loss, Net Schedule of Changes In Each Component of Accumulated Comprehensive Loss Net of Tax Effects Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Equity Components [Axis] Equity Components [Axis] Award Timing Method Award Timing Method [Text Block] Less: Unamortized debt issuance costs Non Recourse Borrowings Of Consolidated Securitization Entities Unamortized Discount Non-Recourse Borrowings Of Consolidated Securitization Entities Unamortized Discount Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Available-for-sale debt securities Fair Value Debt Securities, Available-for-Sale Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Insider Trading Policies and Procedures [Line Items] Adjustment to Compensation, Amount Adjustment to Compensation Amount Additional paid-in capital Additional Paid in Capital, Common Stock SECURITIZATIONS Securitizations [Abstract] n/a Compensation Amount Outstanding Recovery Compensation Amount Credit card loans Credit card loans Credit Card Receivable [Member] Diluted income per share (Note 15) Diluted EPS Earnings Per Share, Diluted [Abstract] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Number of Modifications Loan Modifications Number Of Contracts Loan Modifications Number Of Contracts Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Financing Receivable, Credit Quality Indicator [Line Items] Financing Receivable, Credit Quality Indicator [Line Items] Credit Loss [Abstract] Payment of deferred financing costs Payments of Debt Issuance Costs Tabular List, Table Tabular List [Table Text Block] Level 3 Fair Value, Inputs, Level 3 [Member] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Debt issued by consolidated VIEs: Debt Issued by Consolidated VIEs [Abstract] Debt Issued by Consolidated VIEs Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Debt Securities, Available-for-Sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Share awards excluded in the computation of diluted earnings per share (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Non-interest expenses Noninterest Expense [Abstract] Debt instrument, inducement expense Gain (Loss) on Repurchase of Debt Instrument % of Total Credit Card Loans Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage WFNMT 2009-VFC1 WFNMT 2009-VFC1 [Member] WFNMT 2009-VFC1 Conduit asset-backed securities Conduit Asset-Backed Securities [Member] Represents information pertaining to the conduit asset-backed securities. OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES No definition available. CCAST 2023-VFN1 CCAST 2023-VFN1 [Member] CCAST 2023-VFN1 Fair Value Debt Securities, Available-for-Sale, Unrealized Loss Position Credit Facility [Domain] Credit Facility [Domain] Net principal losses Financing Receivable, Allowance for Credit Loss, Writeoff Cash, cash equivalents and restricted cash at beginning of period Cash, cash equivalents and restricted cash at end of period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., [Member] Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Weighted average interest rate Debt, Weighted Average Interest Rate Amortized cost basis Financing Receivable, Excluding Accrued Interest, Modified, after 12 Months Threshold for redemption, days prior to maturity Debt Instrument, Convertible, Threshold For Redemption Prior to Maturity, Trading Days Debt Instrument, Convertible, Threshold For Redemption Prior to Maturity, Trading Days FICO Score Below 660 FICO Score Below 660 Credit score below 660, as defined by the external credit rating agency Fair Isaac Corporation (FICO). Other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax [Abstract] Authorized repurchase amount Share Repurchase Program, Authorized, Amount Income from continuing operations Income from continuing operations Income (Loss) from Continuing Operations, Net of Tax, Attributable to Parent Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Interest-bearing Interest-Bearing Deposit Liabilities Schedule of Assets And Liabilities Disclosed But Not Carried At Fair Value Schedule of Fair Value Assets and Liabilities [Table Text Block] Tabular disclosure of the assets and liabilities disclosed but not carried at fair value. Employee Stock Option Share-Based Payment Arrangement, Option [Member] Debt Securities, Available-for-Sale [Table] Debt Securities, Available-for-Sale [Table] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Purchase of credit card loan portfolio Payments to Acquire Finance Receivables Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Other Proceeds from (Payments for) Other Financing Activities Total comprehensive income, net of tax Comprehensive Income (Loss), Net of Tax, Attributable to Parent Municipal Bonds Municipal Bonds [Member] Security Exchange Name Security Exchange Name Direct-to-consumer (retail) Direct-to-consumer It stands for direct deposit. Unrealized gain (loss) on available-for-sale debt securities OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Award Type [Axis] Award Type [Axis] Total Financial Assets Without Readily Determinable Fair Value, Amount Financial Assets Without Readily Determinable Fair Value, Amount Financing Receivable, Credit Quality Indicator [Table] Financing Receivable, Credit Quality Indicator [Table] Cumulative Effect, Period of Adoption, Adjustment Cumulative Effect, Period of Adoption, Adjustment [Member] Basic income per share (Note 15) Basic EPS Earnings Per Share, Basic [Abstract] REGULATORY MATTERS AND CAPITAL ADEQUACY Regulatory Capital Requirements under Banking Regulations [Text Block] Property and equipment, net Property, Plant and Equipment, Net Total liabilities Liabilities Convertible Debt Convertible Debt [Member] Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Common stock, par value (in dollars per share) Common Stock, Par or Stated Value Per Share Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Series 2023-B Asset-Backed Term Notes Series 2024 B Asset Backed Term Notes [Member] Series 2024 B Asset Backed Term Notes Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Revolving Credit Facility Revolving Credit Facility [Member] Schedule of Principal Components of Other Investments Which Are Carried At Fair Value Unrealized Gain (Loss) on Investments [Table Text Block] Expiration Date Trading Arrangement Expiration Date Other Total other non-interest income Noninterest Income, Other Operating Income 661 or Higher Credit Score, from 661 or Higher [Member] Represents information pertaining to credit score greater than 661. Total Shareholder Return Amount Total Shareholder Return Amount Common stock, issued shares (in shares) Common Stock, Shares, Issued Performance-based restricted stock unit awards Performance-Based Restricted Stock Unit Awards [Member] Represents information pertaining to performance-based restricted stock units. Threshold consecutive trading days Debt Instrument, Convertible, Threshold Consecutive Trading Days Available-for-sale, mortgage-backed securities with stated maturities after ten years, fair value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Entity [Domain] Entity [Domain] Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Maximum borrowing capacity Capacity Line of Credit Facility, Maximum Borrowing Capacity Financial Asset, Aging [Domain] Financial Asset, Aging [Domain] Total credit card and other loans Financing Receivable, before Allowance for Credit Loss Unrealized Losses Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Long-term and other debt: Long-Term and Other Debt [Abstract] Long-Term and Other Debt Regulatory Capital Requirements under Banking Regulation [Abstract] Regulatory Capital Requirements under Banking Regulation [Abstract] Interest on borrowings Interest Expense, Borrowings Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Proceeds from sale of credit card loan portfolios Proceeds from Sale of Finance Receivables Revolving line of credit 2023 Credit Facility [Member] 2023 Credit Facility Series 2024-A Asset-Backed Term Notes - Class M Series 2024-A Asset-Backed Term Notes - Class M [Member] Series 2024-A Asset-Backed Term Notes - Class M Debt Instrument [Line Items] Debt Instrument [Line Items] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Other assets Other Assets Common stock, authorized shares (in shares) Common Stock, Shares Authorized Other Other Sundry Noninterest Expense The amount of other sundry non-interest expenses incurred during the period. BASIS OF PRESENTATION Basis of Accounting, Policy [Policy Text Block] Diluted (in shares) Weighted average common stock outstanding â€“ diluted (in shares) Weighted Average Number of Shares Outstanding, Diluted MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] AOCI Attributable to Parent, Net of Tax [Roll Forward] AOCI Attributable to Parent, Net of Tax [Roll Forward] Numerator Net Income (Loss) Available to Common Stockholders, Basic [Abstract] Long-Term Debt, Type [Axis] Long-Term Debt, Type [Axis] Total stockholdersâ€™ equity Beginning balance Ending balance Equity, Attributable to Parent LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al [Member] LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al FICO Score, From 660 and Above FICO Score, From 660 and Above Credit score from 660 and above, as defined by the external credit rating agency Fair Isaac Corporation (FICO). Litigation Case [Axis] Litigation Case [Axis] CASH FLOWS FROM INVESTING ACTIVITIES Net Cash Provided by (Used in) Investing Activities, Continuing Operations [Abstract] Deferred income taxes Deferred Income Tax Expense (Benefit) Available-for-sale, mortgage-backed securities with no stated maturities, amortized cost Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Amortized Cost Time deposits, at or above FDIC insurance limit of total deposits Time Deposits, at or Above FDIC Insurance Limit, Of Total Deposits Time Deposits, at or Above FDIC Insurance Limit, Of Total Deposits Payment for capped call transactions Repayments of Convertible Debt Changes in other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Series 2024-B Asset-Backed Term Notes - Class A Series 2024-B Asset-Backed Term Notes - Class A [Member] Series 2024-B Asset-Backed Term Notes - Class A Schedule of Deposit by Type Deposit Liabilities, Type [Table Text Block] Repurchases of Convertible Notes Adjustments to Additional Paid in Capital, Convertible Notes Repurchased Adjustments to Additional Paid in Capital, Convertible Notes Repurchased Conversion price (in dollars per share) Debt Instrument, Convertible, Conversion Price 12 Months or Greater, Fair Value Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Change in other liabilities Increase (Decrease) in Other Operating Liabilities Total borrowings of long-term and other debt Long-Term Debt Schedule of Components of Other Non-interest Expenses Schedule Of Other Noninterest Expenses [Table Text Block] Tabular disclosure of information pertaining to other non-interest expenses. Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Document Fiscal Period Focus Document Fiscal Period Focus All Executive Categories All Executive Categories [Member] Add: net effect of dilutive unvested restricted stock awards (in shares) Incremental Common Shares Attributable to Dilutive Effect of Share-Based Payment Arrangements Cap price (in dollars per share) Debt Instrument Capped Call Transaction Cap Price Per Share Debt Instrument Capped Call Transaction Cap Price Per Share Net Unrealized Losses on AFS Securities AOCI, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member] Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] ASSETS Assets [Abstract] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Other comprehensive income (loss), net of tax Other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax Restricted cash included within Other assets Restricted Cash, Current Document Type Document Type Savings accounts Deposits, Savings Deposits Payments to acquire loans receivable Payments to Acquire Loans Receivable Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Credit Score, FICO [Domain] Credit Score, FICO [Domain] Time deposits, unamortized debt discount Time Deposits, Unamortized Debt Discount Amount of unamortized debt issuance costs on time deposits. Total cash, cash equivalents and restricted cash Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations Unused credit card lines available to cardholders Unused Credit Lines Available to Cardholders Amount of unused credit card lines available to cardholders. 61 to 90 Days Past Due Financial Asset, 60 to 89 Days Past Due [Member] Maximum Maximum [Member] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] 31 to 60 Days Past Due Financial Asset, 31 to 60 Days Or Greater, Past Due [Member] Financial Asset, 31 to 60 Days Or Greater, Past Due Debt issued by consolidated variable interest entities Total debt issued by consolidated VIEs Non Recourse Borrowings Of Consolidated Securitization Entities Represents the aggregate carrying amount of non-recourse borrowings of consolidated securitization entities as of the balance sheet date after deducting unamortized discount or premiums (if any). Accounting Policies [Abstract] Accounting Policies [Abstract] Schedule of Time Deposit Maturities Time Deposit Maturities [Table Text Block] Amortization of deferred origination costs Amortization of Deferred Origination Costs and Other Charges Amount of amortization of deferred origination costs and other charges. Current Fiscal Year End Date Current Fiscal Year End Date Card and processing expenses Card And Processing Expenses The amount of card and processing expenses incurred during the period. Statistical Measurement [Axis] Statistical Measurement [Axis] PEO Name PEO Name Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Income from continuing operations before income taxes Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Certificates of deposit Total certificates of deposit Time Deposits Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Award Type [Domain] Award Type [Domain] Loan Restructuring Modification [Domain] Loan Restructuring Modification [Domain] Name Outstanding Recovery, Individual Name Debt issued by consolidated variable interest entities Proceeds from Issuance of Secured Debt Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Investments, fair value Investment securities Investments, Fair Value Disclosure Recovery Financing Receivable, Allowance for Credit Loss, Recovery Additional Paid-In Capital Additional Paid-in Capital [Member] Total net interest and non-interest income Revenues, Net of Interest Expense Schedule of Components of Credit Card And Other Loans Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Award Timing Predetermined Award Timing Predetermined [Flag] 4.250% Convertible Senior Notes Due 2028 4.25% Convertible Senior Notes Due 2028 4.250% Convertible Senior Notes Due 2028 [Member] 4.250% Convertible Senior Notes Due 2028 Subsequent Event Type [Domain] Subsequent Event Type [Domain] Dividends paid Dividends paid Payments of Ordinary Dividends, Common Stock Senior notes due 2026 Senior Notes Due 2026 [Member] Represents the senior notes of the entity which are due in 2026. 61 to 90 Days Past Due Financial Asset, 61 to 90 Days Or Greater, Past Due [Member] Financial Asset, 61 to 90 Days Or Greater, Past Due Credit Card Loans Credit Card Loans [Member] Credit Card Loans Investment, Name [Axis] Investment, Name [Axis] Redemption price Debt Instrument, Redemption Price, Percentage Unbilled to cardholders Unbilled Receivables, Current RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDS New Accounting Pronouncements, Policy [Policy Text Block] Loyalty Ventures Inc. Loyalty Ventures Inc. [Member] Loyalty Ventures Inc. Cardholder credit balances Cardholder credit balances It stands for cardholder credit balances. Net income per share (in dollars per share) Earnings Per Share, Diluted Regulatory Matters Regulatory Matters [Abstract] Regulatory Matters [Abstract] Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Loss from discontinued operations, net of income taxes Income (Loss) from Discontinued Operations, Net of Tax, Attributable to Parent Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Transfers between Levels 1 and 2 Fair Value, Measurement with Unobservable Inputs Reconciliation, Liability, Transfers Into Level 3 Adjustment related to the effects of the purchase of previously written-off accounts that were sold to a third-party debt collection agency Allowance for Loan and Lease Losses, Adjustment for Repurchase of Previously Written off Accounts Amount of adjustment for loans and leases associated with the repurchase of previously written off accounts. Schedule of Assets And Liabilities Carried At Fair Value Measured On Recurring Basis Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Statement of Financial Position [Abstract] Statement of Financial Position [Abstract] Deposit Liability [Line Items] Deposit Liability [Line Items] Non-cash stock compensation Share-Based Payment Arrangement, Noncash Expense Issuance of shares to employees, net of shares withheld for employee taxes (in shares) Stock Issued During Period, Shares, Net Of Shares Withheld For Employee Taxes Stock Issued During Period, Shares, Net Of Shares Withheld For Employee Taxes Repayments/maturities of debt issued by consolidated variable interest entities Repayments of Secured Debt Provision for income

taxes Income Tax Expense (Benefit) Interest Rates Stated interest rate Debt Instrument, Interest Rate, Stated Percentage Change in credit card and other loans Payments for (Proceeds from) Loans Receivable SUPPLEMENTAL CASH FLOW INFORMATION Supplemental Cash Flow Information [Abstract] Equity securities Equity Securities, FV-NI Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Senior notes due 2029 Senior Notes Due 2029 [Member] Senior Notes Due 2029 Statement of Comprehensive Income [Abstract] Statement of Comprehensive Income [Abstract] Interest expense Interest Expense, Operating and Nonoperating [Abstract] Net principal loss rate Net Principal Loss Rate Net Principal Loss Rate Employee compensation and benefits Employee Compensation And Benefits The amount of Employee compensation and benefits incurred during the period. Effective tax rate Effective Income Tax Rate Reconciliation, Percent Schedule of Composition of Credit Quality Financing Receivable Credit Quality Indicators [Table Text Block] Net cash provided by investing activities Net Cash Provided by (Used in) Investing Activities Deposits Total deposits Deposits Deposits Deposits, Fair Value Disclosure 91 or more Days Past Due Financial Asset, 91 Days Or Greater, Past Due [Member] Financial Asset, 91 Days Or Greater, Past Due Total liabilities and stockholdersâ€™ equity Liabilities and Equity Other Other Operating Activities, Cash Flow Statement Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] All Adjustments to Compensation All Adjustments to Compensation [Member] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Accumulated Other Comprehensive Income (Loss) [Line Items] Accumulated Other Comprehensive Income (Loss) [Line Items] Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Legal Entity [Axis] Legal Entity [Axis] Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions Common Equity Tier One Capital Required To Be Well Capitalized To Risk Weighted Assets The minimum Common Equity Tier 1 Capital Ratio (common equity tier 1 capital divided by risk weighted assets) required to be categorized as "well capitalized" under the regulatory framework for prompt corrective action. SECURITIZATIONS Transfers and Servicing of Financial Assets, Transfers of Financial Assets, Policy [Policy Text Block] Underlying Security Market Price Change Underlying Security Market Price Change, Percent Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under prompt Corrective Action Provisions Banking Regulation, Total Risk-Based Capital Ratio, Well Capitalized, Minimum Individual: Individual [Axis] 600 or Lower Credit Score, From 600 or Less [Member] Credit score from 600 and below. Accumulated Other Comprehensive Loss AOCI Attributable to Parent [Member] Deposit Liability [Table] Deposit Liability [Table] Earnings Per Share, Diluted, by Common Class, Including Two Class Method [Line Items] Earnings Per Share, Diluted, by Common Class, Including Two Class Method [Line Items] Total investment securities Debt Securities, Trading, and Equity Securities, FV-NI Capped call transactions for convertible senior notes due 2028 APIC, Capped Call Transactions For Convertible Senior Notes APIC, Capped Call Transactions For Convertible Senior Notes Loss from discontinued operations (in dollars per share) Discontinued Operation, Income (Loss) from Discontinued Operation, Net of Tax, Per Basic Share Long-Term Debt, Type [Domain] Long-Term Debt, Type [Domain] Entity Address, State or Province Entity Address, State or Province Statement [Line Items] Statement [Line Items] Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Financial Instruments [Domain] Financial Instruments [Domain] BJs Wholesale Club (BJs) BJs Wholesale Club (BJs) [Member] Represents information pertaining to bj wholesale club. Weighted average grant-date fair value (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value LIABILITIES AND STOCKHOLDERSâ€™ EQUITY Liabilities and Equity [Abstract] Offsetting Assets [Line Items] Offsetting Assets [Line Items] Re-aged accounts as percentage of total credit card and loan receivables Re Aged Accounts As Percentage Of Total Credit Card And Loan Receivables Represents the re-aged accounts as percentage of total credit card and loan receivables. Minimum Minimum [Member] Restatement Determination Date Restatement Determination Date Total net interest and non-interest income, after provision for credit losses Interest And Noninterest Income Net Of Provision For Credit Losses The amount of interest income and non-interest income after provision for credit losses, during the period. Fair Value Estimate of Fair Value Measurement [Member] Allowance for credit losses Less: Allowance for credit losses Allowance for credit loss Beginning balance Ending balance Financing Receivable, Allowance for Credit Loss Adoption Date Trading Arrangement Adoption Date Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Financing Receivable, Troubled Debt Restructuring [Line Items] Financing Receivable, Modified [Line Items] Tier 1 capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions Banking Regulation, Tier 1 Risk-Based Capital Ratio, Well Capitalized, Minimum Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Interest on cash and investment securities Interest On Cash And Investment Securities The amount of interest earned on cash and investment securities during the period. Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Other Noninterest Expenses [Abstract] Other Noninterest Expenses [Abstract] No definition available. No Score No Score [Member] The proprietary scoring model was unable to generate a score for each of these amounts. Exercise Price Award Exercise Price EARNINGS PER SHARE Earnings Per Share [Text Block] Arrangement Duration Trading Arrangement Duration Payment protection products Income From Payment Protection Products The amount of income from payment protection products. Tier 1 capital ratio, Actual Ratio Banking Regulation, Tier 1 Risk-Based Capital Ratio, Actual Subsequent Event Subsequent Event [Member] Income from continuing operations (in dollars per share) Income from continuing operations (in dollars per share) Income (Loss) from Continuing Operations, Per Basic Share Outstanding Balance Financing Receivable, Modified, Subsequent Default Stockholdersâ€™ equity Equity, Attributable to Parent [Abstract] Less than 12 months, Fair Value Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes Banking Regulation, Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum Investments (Fair value: SeptemberÂ 30, 2024, $230; DecemberÂ 31, 2023, $217) Total Investments Investments Non-interest income Noninterest Income [Abstract] Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Earnings Per Share, Diluted, by Common Class, Including Two-Class Method [Table] Earnings Per Share, Diluted, by Common Class, Including Two-Class Method [Table] Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] Repurchase amount Debt Instrument, Repurchase Amount All Individuals All Individuals [Member] DESCRIPTION OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Basis of Presentation and Significant Accounting Policies [Text Block] Provision for credit losses Provision for credit losses Provision for Loan, Lease, and Other Losses PEO PEO [Member] Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Long-term and other debt Total long-term and other debt Long-term Debt and Other Debt, Net Amount of long-term debt and other debt, net. Long-term and other debt Debt Instrument, Fair Value Disclosure Payments allocated to future purchase activity Allowance for Loan Loss, Payments Allocated to Future Purchase Activity Represents the amount of payments allocated to future purchase activity for determining the estimated life of credit card and loan receivable. Name Trading Arrangement, Individual Name Interest on deposits Interest Expense, Deposits Wholesale Wholesale Represents information pertaining to wholesale deposits. Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Percentage of financing receivable outstanding Percentage of Financing Receivable, Credit Card Receivables, Outstanding Percentage of credit card receivables outstanding. Receivables [Abstract] Receivables [Abstract] Other Total other non-interest expenses Other Noninterest Expense Other Other Sundry Noninterest Income The amount of other sundry non-interest income earned during the period. Unrealized Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Loss from equity method investment Income (Loss) from Equity Method Investments Schedule Of Conduit Facilities Schedule of Line of Credit Facilities [Table Text Block] Cash and cash equivalents reconciliation Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations [Abstract] Information processing and communication Information Technology and Data Processing Service-based restricted stock unit awards Service-Based Restricted Stock Unit Awards [Member] Represents information pertaining to service-based restricted stock unit awards. Interest and fees on loans Interest and Fee Income, Loans and Leases Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Recovery adjustment Financing Receivable, Adjustment for Repurchase of Previously Written off Accounts Financing Receivable, Adjustment for Repurchase of Previously Written off Accounts Assets disclosed at fair value Financial assets Assets, Fair Value Disclosure [Abstract] Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Financing Receivable, Troubled Debt Restructuring [Table] Financing Receivable, Modified [Table] Loss from discontinued operations (in dollars per share) Discontinued Operation, Income (Loss) from Discontinued Operation, Net of Tax, Per Diluted Share Local Phone Number Local Phone Number Embedded derivative, loss on embedded derivative Embedded Derivative, Loss on Embedded Derivative Transfers into or out of Level 3 Fair Value, Measurement with Unobservable Inputs Reconciliation, Liability, Transfers out of Level 3 Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Change in other assets Increase (Decrease) in Other Operating Assets Change in other operating assets and liabilities Increase (Decrease) in Operating Capital [Abstract] Cumulative Effect, Period of Adoption [Domain] Cumulative Effect, Period of Adoption [Domain] AFS Allowance for credit losses Debt Securities, Available-for-Sale, Allowance for Credit Loss Commitment Increase Line of Credit Facility, Increase (Decrease), Net PEO Total Compensation Amount PEO Total Compensation Amount Occupancy expense Occupancy, Net Common equity tier 1 capital ratio Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Actual Income Statement Location [Axis] Statement of Income Location, Balance [Axis] Total risk-based capital ratio, Actual Ratio Banking Regulation, Total Risk-Based Capital Ratio, Actual Banking Regulation, Risk-Based Information [Abstract] Banking Regulation, Risk-Based Information [Abstract] COMMITMENTS AND CONTINGENCIES Commitments and Contingencies Disclosure [Text Block] Debt Disclosure [Abstract] Series 2024-A Asset-Backed Term Notes Series 2024 A Asset Backed Term Notes [Member] Series 2024 A Asset Backed Term Notes Common Stock Common Stock [Member] Measure: Measure [Axis] Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Actual charge-offs for unpaid interest and fees Charge Off of Unpaid Interest and Fees The charge-off of unpaid interest and fees as a reduction to finance charges. Line of Credit Line of Credit [Member] Entity Emerging Growth Company Entity Emerging Growth Company Entity Central Index Key Entity Central Index Key Damages sought Loss Contingency, Damages Sought, Value Credit Score, FICO [Axis] Credit Score, FICO [Axis] Time deposits, at or above FDIC insurance limit Time Deposits, at or Above FDIC Insurance Limit Add: dilutive effect of Convertible Notes (in shares) Debt Conversion, Converted Instrument, Shares Issued Financing Receivable, Allowance for Credit Loss [Roll Forward] Financing Receivable, Allowance for Credit Loss [Roll Forward] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Foreign Currency Translation Adjustments Accumulated Foreign Currency Adjustment Attributable to Parent [Member] Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount STOCKHOLDERS' EQUITY Equity [Text Block] Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Loss (gain) on debt extinguishment and repurchased Convertible Notes Gain (Loss) on Extinguishment Of Debt And Debt Repurchased Gain (Loss) on Extinguishment Of Debt And Debt Repurchased Equity Component [Domain] Equity Component [Domain] Financial Instrument [Axis] Financial Instrument [Axis] Total interest income Interest and Dividend Income, Operating Total credit card and other loans (includes loans available to settle obligations of consolidated variable interest entities SeptemberÂ 30, 2024, $11,644; DecemberÂ 31, 2023, $12,844, respectively) Total credit card and other loans Financing Receivable, Before Allowance for Credit Loss, Gross Financing Receivable, Before Allowance for Credit Loss, Gross Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Stock-based compensation APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Professional services and regulatory fees Professional Fees Entity Shell Company Entity Shell Company Measurement Basis [Axis] Measurement Basis [Axis] Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code 31 to 60 Days Past Due Financial Asset, 30 to 59 Days Past Due [Member] Title Trading Arrangement, Individual Title Capped Call Transaction Capped Call Transaction [Member] Capped Call Transaction Long-term and other debt Line of Credit and Senior Notes [Member] Line of Credit and Senior Notes Consolidated Entities [Axis] Consolidated Entities [Axis] Statement [Table] Statement [Table] Delinquency rate Delinquency Rate Delinquency Rate City Area Code City Area Code Financing Receivable, Past Due [Line Items] Financing Receivable, Past Due [Line Items] 2026 Time Deposit Maturities, Year Two Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Level 1 Fair Value, Inputs, Level 1 [Member] Stockholders' Equity Note [Abstract] Stockholders' Equity Note [Abstract] Additional paid-in capital related to the induced conversion premium Adjustment to Additional Paid-in Capital, Convertible Debt Instrument Issued at Substantial Premium Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Senior Notes Senior Notes [Member] 2024 Time Deposit Maturities, Remainder of Fiscal Year Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, after Allowance for Credit Loss Remaining borrowing capacity Line of Credit Facility, Remaining Borrowing Capacity Repurchase of common stock Payments for Repurchase of Common Stock Financial assets Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Schedule of Long-Term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] 2025 Time Deposit Maturities, Year One Accumulated Other Comprehensive Income (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Table] CREDIT CARD AND OTHER LOANS Financing Receivables [Text Block] Subsequent Event Type [Axis] Subsequent Event Type [Axis] INCOME TAXES Income Tax Disclosure [Text Block] Earnings Per Share [Abstract] Earnings Per Share [Abstract] Equity [Abstract] Repayments/maturities of unsecured borrowings under debt agreements Repayments of Long-term Debt and Other The cash outflow to repay long-term debt instruments including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt. Retained earnings Retained Earnings (Accumulated Deficit) Schedule of Actual Capital Ratios And Minimum Ratios Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Unsecured borrowings under debt agreements Proceeds From Issuance of Long-term Debt and Other The cash inflow from debt initially having maturity due after one year or beyond the operating cycle, if longer, including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt. Total non-interest income Non-Interest Income (Loss) Non-Interest Income (Loss) Schedule of Debt Schedule of Debt [Table Text Block] Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Equity Awards Adjustments Equity Awards Adjustments [Member] Of which: principal amount of credit card loans 91 days or more past due Restricted Credit Card Receivables 91 Days or More Past Due Principal amount of credit card receivables, 91 or more days past due, which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors. Net cash used in financing activities Net Cash Provided by (Used in) Financing Activities Underlying Securities Award Underlying Securities Amount Portfolio reserve rates Portfolio Reserve Rates Portfolio Reserve Rates INVESTMENTS Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Credit Facility [Axis] Credit Facility [Axis] Dividends and dividend equivalent rights declared Dividends, Common Stock, Cash Amendment Flag Amendment Flag Long-term and other debt Long-Term Debt, Fair Value Carrying Amount Reported Value Measurement [Member] Entity Registrant Name Entity Registrant Name CASH FLOWS FROM OPERATING ACTIVITIES Net Cash Provided by (Used in) Operating Activities, Continuing Operations [Abstract] Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Common Equity Tier 1 capital to risk-weighted assets Banking Regulation, Common Equity Tier 1 Risk-Based Capital [Abstract] Depreciation and amortization Depreciation, Depletion and Amortization Long-term and other debt Long Term Debt and Other Represents the current and noncurrent portion of the aggregate of long-term debt instruments including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt. Fair Value as of Grant Date Award Grant Date Fair Value Net decrease in deposits Increase (Decrease) in Deposits Level 2 Fair Value, Inputs, Level 2 [Member] BORROWINGS OF LONG-TERM AND OTHER DEBT Debt Disclosure [Text Block] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Offsetting Assets [Table] Offsetting Assets [Table] Comenity Bank Comenity Bank Represents information pertaining to Comenity Bank. Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Debt amount issued Debt Instrument, Face Amount ALLOWANCE FOR CREDIT LOSSES Financing Receivable [Policy Text Block] Debt issued by consolidated VIEs Debt issued by consolidated VIEs Non Recourse Borrowings of Consolidated Securitization Entities Fair Value Disclosure This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents non-recourse borrowings of consolidated securitization entities. Entity Address, Postal Zip Code Entity Address, Postal Zip Code Restatement Determination Date: Restatement Determination Date [Axis] Title of 12(b) Security Title of 12(b) Security Common stock, $0.01 par value; authorized, 200.0 million shares; issued, 49.7 million shares as of SeptemberÂ 30, 2024 and 49.3 million shares as of DecemberÂ 31, 2023, respectively. Common Stock, Value, Issued Total Financial Asset, Past Due [Member] Total Financial Liabilities Without Readily Determinable Fair Value, Amount Financial Liabilities Without Readily Determinable Fair Value, Amount Credit card and other loans, net Financing Receivable, after Allowance for Credit Loss, Fair Value

Disclosure Financing Receivable, after Allowance for Credit Loss, Fair Value Disclosure Cash and cash equivalents Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Number of credit card portfolios held for sale Credit Card Portfolio Number Of Portfolios Held For Sale Represents the number of credit card portfolios held for sale on the reporting date. Series 2024-A Asset-Backed Term Notes - Class A Series 2024-A Asset-Backed Term Notes - Class A [Member] Series 2024-A Asset-Backed Term Notes - Class A Maturities of investments Proceeds From Maturity of Investment Securities Proceeds From Maturity of Investment Securities Interest income Interest Income (Expense), Operating [Abstract] Tier 1 leverage capital ratio, Actual Ratio Banking Regulation, Tier 1 Leverage Capital Ratio, Actual Other, including capital expenditures Payments for (Proceeds from) Other Investing Activities Purchases of investments Purchases of Investment Securities Purchases of Investment Securities Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Provision for credit losses Financing Receivable, Credit Loss, Expense (Reversal) Contractual Interest Rate Reduction Contractual Interest Rate Reduction [Member] Threshold trading days Debt Instrument, Convertible, Threshold Trading Days Schedule of Investment Investment [Table Text Block] Other Liabilities [Abstract] Debt issued by consolidated VIEs Drawn Loan, Securitized or Asset-Backed Financing Arrangement, Principal Outstanding Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] BNPL and other loans BNPL Installment (other) loans Amounts receivable from installment loans. SECURITIZATIONS Securitizations [Text Block] The entire disclosure for Securitizations. Depreciation and amortization Depreciation, Depletion and Amortization, Nonproduction Fair Value Measurement [Domain] Fair Value Measurement [Domain] Net income per share (in dollars per share) Earnings Per Share, Basic Adjustment To PEO Compensation, Footnote Adjustment To PEO Compensation, Footnote [Text Block] Award Timing MNPI Disclosure Award Timing MNPI Disclosure [Text Block] Class of Financing Receivable [Axis] Class of Financing Receivable [Axis] Other Liabilities Disclosure [Abstract] 2028 Time Deposit Maturities, Year Four Aggregate Pension Adjustments Service Cost Aggregate Pension Adjustments Service Cost [Member] Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Schedule of Debt securities in Gross Unrealized Loss Position Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] Weighted average common shares outstanding (Note 15) Weighted Average Number of Shares Outstanding, Diluted [Abstract] Total assets Assets Combined Banks Interest bearing deposits in the Combined Bank. Shares (shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period Less: Unamortized debt issuance costs Unamortized Debt Issuance Expense And Discount The value represents the unamortized discount and unamortized debt issuance costs related to the debt instruments. Account Balances Financing Receivable, Modified in Period, Amount Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Cumulative Effect, Period of Adoption [Axis] Cumulative Effect, Period of Adoption [Axis] Commitments and contingencies (Note 11) Commitments and Contingencies Debt issued by consolidated VIEs Non-Recourse Borrowings of Consolidated Securitization Entities [Member] Represents information pertaining to the non-recourse borrowings of consolidated securitization entities. Fixed rate asset-backed term note securities Fixed Rate Asset-Backed Term Note Securities [Member] Represents information pertaining to the fixed rate asset-backed term note securities. Series 2024-A Asset-Backed Term Notes - Class B Series 2024-A Asset-Backed Term Notes - Class B [Member] Series 2024-A Asset-Backed Term Notes - Class B Marketing expenses Marketing Expense Comenity Capital Bank Comenity Capital Bank Represents information pertaining to Comenity Capital Bank. Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss [Line Items] Termination Date Trading Arrangement Termination Date Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Collateralized Mortgage-Backed Securities Collateralized Mortgage-Backed Securities [Member] Threshold percentage of stock price trigger Debt Instrument, Convertible, Threshold Percentage of Stock Price Trigger 601 to 660 Credit Score, From 601 to 660 Credit score from 601 to 660. Other liabilities Other Liabilities Entity Address, City or Town Other Liabilities Entity Address, City or Town Debt Instrument [Axis] Debt Instrument [Axis] Thereafter Time Deposit Maturities After Year Four Amount of time deposit maturing after fourth fiscal year following current fiscal year. Stock-based compensation expense Share-Based Payment Arrangement, Expense Net income Net income Net income Net income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Schedule of Estimated Fair Value of Company's Financial Instruments Fair Value, by Balance Sheet Grouping [Table Text Block] Investments, Debt and Equity Securities [Abstract] Investments, Debt and Equity Securities [Abstract] CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS Comprehensive Income (Loss) Note [Text Block] Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Loss Contingencies [Table] Loss Contingencies [Table] Gain on portfolio sale Gain on portfolio sale Gains (Losses) on Sales of Credit Card Portfolio ALLOWANCE FOR CREDIT LOSSES Allowance for Credit Losses [Text Block] Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] Available-for-sale, mortgage-backed securities with stated maturities after ten years, amortized cost Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10 Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year [Member] Non-interest-bearing (including cardholder credit balances) Cardholder credit balances Noninterest-Bearing Deposit Liabilities Total Current Financial Asset, Not Past Due [Member] Entity File Number Entity File Number Financial liabilities Liabilities, Fair Value Disclosure [Abstract] Financing Receivable, Allowance for Credit Loss [Table] Financing Receivable, Allowance for Credit Loss [Table] Consolidated Entities [Domain] Consolidated Entities [Domain] Document Fiscal Year Focus Document Fiscal Year Focus Income Statement [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Repurchases of common stock Total cost of shares repurchased Treasury Stock, Value, Acquired, Cost Method Debt Instrument, Name [Domain] Debt Instrument, Name [Domain] Credit card and other loans available to settle obligations of consolidated variable interest entities Total credit card loans â€“ available to settle obligations of consolidated VIEs Credit Card and Loan Receivables Restricted for Securitization Investors Credit card and loan receivables which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors. Denominator Weighted Average Number of Shares Outstanding, Basic [Abstract] Total assets measured at fair value Assets, Fair Value Disclosure Name Forgone Recovery, Individual Name Number of days a loan is contractually past due before resulting in charge-off Past Due Period for Credit Card Loans Charge Off Period contractually past due before credit card and loan receivables, including unpaid interest and fees, are charged-off, except in the case of customer bankruptcies or death. Issuance of shares to employees, net of shares withheld for employee taxes Stock Issued During Period, Value, Net Of Shares Withheld For Employee Taxes Stock Issued During Period, Value, Net Of Shares Withheld For Employee Taxes CCAST 2024-VFN1 CCAST 2024-VFN1 [Member] CCAST 2024-VFN1 Document Period End Date Document Period End Date Type of Deposit [Axis] Type of Deposit [Axis] Information by type of deposit. Repurchase amount, cash Repurchase Amount, Cash Repurchase Amount, Cash INVESTMENT SECURITIES Investment, Policy [Policy Text Block] Award Timing MNPI Considered Award Timing MNPI Considered [Flag] Available-for-sale, mortgage-backed securities with no stated maturities, fair value Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Fair Value Tier 1 leverage capital ratio, Minimum Ratio for Capital Adequacy Purposes Banking Regulation, Tier 1 Leverage Capital Ratio, Capital Adequacy, Minimum Insider Trading Arrangements [Line Items] 2027 Time Deposit Maturities, Year Three Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Tier 1 leverage capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions Banking Regulation, Tier 1 Leverage Capital Ratio, Well Capitalized, Minimum WFNMNT 2009-VFN WFNMNT 2009-VFN [Member] WFNMNT 2009-VFN PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount Income from continuing operations (in dollars per share) Income from continuing operations (in dollars per share) Income (Loss) from Continuing Operations, Per Diluted Share Total risk-weighted assets Banking Regulation, Risk-Weighted Assets, Actual Adjustment to Compensation: Adjustment to Compensation [Axis] Document Transition Report Document Transition Report Document Quarterly Report Document Quarterly Report Financial liabilities Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Consumer Portfolio Segment Consumer Portfolio Segment [Member] Schedule of Components of Other Non-interest Income Schedule Of Other Noninterest Income [Table Text Block] Tabular disclosure of information pertaining to other non-interest income. Total interest expense Interest Expense, Operating Litigation Case [Domain] Litigation Case [Domain] Loan Modifications that subsequently defaulted Troubled Debt Restructurings That Subsequently Defaulted [Member] Financing arrangement that represents a contractual right to receive money either on demand or on fixed or determinable dates related to consumer credit cards and for which there was a payment default. Fair Value, Recurring and Nonrecurring [Table] Fair Value, Recurring and Nonrecurring [Table] Schedule of Information on Credit Card Loans Considered Troubled Debt Restructurings Financing Receivable, Modified [Table Text Block] Accumulated other comprehensive loss Accumulated Other Comprehensive Income (Loss), Net of Tax Entity Current Reporting Status Entity Current Reporting Status Retained Earnings Retained Earnings [Member] Amortization of deferred financing costs Amortization of Debt Issuance Costs Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] Basic (in shares) Weighted average common stock outstanding - basic (in shares) Weighted Average Number of Shares Outstanding, Basic Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] 91 or more Days Past Due Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Tax (expense) benefit OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax Schedule of Securitized Credit Card Loans and Related Delinquencies and Net Principal Losses Summary of Net Credit Card Receivables, Charge Offs [Table Text Block] Tabular disclosure of securitized credit card receivables, delinquencies and net charge-offs. 12 Months or Greater, Unrealized Losses Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Gains or losses from the sale of AFS securities Debt Securities, Available-for-Sale, Realized Gain (Loss) Increase (Decrease) in Stockholders' Equity Increase (Decrease) in Stockholders' Equity [Roll Forward] Total non-interest expenses Noninterest Expense Executive Category: Executive Category [Axis] Name Awards Close in Time to MNPI Disclosures, Individual Name Agreement with FDIC to pay penalty Litigation Settlement, Loss Less than 12 months, Unrealized Losses Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Entity Filer Category Entity Filer Category Income Statement Location [Domain] Statement of Income Location, Balance [Domain] Loss Contingencies [Line Items] Loss Contingencies [Line Items] Company Selected Measure Name Company Selected Measure Name EX-101.PRE 10 bfh-20240930_pre.xml XBRL TAXONOMY EXTENSION PRESENTATION LINKBASE DOCUMENT GRAPHIC 11 bfh-20240930_g1.jpg begin 644 bfh-20240930_g1.jpg M_]C_X 02D9)1@ ! @ 0 ! #_VP!# ," @," @,# P,$ P,$!0@%!00$ M!0H!P8(# H,# L*"PL-#A(0#0X1#@L+$!80$1,4%145# \7&!84&!(4%13_MVP!# 0,$! 4$!0D%!0D4#0L-%!04%!04%!04%!04%!04%!04%!04%!04 M%!04%!04%!04%!04%!04%!04%!3_P 1" !7 E@# 2(A$! Q$! \0 M'P 04! 0$! 0$ $" P0%!@<("0H+ \0 M1 @$# P($ P4% M! 0 %] 0(# 01!1(A,4$&$U%A!R)Q%#*!D:$((T*QP152T? D,V)R@@D* M%A<8&1HE)B7J#A(6&AXB)BI*3E)66EYB9FJ*CI*6FIZBIJK*SM+6VM[BYNL+#Q,7& MQ\C)RM+3U-76U]C9VN'BX^3EYN?HZ>KQ\O/T]?;W^/GZ_\0 'P$ P$! 0$! M 0$! 0 $" P0%!@<("0H+ \0 M1$ @$"! 0#! <%! 0 0)W $" M Q$$!2$Q!A)!40=A<1,B,H$(%$*1H;'!"2,S4O 58G+1"A8D-.$E\1<8&1HF M)R@I*C4V-S@Y.D-$149'2$E*4U155E=865IC9&5F9VAI:G-T=79W>'EZ@H.$ MA8:'B(F*DI.4E9:7F)F:HJ.DI::GJ*FJLK.TM;:WN+FZPL/$Q<;'R,G*TM/4 MU=;7V-G:XN/DY>;GZ.GJ\O/T]?;W^/GZ_]H # ,! (1 Q$ /P#]4Z**Y#XC M_$C3_AYI/GW!$]]*"+:T4_-(?4^BCN:N$)3DHQ5VS&M6IX>FZM5VBCH=9URP M\/V+WFHW<5G;)UDE; ^@]3[5XWXK_:UU%!U6:+:3^*XKU+P?^T5H.O&. M#5(WT6[;C,C;X2?9^WX@5\NT5SU,#0J+:S\CT<+G^/PS^/F7:6OX[_B??$,T M=Q$DL3K)&XW*Z'(()0:?7R!\-OBYJGP_N$A+/?:.6_>6;-]T=S&3]T^W0U]7 M>'_$%CXGTF#4=.G$]K,,JPZ@]P1V(]*^>Q.%GAWKJNY^F97F]',X>[I-;K_+ MNC1HHHKB/="BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "B MBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH *** M* "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH M S/$FOVOA?0[S5+QMMO;1ER!U8]E'N3Q7QAXP\67OC/7KG5;YOWDI^2,'*Q(M.BCV%>P?M-^+F:;3_#D#X0#[5"D9!KZ;+J"A#VKW?Y'Y3Q-F M$J^(^JP?NPW\W_P-OO/H7X5_/3;K1;75O$<3W4UR@ECLBY1$0\C=C!)(YQT M%:GQ!_9\T6\TBXN?#UN=.U"%"ZPHY:.7 ^[@DX)]17H?@'Q%;>*O"&F:A;$!M7A573^XZC#+^!!KH*\B>*KJJY.35GMT/M*&49?/"1IQ@FFOBZ[;WW/@5E*,5 M8%6!P0>H-)7J/Q^\"KX7\5G4;6/98:F3+@#A)?XQ^/WOQ-9GPW^$%]\1K>:Z MAOK:SM(9/+?>./@GXA\%6[W91-2T]/O7%J"2@]67J!{\BH MABZ%1\L9:FV(R7'X:'M*E-V7:S_(_KT3X+_ !'?P-XB2VNIB-&OG"3JQ^6) MN@D'I[^WTKSNCK714IQJP<);,\[#8FIA*T:U)V:/OI2& (.0>012UYY\"O%+ M>)_5L)GWW5BQM9"3DD*!M)_X"1^5>AU\54@Z.*HPKPVDKA7 ? M'CXN6WP*^%.N^.+O3IM6M]*2-WLX)!&\FZ14X8\#[V?PKOZ^=?\ @H1_R:#\ M0?\ KC;_/I3%3I14JD8O9M&TVXP1XQX3_X*P^'?%?BG1]$C^'NK6\FI7D- MFLSW\1"&1PH8@+R!G-?>-?SU_!(_)*UX*_[#5E_Z/2OZ%*[L;0A1<5!;G+A MJDJB?,%%%%>8=H4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !111 M0!\:?'3_(*4:%\#?BOK_@:[\#ZEJMQI#Q()Y!>QHDF^))!A2,C ?'X5[)^R MU^TO8?M0^"M3\1Z?H=SH,5C?FQ:"ZF65G(1'W J ,?/C*_*?_@H#_R>!\1? M^N]K_P"D<%?,?_!)+_DA7BG_+&%_P#TGAKV*V'IPPRJ16NAY].M.59P;TU/ MN2BBBO'/0*NJ:K9Z'IMUJ&H74-E86L33W-PX2.)%&69F/ '>O@?XJ_\%:- M"T77+C3O 7A27Q);PN8QJE_.;>*?'>.,_L5]"V,^E=#_ ,%7OB1>>%_@QH7AMBSF: >(]0*W6PXWP0KO*'V+%,CVKK_V$/V7?!_P^^"_AWQ->Z)::EXMUZU34 M+C4;R$2R1(XRD4>[(10I'3DDDG/&/0ITZ=.E[:JKWV1R3E.4_9P=K'<_LA_M M&:C^T1\)M1\7Z]I-OX>DLJ1FM&AA=F3RXXT?>2PS_&?RKSOX/_\ !27P3\8/ MC);^!K/0=2T^VU"9X-,UBX="ERZ@E=T8Y0. <=>V<5]:1:;:06LEM%:PQV\@ M(>)(P%;(P<@=>*^:OA7 _$]?AC\(_BW_P)YI#ZI//;R/+I^EW4RM:V+MD9 M3"AFV@D+N8X]S@UE&5!\[DK=BVJBY5%^I]/4445R'0%%%% !1110 4444 %% M%% !1110 4444 %%%% !1110 4444 <=\7_BGH_P6^'.M>,M=\UM.TN'S&B@M4&25B0%1Z!<7^K:OJ:K#+J.INAD2%3N$2!%4 9P3QDD#T%=$ M?9>RES?%T,9>TYU;8]ZHHHKG-@HHHH *1CA2?:EIK_<;Z4 ?!O[(_P"UG\2? MBU^U)XF\$^)=4L[KP]8I?M!!#8QQ.IBF")EP,G/XU]Z5^5/_!/W_D^;QM_U MRU7_-*5K]5J[L9&,*B45;1'+AY.4+M]0HHHKA.H^/B[];:M\1]=E)R(YS MOL$&W^AKCZV?&NX^,==W?>^WSY_[^-6-7W-)*-.*79_P"+FZF(J3>[;_,MC_9S\=_V/KDOA^[?%K?G= Q/"3 =/^!#]0/6OIBO@BVN9;.XBN(',.?"=GJ:86Y^B<+YA M[2F\'4>L=5Z=OD_S$^)'@V+QSX2O--=1]HQYEM(>J2CE3^/0^Q-?.7P9\9R> M O&XMXM%97;_9;I6X\MP<*Q^AX/L37UK7S-^T;X&&C:]%K]K'LM=0.V?:.% MF Z_\" S]0:SP,U-2P\]I?F=.?X>=&5/,Z'Q4WKYK^M/1GTP#D4,H=2K ,I& M"#T->=__P=CQEX0BAN'SJ6GX@GR>7\# _B./]#7HM>;4A*E-PENCZG#8B& M+HQK4]I(^6_CU\-8O".K1:KIT8CTR^8AHE'$,O4@>QZCWS7E%?7/QZL([WX8 MZH[@%KW6A^2<0X.&$QK5-64E>WY_D>V?LNZL MT/B#6=-+?N[BW6<+_M(V/Y/^E?1]?+'[-V?^%C''3[%+G\UKZGKQLQ25=OND M?=<,S+MT6)RB:M?6ZSWEP.FY4;*1J>P(8_3 MI7P83@9-?H!^R[_P3#_X3WPO8^*OB?J5_I%G?Q+/::%II6.X,;#*O-(P;;D8 M.P#(SR0>*^DQ"HQM4K=-CQZ/M'>-,\%TK_@H%\?-)OUNAX_FO,')@O+&VDB MV*B,,/"6K> /%>J^'=;M7L-8TNX:VN8&/*.OH?0C!![@@USJ&&Q<6H*S M^XU,?"6A#P__ &1I5X(+?[5I[R2[M=BM\S"09.2>U?3O_ 3Z^/%Q\'ICI5_(YRTH50T,I_WD(' M_P!I6K\R?VXO^3L?B3_V$A_Z*2N+"4%[:5.HKV.G$57[.,H/<^PO#7_!3/4? M#W[.5OXG\566G:U\0-3U.[M-.TNQ0V\ @B$?[Z4;F(4,^..6/ Z$C' 8R_;1 M^*OQZ_::T_1?$^LVBZ!<6=W,=*L+&.*%2J97#$&0X/JQKX?^#7P3\7_'WQ>G MAOPA8&^O$C\V:65]D%K%G&^1OX1D_4GH#7Z/?LC_/!/3Q)^SW\6--\;ZQXO MTO4_(M9X)-.LK20$&1,<2,W./]T5U5Z>'HQDM.9W_KR,:RCU"D^7']"&/O6+_ ,%0/CI?>-OC"O@"TNW3P]X91#-; MHWRS7KKN9W'?=RD9 M\F(D$+@8+,0<9RI3>>#_>R6(S]1CVK\UOVO/V6=0_9< M\?PZ;]M?5_#NIHT^EZA(@21D!PT<@'&]ZQI6O_QU.Y>X32XQJ6E* M1LF.%FVRQC_9#LK=MYK%_X*P_'*Z6^T/X5Z;=-':M NJZND;8\S+$01M[#:MSX_W37F+"R]O['^K'9[=>R]H97QJ_P""]^NWVHW.E_"C3K;3-.C8H-=U2'SI MYO\ :CA/RH/]\,?85\]VW[?GQ]M;\70^(EU*P.?*ELK5HC[;?*QBN1_9S_9U M\2?M*>/5\-^'VCLX84$]_J=PI:*TASC<0.68G@+D9/<#)K]'-%_X)0?"&ST: M.WU+5/$VI:ALQ)?+>I#ENY6,1D*/8[OJ:]6;PN&]R2N_2YPQJO6]Y,\B^'__ M 57UB]^'/B2R\4:7IUGXWM=-FFT?5(8G-G>7"KE(Y8=V59B/X6P3Q\M>;Q? M\%6/C2\L:FQ\)89@#C39NY_Z[US?[87["VL?LSQQ^(-*U&3Q%X)N)A"+J6,+ M)&/4@&OE']K3]OWP[^SO>R^&M$LT\4>-50-):F3;;661E?.8L?M,_%\OX#>)/%T.PZA;6HBL5<9!N9,)'D=P&(./:OPFN;G5?&'B&2>> M2YU?6]4N=SNQ,DUS/(WZLS']:\O!895KSGLCNQ%9T[1CN>_^)_\ @H?\>O$N MH/QKW*/& C'V9>?45[!\"?^"46CR^'+?4OBIK&H/JUP@D_L?1IEACMNW:![]:3X\?\$H]'@\.7&J?"S6=035;9#(=&UB19X[H 9VQR@*R-Z; MMP/3CK7:ZN#D_9M+UM^IS*&(2Y[GQE^UY\0-%^*G[1'BSQ9X=NOMFC:K]DG@ME*E6'^B0JRL#T96#*1Z@U]_?\$DO^2%>*?\ L87_ /2>&ORDNK:6RNIK:XC: M&XAD:*6)QAD=20RD=B""*_5O_@DE_P D*\4_]C"__I/#6F-BH8;E72Q.'?-6 MN_,^Y*\I_:C^(?BGX5_ _P1>)O!FG+JOB.R\[C[+:/:270?=,B-^[C(9L*S' M@\8S7JU%?.1:C)-JYZ[5U9'X;?M1?M#?%+X[0>'H_B1X=CT%-->9K(QZ3<6/ MFEPH?_6L=V-J].F:]<\%?MG?M0>'?!^B:7HG@8W.CV5G%;VU.M!4(2Y%9WT/-C3DZLH\QY_P#L6?%?XA_ZEK'Q*T0K'ERY!X'/'M7W/7Y3_L>_\ *2;QC_U^:]_Z.:.N.DH5%5ER]-/(Z M)N4'"-^I^C'Q_P#&^I?#;X*^,O%.C^3_&II.FRW=M]I0O'O49&Y01D>V:^, M_A!_P4ON[+X*>(_%GQ)73[_7X]2%CHVD:1";=[K]T'8MEFPBDC+]!D#DD5]6 M_M?7\FP_$O\ [EQ_P"@U^:/ !.3]G#3?CG\4[[6/$ENMYX9\,1)_]G(,I=7M3D^4C#N@"LQ'8?4@X]A46B_M[?M$_ 'Q+;6'Q4T&;5+.0Y:TUW3 M/L-PZ9Y:&:-55C]0P^E?JY;V\5I!'!!&D,,:A$CC4*JJ!@ = *X?XW?"'0? MC=\.=7\+Z]8Q7<-S _V>5E&^WFP=DD;=58''(^G2I6)I-\LJ:Y?Q&Z,TKJ;N M)\$OC3X;^/GP^L?%OABY,ME<9CF@DXEM9E^ %(.S#(^H((X(KO&8(I9B%4#) M). !7Y?_/!*3Q3?^& B]X\!7$I-M):-=-'G@3P2B)B!ZD/C\!7NG_!3CX^ MW_PM^$]CX4T.[>RUCQ4[PRW$38DCLT \W:>Q8LJ9]"U9U,,U7]E#J7&M>E[2 M1ROD[2_\ P5"TWP-JM[X<^&.GVOB/4[=V@FUJ]+&RCD!P1&JD&4@]\A<^M>%6 M7Q<_;<^(,2ZWI=KXK6QE'F1?9-

#@MX67ML5XP6'YU]#?\$]OV,M%\&>"-+^(MWB[3X=2\5:M&+K3[>YC#1Z=;D?NR%/\ RU8?,6[@#&"3]S5M*K1H/DIP3MU M9G&G4JKFG*WDC\O/ '_!1[XM_!WQ-%H'QL*3WEN2-
\L^GG3]1C7^\%P(Y1] M%'^]7H_[8W[?GB#X=67P^UKX3ZAHNI^'_$FFW-XT]]:-,V^-T4+@.I0CL? / MXBZOX U&]FOM/TUI+G3)9#A7MY@") .@9@@#8_B0UOAU0Q,T^6S73HS*JZE& M-
KW7<_>#PIJ4VL^%M&U"XV_:+NRAGDV#"[F0,<#L,FO@OP%_P4$\4P_M/>,O M"_CF\T6P\ :!+J^Z>&S9+@);.RQ#=O.YC@# ')-?=7P^_P"1"\-_]@RV_P#1 M2U^*EY\+YOC/^VMXA\&0R-
"NJ^,-0BFE3K"+F5Y&'N$5L>^*YL)3A47E/H;Q=^WW\=OCUXDO-.^"7A*L-(@8@2V6F?;KPKV:61@8HL^F/Q M-L>,;+56T@.,/..NZ'$UHW^RTL*J4S_`+PKJ2?A_P##WP]\ M+O"MCX=\,:7!I.DV:!
(X(%QD]V8]68]2QY-;>H:?:ZM8W%E>V\5W:7"&*6"9 M R2*1@J0>"#1]9I1]U4U;\0]C-ZN;N?/7[(?[9NA?M1:5=6C68T'Q?I\0EO- M+\S>CQDX\V%N"4R0"#RI(SU!/T;7Y!^(?
#8_9"_X*):1;>'7>WT.;5+62& ' MC[%>822 ^JJ6<#_<4]17ZI_%+Q[9?"WX<^)/%NHD"TT:PEO'!.-Y5254>[-A M1[FLL11C&473VEL71J-Q:GNCRK]J/]LCP?\ LQ6$-O?J^M>*+N/S;70[5P)" MF2!)
(Q_U:9!&2,G!P#@U\,G]M'!JC]H#4+E_AWH=S9::C8$?AS1OM"1^SW$P M8;OQ7Z5E?L@_ Z[_ &U_CCXD\?$*6: T.SN!YR\TNM]C*/ M/7]Z]HGY53_M8?M=? 22/4?'.CW]WI&[# \ "0Z&HMV]O/@"
[3]6_"OM']E/ M]N#PG^TPC:28#X<\90Q>;)I$\F]9D'WG@? W@=Q@$>F.:^C;RSM]1M9;6Z@C MN;:52DD,R!T=3U!!X(JC7PQXQ_X)RWUC^TIH7C?X9: _;"'/#T4JW]RB1F22T MN$?
YD@CX!213T8X7YNH(%1[2A734XJ+[K8KDJ4FG%W1]B?%3Q'>>#_AGXLUW M3_+^WZ9I5U>6_G+N3S(XF9=PR,C('&:^>/\ @GY^TOXR_:5*>+M1\9?V;]H MTN]AM[?^S;8PKM:,L=P+-
DYKW/X^?\D-^(/_ &+]] Z3O7QM_P $?/\ DGWQ M$_['EK_Z(-94X1>'G)K5-%RDU5BNFI]\ZUK5AXXNKAP MD<2*,EF)Z "OSI^-G_!4W5]3UM_#WP9\+>O(YAAU?4+9YIVSP8+92"<]BV
M?]VF_P#!43XV:SKGBK0/@QX:DD*7(BN=2@@/SW4TC;;>_[(Y8CN2OI7U)^R M3^R1X<_9N\%61:U@U#QK=0A]3UEXP7\PC)BB)Y6->@QR<9/7 TA"G1IJK55V M]D1*4ZDW"#LENSXGB^(?
[=LZ#6%T[Q/Y/W (;1+1G:Q910:Y'"W]FZUH]K+CY>?XDSU0\$9Z'FA8BE4]VI327=![*< M-82;?F?.7QB_;D\<>#_VOM!^'/AY?#]YX.U*[T>-;J2V>2=XKKR][+(LH7HY
M*G;Z=:^[G^XWTK\&OAUI.M^'/VI/ N@>(7E;5=$\4Z=I'G*?,WW/RK_X)^_\GS>-O^N6J_\ I2M?JM7Y M4_\ !/W_)/F\;?]Y,R^X?YOZUR5>Z?M-^$WAO]/\10IF*5?LMP1_"PY0_B,C\!7A=?9X6H
MJE&,D?A>;8=X7&U:;[W7H]4%>I_#QW_,(QXJ_LRZ?&GZF1'DGB.;^%OQ^[M^(KRRE1VC=71BK*\7_PZ^9]]5B>-/"]M MXR\-7VDW*C;.GR/W1QRK#Z'%8OPD\<+XZ\'VUS(0+^W_
'%TG^V/XOHPP?Q- M=K7QC4],[;-`[I"=+&X=26L)K\&?" PY\3W/PN^(&R^5DA$AL[Z/T7.-W_ 3 M@_3/K7U]'(LL:NC!D8 AAT(KYZ_:4\#"VNX/$UK%A)\07>T?
Q]$<_4>XCQ\FT=R/N_@#7K8F'UJG&O36NS/CLJK_V3 MB:N78F5HKWHM]O\ AOQ3-S]HS7H],\!&PW 3ZA,L:KW*J0S']!^=?+%=/\0O M'=Y\0?$#ZA<@Q0(/+M[?.1$F?
YGJ3_A7,=*];"4'0I*+WW/CRY MU!OM3Y'.T@!! P!\@?G7H]?-XRI[2O)KT/U#(\,\+@*<);O5_/7\@KYU_P"" MA')H/Q! _P"N-O\ ^E,5?15?.O\ P4(_Y-!^(/\ UQM__2F*L:'\6'JOS/9J M_P .7H?
C1\.+6UOOB'X7MKX*;*;5+6.<-TV&50V?PS7]#T,:10QI& L:]%4# MH!CBOYP$=HW5T8HZD,K*<$$="*_5O]EC_@I+X-\2>#]/T+XFZBGAGQ/91+ = M0F1C:7RJ,"3< =CD#YE;
SR#S@>UF%&=11E%7L>=A*D8MJ74^YZ_'S_@=IV MFV/[4:S601;J[T*TFO@G4RAY44GW\M(_P K[O^*'_!0?X,_#K0;B[M/$\/BO M4PA-OINB_OGE?' + =09ZDG@=CTK\@?
B_P#%'5_C1\2==\::ZP_M#59A(8T. M4AC50L<:_P"RJJH_#/>L,!1G&;G)61KBJD7'E3NS[H_X(^W%P+_XG0 G[(8[M"0CMOS,/SQ7RS^W%_P G8_$G_L)#_P!%)7Z&_P#!,+X-W7PW^]QXAU.$P:E
MXMNA?+&XPR6J+L@!^OSO]'%?GE^W%_R=C\2?^PD/_125T49*6+J-=O\ (QJ) MQH13/O#_ (),>&+#3_@-K^NQP*-3U7)89Y\?,8X8XQ&F?0%W/U8UJP5\;?\
M$IO^38;G_L8+S_T"*OLFO'Q3O7EZGH4/X43\#?VII9IOVE?B@TY)D_X2*]7G M^Z)2%_\ '0*Q?!WQX\?_XTDZ3X:\::MH&G&0S&ULKHQH7/5L>IP*]Y_P"" ME'PAN_AU^T1?Z^MNRZ-
XK07]O.%^3SU 69,_W@0&QZ/5[]@_]]P[\&+]J\) M_$+2[>X\.:A-]HM]6:T6=[&8@!@XP6,; #D9*D="":YCQU\9O&7Q.M[2#Q;XMU'Q%#:.TENFH7/F" M)F&*"5STR
*_:>'XY_L^SZ<+Y/%'@DVQ7=N+0 X_W<9_2OG;Q[_P4>^#GACXC MV.D:+X,M_%'&A=05U#7+2SCC,;DC!AC=1YJCG.2N?X<]^2GB')^Y1U_KR-Y4D
ME[U3^OO/F+_@F!=3+^UII26[YCDTF^6<*?X-BD9_X$%KGO\ @H;<7-Q^V#X^ M^TY_=FSCB![1BSA(Q^9/XU^NGP?\=?#GXHZ*GB+P#<:1?6Y&QY&!(YH2>=D MBX#(?8^E?GA_P5@^$-
QHGQ-T3XB6L#'3M;M$L+R51PES#G9G_>CP!_US-11K MJIBKR5M+%5*7)0LG?6YZA_P2!LK(?#WXAWBJIU%M8AAD;'S"(0*R#Z;FDK] MJ_$#]C+]JN;]E[Q_J
M)/VW;*ROOV4/B:M\JF.+1Y9HRW\,$-&1[[PM?AA!_Q\0_\ 71?PBONJO'] MO/2/C'X?;X??#[SYO#KRK]J6L3(8Q=[3E8HD/S; 0"6>,&< 8Y/PK!_Q\0_] M=%_F#]/ TI4J?OZ7.+$SC.?N]#]:_P#@JQ/-
%^S+HZ1$B.7Q!:++C^[Y,Q&? M^!!:_/\ _8GL;+4?VJ?AQ#]"]JO_&D'"OT+JCLG_CP6OU<_;2^$EU\9OV:_M$>B:= ;G5K:)-1LH5&6DEA^;8/=EW ?6OQ(\->(M0\'^()-US2IFM-4TVY2Z
MMY<_AY06^OXFF)]VJI,_HPHKY)^!7 !2#X8?$?PU:#Q9 MJL/@GQ.B!;NTOMPMW<#EXI<8*GKAL$=.>I7X[?\ !1[X8?#GPS>+X3U>+QIX MG>,K:6NG@M;HYZ/++P HZX&2>F.X\?
ZO5YN3E=ST;/4[*-YO\ R(S_(YK[Q_X))?\D*\4_P#8PO\ ^D\-?EAX MBU^_\5^(-3UO5+AKK4]2NI;RZG?K)+(Q9C^9-?]?_P $DO\ DA7BG_L87_\ M2>&OQD7'#*+Z6/-
P[YJU_4^Y****^;/8/SC_P"'"PW_(.^%__7;4/_08:^W/ MV??^2%_#_P#[5E_Z)6OB\ X+#?\@[X7_\ 7;4/_08:^W/V??\ DA?P_P#^ MP%9?^B5KT:O^ZT_5G)#^//Y'H%?E/^Q[_P
I)O&/_7YKW_HYJ_5BORG_&/? M^4DWC'_K\U[_'-'2POP5?0*_P RA0)&U:)2W<@0C'\S7T_P#M??\) L/Q+_[EQ_Z#7S)_P $AO\ DF'C MO_L,1_\ HD4X?[I/U03_(\?
0^^J0]*6D/2O..L_*C_@G7_R>UXW_P"O35/_ M $K2G_\ !6:22;X>=!;>=_#KO;7_):Y9+:4C$A_V5<#/INS7O.2CC(W M['E)-X=V[GW)X=@@M?#^F0VH MH[6)(@O38$ &/PK1KYA_8/_:;TGXY?"72]
M'NKU(_&F@VZ6=_92MAYD0!4G3^\K+C/HP(/8GZ>KQ:D)4YN,MSTH24XIH*_* MS_@L%:6D7Q.\#7,847TVAW"38ZE%F_=Y_%I*_437M?TWPOH]WJVKWT&FZ:1 MF6>ZN9 D<:#J23TK\-
OVS_CPG[0_QGUKQ+9>9_8-M%_9VE>8"-UO'N. !Z%F M9FQUPPS7H9?!NMS=$K/VY^'W_(A>& \ L&6W_HI:_,'IDN%)O^"F M?BLNH8QZEX@=<]F\N09_(FOT^^'W_(A>& \ L&6W_HI:_,3]D?\
Y28^+_\ MK_\ $/\ Z.:IPWPU?0=;XJ?J?JU1117FG8?E%^WY_P GY^#O^N>C_P#I2U?7 MO_!2FZN;;]D#Q<+.!C_!.N'A;\)%0_A7K5)*"H2?3_ (!P13E[M5(^>?^"5%E9V_P"S#//;A?
M5QKJXUTP'.\"-5! X $_.OLBORJ_X)N?'^W^" M/CWQ#\+?&TPT2WU6]S"]VVQ+;4$ C>-R>%WA5)XR@]:_50,& ((((([US8 MR#C6;?74VP\E*FDN@M%%?+GQ?_X*!>!OA+\:-(\
M97GB%I3Y6IWNDXF-C.S M!8HA&.96/.X*3/9OCY_R0WX@_]@"__P#2=Z^- MO^"/G_)/OB)_V%+7_P!$&OLCX\MO^!?Q 8 @'P_?'!&#_P >[U\;_P#!'S_D
MGWQ$_P"PI:_^B#793_W6IZHPG_&A\SRCQPJ:I_P5:M8M5 ,"Z_9JBR=-JVR& M/_Q[%?J[7Y@&/7:U? M?7[/GQ[\.?M#_#O3_$N@W"B=HU6_T]F'G64^/GC][GIM%%
<5\7_B[X;^"7@;4/%/B>_CL[*UC)CC+#S+B3'RQ1KU9F/& M! *O.2X/-?%WB?PW>^$M;NM+OTV7$#8W#[KKV9? M8CFON>N(^)_PPL?B+I8#;;;(3;W8'(_P!EO53^G:O2P6*]A+EE\+/E<]RC
M^T::J4OXD?Q7;_(^.Z*U?$OA;4_"&J26&JVK6TZG@]4D'JY6Z$5Z1FI*ZV M/R&<)4Y.$U9KH>A?!'QT?!GC"*.=\:;]!$$^3PAS\C_@>#[$U]< Y&1R*^!: M]]\%?M(W6BZ5#8ZS8-J)@4(ES"X5V4=-
P/!/O7C8["2JM5*:UZGW'#^=4L)! MX;%2M'=/MW7Z_>>V?$J"TN/ 'B!+[;]G^Q2L2W9@I*D>^X#'O7Q0.@SUKTGX MF_&J_P#B!:C3X;?^SM+W!FB#;GE(Z;CZ#TKS>NG T)T*;Y]V>9Q!F%',,1%T
M-HJU^_\ P KOO@[\.I/'GB1&GB)TBS827+D?*_I'GU/?VJI\.OA=JOQ"O@(4 M:UTU#^^O77Y1[+_>;^7>OK/PQX9L/".C6^F:=%Y5O$.I^\[=V8]R:SQN+5*+ MA!^_P #HR+)9XRHL175]:_\F_X'?
[C450BA5 50, 8 %+117RY^MA7A?[; MWA+6O'/[,'C;0_#VF7.LZQ=QO"""RLTWRRD7$;*.^ "?PKW2BKA+DDI+H3)< MR:/PN\)_L:_%W4_%.CV>J_#;Q-9:7<7D,5U<_8ROE1,X#OD],*2?PK<^/O["
M'Q.^"FNW7V71+KQ;X9+%K;6-(A:;Y,\"6-G_:-3FO96./ MZI"UKG\\>G?"WQGJUXMI9>$MZYW$<';7ZCA%4DA0">X%.I5)(((E"1Q1J%5% P_@ K\@_VO/V7_BWXT_:2\>ZW
MH/P]US5M(O;\26U[;0J8Y5\M!E3N]0:_8&BN.A7EAY.45W+VLC"6WN8L":UF&=LL9/0C)'H02#P: M_*#XV_\ !.SXL_"C4II-'TE_'/A_),6H:,NZ9%])8,[P?=0P]Z_:"BNBABJE
M#2.W8RJT(U=]S^>=_A%XXCN/(?P9KZS9QL.ES[L_3;7L_P %_P#@G_\ %WXN M:I!]JTZ&7P=H1(,NJZZAA.W_IG#_K';TX"^K"OVQHKKEF4VK1C8YXX.*>K/,O MV??V?
O"_[.7@*'PUX;A9RS>=>ZA/@SWDQ&"[GT[!1P!P.^>A^*?PN\._&3P+ MJGA+Q18K?Z3?Q[64\$XY21&ZJZD @CT]*ZRBO+S'$AW&0 K#&",$*./PK\^OVRO^"<-U MXVUW4_'/PM6W35+MVN+_
,.R,(DN)#RTD#GY59CR5;)).0>OZ$45P4JTZ,N M:#.J=.-16D?SXZ_\$OB%X6OWLM7\$:_872'#1RZ=*>?8A2#]037>?!_]C#XL M?&36K:UT_P *WNC:8[3ZQK,+6UO O<_-AG/^R@)^G6OW1(!ZC-
+71/,IM64 M5'K18$M]72%2MTQ@C,K#D8'F M%P!VQCGK7W;_,$'TAAXM^%?P>\1:;XP\WOAR_GUM[B*WOD"N\?DQ+N&*>, M@C*^O:*YJN,G6I^SDC:&'C3GS(****X#J/A3_@J'\'?&_Q:L?
AZO@SPOJ/B M5K&6]:Y%A&'\D,L6W=DCKM/Y5];?!/2;SO?@]X*TW4;:2SO[31[2"XMY1AXI M%B4,I'J""*[6BMY57*G&G1&2II3<^X5^;W[+GP/^('A7]O?Q1XKUCP=J^F^
M&KBZUEX=5N;,\5]H44*JU3=+HP=-:GV"D/2EHK U/SA_8:^'! MQ#\ ?M:^+?$7B3P=JNBZ%=6VHK#J%W$%BD+W*,@!SW4$CZ5^BNI:;:ZQI]S8
M7UO%=V5U$T,]O,H9)$8896!X(()&*LT5O6JNM+F>AE3IJG'E1^8OQW_X)S>. MOA;XK;QK\"=0NIHH93/#I=K=_9]0LCUQ#(2!(G;:2#CC#5@&6/[9?[6O@R+^R
M=6\)76HWD8\OSM0\-2^=D<)=.TO3[W[?>VR(TDMS(\1+RDD?,VTX Z5^I=%"QLXR3BDD MNG07U:+33=V^IB^";2:P\&Z#;7,30W$-A;QR1OU1A&H(/N"*_/K]F;X$?$3P
MK^W[XG\7ZQX.U73?"]Q>ZW)#JT\0$#K+*QB(.?X@1BOT?HKFIUG34DE\1M*F MI--] HHHK U/S>_;1^ _Q$\=?ME>%_$OA[P;JNL>'[:/2Q-J-K$&A0QW#,^3
MG^$I5=2,8M;&4::@VUU/C3]LK_@GW8?'C4+CQAX,GM-!\.@^U1 M3@K:ZD5&%+E0=DF !O .<#/3-?+/AWXJ_M=_LCD5]Q>X>O-$UK4-+M?D@AU33CJ M4*J. ([B/)V^@WX'H*_7&BMZ>*E&/)-
*2\S.5!-\T79GY,ZS^T)^U]^T!;R: M!HF@:OI,%T/+E.B:4UB2IX.;F4YC'N&7ZU]#?L<_\$\4^$6N6GCGXB74&L>+ MXOWMII\+>;!8R'K(SG_62C)YZ \C)YK[@HHGBFX\E.*BGV"-!)\TW=G&?&C2
M[O6_A!XWT_3[:2\OKO1;R""WB&7ED:%PJJ.Y)(%?*W_!+OX5>,?A7X)\+483&TJB$@E?4 \5]N45A&JXTY4[;FK@G-3['+_$OX;Z! M\6_!.J>%$UDM_I&H1^7+&>&4]5=3_"RG!!'0BOS$\??
L5?'3]E7QD_B?X0Z MEJ6N:6"=EUHS@7:1]?+N+8\2K] P[X%?K'154<1.C=+5/HR:E*-35[GY/1?M MP_M610?V:WAB22_^YYS>&)?.SZ[0 N?PJ_X&_9"^/'[7/C&V\2?&G5=3T30(
MF!VZD52X=.I2VM5PL(/=F"_1J_5*BM_K?+_#@HON9?5[_')M'Y?_ !=_95\8 M:/\ MK^#KSP7X!U(_#[1KO08X;ZTB!MXH8#%YK%LY.W#%CU)R:_3]ONGZ4M%
M<]6M*JHJ70VA34&VNI^<'[$WP0^('@?]L'Q;XA\0>]7T?0KF/41#J%W;E(9 M"X9,-[CD5]S_%GPA-XPTC18;>QAOI;76]/NW$P3Y(8[F-Y2-W^PIX')QBNX MHHJ5G4FIM;"A34(\J/F'Q'^S-
JVJW&OZC3S00W7B!=6.@)*@M[N6*XB^SW. M7P_J8,9Y%M>]5]@X'/XBBBNFEB:M#X&>7C,LPF/_ (\+ MOOL_O/-=;^$GBG0-QNM/0QC_):1W$9!_P#'@?TK A\/:C<2B*.U+29QC>@_
MK117OT,5.I#FDD?FV/RBAAJZIP;L_3_([#1/@5XMUO8PM(+2%O\ EI-<(?T4 MDUZIX._9LTO2I4N==N3JTR\BV0%(0??NWZ#VHHKRJV.K3O%.WH?8X'A_ TE& MI*+D_/7\-
%]Y[!:6<%A;QV]M"D$$8PL<:A54>P%3445YA]6DDK(****!A111 M0 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% M!1110 4444 %%%% !1110 4444 %%%% !1110 4444 % F%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 ?_]D! end XML 13 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Cover - shares 9 Months Ended Sep. 30, 2024 Oct. 25, 2024 Cover [Abstract] Â Â Document Type 10-Q Â Document Quarterly Report true Â Document Period End Date Sep. 30, 2024 Â Document Transition Report false Â Entity File Number 001-15749 Â Entity Registrant Name BREAD FINANCIAL HOLDINGS, INC. Â Entity Incorporation, State or Country Code DE Â Entity Tax Identification Number 31-1429215 Â Entity Address, Address Line One 3095 Loyalty Circle Â Entity Address, City or Town Columbus Â Entity Address, State or Province OH Â Entity Address, Postal Zip Code 43219 Â City Area Code 614 Â Local Phone Number 729-4000 Â Title of 12(b) Security Common stock, par value $0.01 per share Â Trading Symbol BFH Â Security Exchange Name NYSE Â Entity Current Reporting Status Yes Â Entity Interactive Data Current Yes Â Entity Filer Category Large Accelerated Filer Â Entity Small Business false Â Entity Emerging Growth Company false Â Entity Shell Company false Â Entity Common Stock, Shares Outstanding Â 49,715,062 Entity Central Index Key 0001101215 Â Document Fiscal Year Focus 2024 Â Document Fiscal Period Focus Q3 Â Amendment Flag false Â Current Fiscal Year End Date --12-31 Â X - DefinitionBoolean flag that is true when the XBRL content amends previously-filed or accepted submission. + ReferencesNo definition available. + Details Name: dei_AmendmentFlag Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionArea code of city + ReferencesNo definition available. + Details Name: dei_CityAreaCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCover page. + ReferencesNo definition available. + Details Name: dei_CoverAbstract Namespace Prefix: dei_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionEnd date of current fiscal year in the format --MM-DD. + ReferencesNo definition available. + Details Name: dei_CurrentFiscalYearEndDate Namespace Prefix: dei_ Data Type: xbrli:gMonthDayItemType Balance Type: na Period Type: duration X - DefinitionFiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalPeriodFocus Namespace Prefix: dei_ Data Type: dei:fiscalPeriodItemType Balance Type: na Period Type: duration X - DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalYearFocus Namespace Prefix: dei_ Data Type: xbrli:gYearItemType Balance Type: na Period Type: duration X - DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. + ReferencesNo definition available. + Details Name: dei_DocumentPeriodEndDate Namespace Prefix: dei_ Data Type: xbrli:dateItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as an quarterly report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Form 10-Q -Number 240 -Section 308 -Subsection a + Details Name: dei_DocumentQuarterlyReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as a transition report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Forms 10-K, 10-Q, 20-F -Number 240 -Section 13 -Subsection a-1 + Details Name: dei_DocumentTransitionReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. + ReferencesNo definition available. + Details Name: dei_DocumentType Namespace Prefix: dei_ Data Type: dei:submissionTypeItemType Balance Type: na Period Type: duration X - DefinitionAddress Line 1 such as Attn, Building Name, Street Name + ReferencesNo definition available. + Details Name: dei_EntityAddressAddressLine1 Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the City or Town + ReferencesNo definition available. + Details Name: dei_EntityAddressCityOrTown Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCode for the postal or zip code + ReferencesNo definition available. + Details Name: dei_EntityAddressPostalZipCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the state or province. + ReferencesNo definition available. + Details Name: dei_EntityAddressStateOrProvince Namespace Prefix: dei_ Data Type: dei:stateOrProvinceItemType Balance Type: na Period Type: duration X - DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityCentralIndexKey Namespace Prefix: dei_ Data Type: dei:centralIndexKeyItemType Balance Type: na Period Type: duration X - DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. + ReferencesNo definition available. + Details Name: dei_EntityCommonStockSharesOutstanding Namespace Prefix: dei_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionIndicate 'Yes' or 'No' whether registrants (1) have 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 registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesNo definition available. + Details Name: dei_EntityCurrentReportingStatus Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionIndicate if registrant meets the emerging growth company criteria. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityEmergingGrowthCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. + ReferencesNo definition available. + Details Name: dei_EntityFileNumber Namespace Prefix: dei_ Data Type: dei:fileNumberItemType Balance Type: na Period Type: duration X - DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityFilerCategory Namespace Prefix: dei_ Data Type: dei:filerCategoryItemType Balance Type: na Period Type: duration X - DefinitionTwo-character EDGAR code representing the state or country of incorporation. + ReferencesNo definition available. + Details Name: dei_EntityIncorporationStateCountryCode Namespace Prefix: dei_ Data Type: dei:edgarStateCountryItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-T -Number 232 -Section 405 + Details Name: dei_EntityInteractiveDataCurrent Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityRegistrantName Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef

-Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityShellCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionIndicates that the company is a Smaller Reporting Company (SRC). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntitySmallBusiness Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityTaxIdentificationNumber Namespace Prefix: dei_ Data Type: dei:employerIdItemType Balance Type: na Period Type: duration X - DefinitionLocal phone number for entity. + ReferencesNo definition available. + Details Name: dei_LocalPhoneNumber Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionTitle of a 12(b) registered security. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b + Details Name: dei_Security12bTitle Namespace Prefix: dei_ Data Type: dei:securityTitleItemType Balance Type: na Period Type: duration X - DefinitionName of the Exchange on which a security is registered. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection d1-1 + Details Name: dei_SecurityExchangeName Namespace Prefix: dei_ Data Type: dei:edgarExchangeCodeItemType Balance Type: na Period Type: duration X - DefinitionTrading symbol of an instrument as listed on an exchange. + ReferencesNo definition available. + Details Name: dei_TradingSymbol Namespace Prefix: dei_ Data Type: dei:tradingSymbolItemType Balance Type: na Period Type: duration XML 14 R2.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED STATEMENTS OF INCOME - USD ($) shares in Millions, $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest income Â Â Â Â Interest and fees on loans $ 1,224 $ 1,256 $ 3,645 $ 3,697 Interest on cash and investment securities 53 45 161 135 Total interest income 1,277 1,301 3,806 3,832 Interest expense Â Â Â Â Interest on deposits 153 143 461 387 Interest on borrowings 87 76 268 254 Total interest expense 240 219 729 641 Net interest income 1,037 1,082 3,077 3,191 Non-interest income Â Â Â Â Interchange revenue, net of retailer share arrangements (95) (84) (272) (244) Gain on portfolio sale 4 0 9 230 Other 37 33 99 96 Total non-interest income (54) (51) (164) 82 Total net interest and non-interest income 983 1,031 2,913 3,273 Provision for credit losses 369 304 980 747 Total net interest and non-interest income, after provision for credit losses 614 727 1,933 2,526 Non-interest expenses Â Â Â Â Employee compensation and benefits 228 210 655 647 Card and processing expenses 77 104 241 339 Information processing and communication 73 73 220 222 Marketing expenses 38 36 99 115 Depreciation and amortization 22 23 68 92 Other 136 56 242 161 Total non-interest expenses 574 502 1,525 1,576 Income from continuing operations before income taxes 40 225 408 950 Provision for income taxes 37 52 136 257 Income from continuing operations 3 173 272 693 Loss from discontinued operations, net of income taxes [1] (1) (2) (2) (18) Net income $ 2 $ 171 $ 270 $ 675 Basic income per share (Note 15) Â Â Â Â Income from continuing operations (in dollars per share) $ 0.06 $ 3.47 $ 5.48 $ 13.85 Loss from discontinued operations (in dollars per share) (0.01) (0.03) (0.04) (0.37) Net income per share (in dollars per share) 0.05 3.44 5.44 13.48 Diluted income per share (Note 15) Â Â Â Â Income from continuing operations (in dollars per share) 0.06 3.46 5.40 13.80 Loss from discontinued operations (in dollars per share) (0.01) (0.04) (0.03) (0.36) Net income per share (in dollars per share) $ 0.05 $ 3.42 $ 5.37 $ 13.44 Weighted average common shares outstanding (Note 15) Â Â Â Â Basic (in shares) 49.7 49.9 49.6 50.0 Diluted (in shares) 51.0 50.1 50.3 50.2 [1] (1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements. X - DefinitionThe amount of card and processing expenses incurred during the period. + ReferencesNo definition available. + Details Name: bfh_CardAndProcessingExpenses Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of Employee compensation and benefits incurred during the period. + ReferencesNo definition available. + Details Name: bfh_EmployeeCompensationAndBenefits Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of interchange revenue, net of retailer share arrangements. + ReferencesNo definition available. + Details Name: bfh_InterchangeRevenueNetOfRetailerShareArrangements Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of interest income and non-interest income after provision for credit losses, during the period. + ReferencesNo definition available. + Details Name: bfh_InterestAndNoninterestIncomeNetOfProvisionForCreditLosses Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of interest earned on cash and investment securities during the period. + ReferencesNo definition available. + Details Name: bfh_InterestOnCashAndInvestmentSecurities Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNon-Interest Income (Loss) + ReferencesNo definition available. + Details Name: bfh_NonInterestIncomeLoss Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe current period expense charged against earnings on long-lived, physical assets not used in production, and which are not intended for resale, to allocate or recognize the cost of such assets over their useful lives; or to record the reduction in book value of an intangible asset over the benefit period of such asset; or to reflect consumption during the period of an asset that is not used in production. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1 + Details Name: us-gaap_DepreciationAndAmortization Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPer basic share amount, after tax, of income (loss) from the day-to-day business activities of the discontinued operation. + ReferencesNo definition available. + Details Name: us-gaap_DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerBasicShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionPer diluted share amount, after tax, of income (loss) from the day-to-day business activities of the discontinued operation. + ReferencesNo definition available. + Details Name: us-gaap_DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerDilutedShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareDilutedAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe gain (loss) resulting from the sale of credit card receivables (portfolios). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 860 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-3 + Details Name: us-gaap_GainsLossesOnSalesOfCreditCardPortfolio Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax of income (loss) from continuing operations attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 810 -SubTopic 10 -Section 45 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-18 + Details Name: us-gaap_IncomeLossFromContinuingOperations Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 9: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-31Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477314/942-235-S99-1Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of net income (loss) from continuing operations per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7Reference 17: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsPerBasicShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) derived from continuing operations during the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_IncomeLossFromContinuingOperationsPerDilutedShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax of income (loss) from a discontinued operation attributable to the parent. Includes, but is not limited to, the income (loss) from operations during the phase-out period, gain (loss) on disposal, gain (loss) for reversal of write-down (write-down) to fair value, less cost to sell, and adjustments to a prior period gain (loss) on disposal. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-3AReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-5BReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5C -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-5CReference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-3BReference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-4Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-3 + Details Name: us-gaap_IncomeLossFromDiscontinuedOperationsNetOfTaxAttributableToReportingEntity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.7) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482659/740-20-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expenses incurred in the period for information technology and data processing products and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InformationTechnologyAndDataProcessing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents the total of interest and dividend income, including any amortization and accretion (as applicable) of discounts and premiums, earned from (1) loans and leases whether held-for-sale or held-in-portfolio; (2) investment securities; (3) federal funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances, commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 45 -Paragraph 39 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477346/946-830-45-39 + Details Name: us-gaap_InterestAndDividendIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe aggregate interest and fee income generated by: (1) loans the Entity has positive intent and ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether

domestic or foreign, which may consist of: (a) industrial and agricultural; (b) real estate; and (c) real estate construction loans; (d) trade financing; (e) lease financing; (f) home equity lines-of-credit; (g) automobile and other vehicle loans; and (h) credit card and other revolving-type loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestAndFeeIncomeLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAggregate amount of interest expense on all borrowings. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestExpenseBorrowings Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAggregate amount of interest expense on all deposits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestExpenseDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as operating. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestExpenseOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest income (expense) classified as operating. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestIncomeExpenseNetAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionExpenditures for planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services. Costs of public relations and corporate promotions are typically considered to be marketing costs. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_MarketingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionTotal aggregate amount of all noninterest expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of revenue earned, classified as other, excluding interest income. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(1)(e)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_NoninterestIncomeOtherOperatingIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of noninterest expense classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_OtherNoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of revenue recognized from goods sold, services rendered, insurance premiums, or other activities that constitute an earning process. Includes, but is not limited to, investment and interest income after deduction of interest expense when recognized as a component of revenue, and sales and trading gain (loss). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22 + Details Name: us-gaap_RevenuesNetOfInterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion

of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration XML 15 R3.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Statement of Comprehensive Income [Abstract] Â Â Â Â Net income $ 2 $ 171 $ 270 $ 675 Other comprehensive income (loss) Â Â Â Â Unrealized gain (loss) on available-for-sale debt securities 8 (9) 4 (8) Tax (expense) benefit (2) 2 (1) 2 Unrealized gain (loss) on available-for-sale debt securities, net of tax 6 (7) 3 (6) Other comprehensive income (loss), net of tax 6 (7) 3 (6) Total comprehensive income, net of tax $ 8 $ 164 $ 273 $ 669 X - DefinitionAmount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-5 + Details Name: us-gaap_ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-4Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-20Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482739/220-10-55-15Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPeriodIncreaseDecreaseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, before tax and adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and before adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfIncomeAndComprehensiveIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 16 R4.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED BALANCE SHEETS - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 ASSETS Â Â Cash and cash equivalents $ 3,451 $ 3,590 Credit card and other loans Â Â Total credit card and other loans (includes loans available to settle obligations of consolidated variable interest entities SeptemberÂ 30, 2024, $11,644; DecemberÂ 31, 2023, $12,844, respectively) 17,933 19,333 Allowance for credit losses (2,190) (2,328) Credit card and other loans, net 15,743 17,005 Investments (Fair value: SeptemberÂ 30, 2024, $230; DecemberÂ 31, 2023, $217) 277 253 Property and equipment, net 148 167 Goodwill and intangible assets, net 754 762 Other assets 1,363 1,364 Total assets 21,736 23,141 LIABILITIES AND STOCKHOLDERSâ€™ EQUITY Â Â Deposits 12,847 13,620 Debt issued by consolidated variable interest

entities 3,543 3,898 Long-term and other debt 1,041 1,394 Other liabilities 1,193 1,311 Total liabilities 18,624 20,223 Commitments and contingencies (Note 11) Stockholdersâ€™ equity Â Â Common stock, $0.01 par value; authorized, 200.0 million shares; issued, 49.7 million shares as of SeptemberÂ 30, 2024 and 49.3 million shares as of DecemberÂ 31, 2023, respectively. 1 1 Additional paid-in capital 2,124 2,169 Retained earnings 1,003 767 Accumulated other comprehensive loss (16) (19) Total stockholdersâ€™ equity 3,112 2,918 Total liabilities and stockholdersâ€™ equity $ 21,736 $ 23,141 X - DefinitionFinancing Receivable, after Allowance for Credit Loss, Net + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableAfterAllowanceForCreditLossNet Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing Receivable, Before Allowance for Credit Loss, Gross + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableBeforeAllowanceForCreditLossGross Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of long-term debt and other debt, net. + ReferencesNo definition available. + Details Name: bfh_LongTermDebtAndOtherDebtNet Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRepresents the aggregate carrying amount of non-recourse borrowings of consolidated securitization entities as of the balance sheet date after deducting unamortized discount or premiums (if any). + ReferencesNo definition available. + Details Name: bfh_NonRecourseBorrowingsOfConsolidatedSecuritizationEntities Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14AReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14 + Details Name: us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionValue received from shareholders in common stock-related transactions that are in excess of par value or stated value and amounts received from other stock-related transactions. Includes only common stock transactions (excludes preferred stock transactions). May be called contributed capital, capital in excess of par, capital surplus, or paid-in capital. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AdditionalPaidInCapitalCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 12: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 30: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Assets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashAndCashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRepresents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_CommitmentsAndContingencies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_CommonStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (3) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(7)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after impairment and amortization, of goodwill, indefinite-lived, and finite-lived intangible assets. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 10 -Name Accounting Standards Codification -Section S45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480265/350-10-S45-1 + Details Name: us-gaap_IntangibleAssetsNetIncludingGoodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all investments. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(h)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_Investments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit

Period Type: instant X - DefinitionAmount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 15: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 28: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 29: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30 + Details Name: us-gaap_Liabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(32)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LiabilitiesAndStockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilitiesAndStockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LoansAndLeasesReceivableNetReportedAmountAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of assets classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_OtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liabilities classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_OtherLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478451/942-360-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityAbstract Namespace

Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 17 R5.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED BALANCE SHEETS (Parenthetical) - USD ($) shares in Millions, $ in Millions Sep. 30, 2024 Dec. 31, 2023 Investments, fair value $ 230 $ 217 Common stock, par value (in dollars per share) $ 0.01 $ 0.01 Common stock, authorized shares (in shares) 200.0 200.0 Common stock, issued shares (in shares) 49.7 49.3 Variable Interest Entity, Primary Beneficiary Â Â Credit card and other loans available to settle obligations of consolidated variable interest entities $ 11,644 $ 12,844 X - DefinitionCredit card and loan receivables which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors. + ReferencesNo definition available. + Details Name: bfh_CreditCardAndLoanReceivablesRestrictedForSecuritizationInvestors Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFace amount or stated value per share of common stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockParOrStatedValuePerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe maximum number of common shares permitted to be issued by an entity's charter and bylaws. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_CommonStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionTotal number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionFair value portion of investment securities, including, but not limited to, marketable securities, derivative financial instruments, and investments accounted for under the equity method. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_InvestmentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_ConsolidatedEntitiesAxis=us-gaap_VariableInterestEntityPrimaryBeneficiaryMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 18 R6.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY - USD ($) shares in Millions, $ in Millions Total Cumulative Effect, Period of Adoption, Adjustment [1] Common Stock Additional Paid-In Capital Retained Earnings Retained Earnings Cumulative Effect, Period of Adoption, Adjustment [1] Accumulated Other Comprehensive Loss Balance (in shares) at Dec. 31, 2022 Â Â 49.9 Â Â Â Â Â Beginning balance at Dec. 31, 2022 $ 2,265 Â $ 1 $ 2,192 $ 93 Â $ (21) Increase (Decrease) in Stockholders' Equity Â Â Â Â Â Â Â Net income 675 Â Â Â 675 Â Â Other comprehensive income (loss) (6) Â Â Â Â Â (6) Stock-based compensation 32 Â Â 32 Â Â Â Capped call transactions for convertible senior notes due 2028 (30) Â Â (30) Â Â Â Repurchases of common stock (in shares) Â Â (0.9) Â Â Â Â Repurchases of common stock (35) Â Â Â (35) Â Â Â Dividends and dividend equivalent rights declared (33) Â Â Â (33) Â Â Issuance of shares to employees, net of shares withheld for employee taxes (in shares) Â Â 0.3 Â Â Â Â Issuance of shares to employees, net of shares withheld for employee taxes (4) Â Â (4) Â Â Â Balance (in shares) at Sep. 30, 2023 Â Â 49.3 Â Â Â Â Ending balance at Sep. 30, 2023 2,864 Â $ 1 2,155 735 Â (27) Balance (in shares) at Jun. 30, 2023 Â Â 50.1 Â Â Â Â Beginning balance at Jun. 30, 2023 2,736 Â $ 1 2,181 574 Â (20) Increase (Decrease) in Stockholders' Equity Â Â Â Â Â Â Â Net income 171 Â Â Â 171 Â Â Other comprehensive income (loss) (7) Â Â Â Â Â (7) Stock-based compensation 10 Â Â 10 Â Â Â Repurchases of common stock (in shares) Â Â (0.9) Â Â Â Â Repurchases of common stock (35) Â Â (35) Â Â Â Dividends and dividend equivalent rights declared (10) Â Â Â (10) Â Â Issuance of shares to employees, net of shares withheld for employee taxes (in shares) Â Â 0.1 Â Â Â Â Issuance of shares to employees, net of shares withheld for employee taxes (1) Â Â (1) Â Â Â Balance (in shares) at Sep. 30, 2023 Â Â 49.3 Â Â Â Â Ending balance at Sep. 30, 2023 2,864 Â $ 1 2,155 735 Â (27) Balance (in shares) at Dec. 31, 2023 Â Â 49.3 Â Â Â Â Beginning balance at Dec. 31, 2023 2,918 $ (1) $ 1 2,169 767 $ (1) (19) Increase (Decrease) in Stockholders' Equity Â Â Â Â Â Â Â Net income 270 Â Â Â 270 Â Â Other comprehensive income (loss) 3 Â Â Â Â Â 3 Stock-based compensation $ 41 Â Â 41 Â Â Â Repurchases of common stock (in shares) (0.3) Â (0.3) Â Â Â Â Repurchases of common stock $ (11) Â Â (11) Â Â Â Repurchases of Convertible Notes (67) Â Â (67) Â Â Â Dividends and dividend equivalent rights declared (33) Â Â Â (33) Â Â Issuance of shares to employees, net of shares withheld for employee taxes (in shares) Â Â 0.7 Â Â Â Â Issuance of shares to employees, net of shares withheld for employee taxes (8) Â Â (8) Â Â Â Balance (in shares) at Sep. 30, 2024 Â Â 49.7 Â Â Â Â Ending balance at Sep. 30, 2024 3,112 Â $ 1 2,124 1,003 Â (16) Balance (in shares) at Jun. 30, 2024 Â Â 49.7 Â Â Â Â Beginning balance at Jun. 30, 2024 3,170 Â $ 1 2,179 1,012 Â (22) Increase (Decrease) in Stockholders' Equity Â Â Â Â Â Â Â Net income 2 Â Â Â 2 Â Â Other comprehensive income (loss) 6 Â Â Â Â Â 6 Stock-based compensation 12 Â Â 12 Â Â Â Repurchases of Convertible Notes (67) Â Â (67) Â Â Â Dividends and dividend equivalent rights declared (11) Â Â Â (11) Â Â Balance (in shares) at Sep. 30, 2024 Â Â 49.7 Â Â Â Â Ending balance at Sep. 30, 2024 $ 3,112 Â $ 1 $ 2,124 $ 1,003 Â $ (16) [1] Represents the cumulative effect, net of tax, of adopting the proportional amortization method of accounting for our tax credit investment. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements X - DefinitionAPIC, Capped Call Transactions For Convertible Senior Notes + ReferencesNo definition available. + Details Name: bfh_APICCappedCallTransactionsForConvertibleSeniorNotes Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAdjustments to Additional Paid in Capital, Convertible Notes Repurchased + ReferencesNo definition available. + Details Name: bfh_AdjustmentsToAdditionalPaidInCapitalConvertibleNotesRepurchased Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionStock Issued During Period, Shares, Net Of Shares Withheld For Employee Taxes + ReferencesNo definition available. + Details Name: bfh_StockIssuedDuringPeriodSharesNetOfSharesWithheldForEmployeeTaxes Namespace Prefix: bfh_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionStock Issued During Period, Value, Net Of Shares Withheld For Employee Taxes + ReferencesNo definition available. + Details Name: bfh_StockIssuedDuringPeriodValueNetOfSharesWithheldForEmployeeTaxes Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-13Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-12 + Details Name: us-gaap_AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAmount of paid and unpaid common stock dividends declared with the form of settlement in cash. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_DividendsCommonStockCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInStockholdersEquityRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34:

http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-4Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-20Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482739/220-10-55-15Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionNumber of shares that have been repurchased during the period and are being held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_TreasuryStockSharesAcquired Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionEquity impact of the cost of common and preferred stock that were repurchased during the period. Recorded using the cost method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockValueAcquiredCostMethod Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 19 R7.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERSâ€™ EQUITY (Parenthetical) - $ / shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Statement of Stockholders' Equity [Abstract] Â Â Â Â Common Stock dividends and dividend equivalent rights declared (in dollars per share) $ 0.21 $ 0.21 $ 0.63 $ 0.63 X - DefinitionAggregate dividends declared during the period for each share of common stock outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_CommonStockDividendsPerShareDeclared Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfStockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 20 R8.htm IDEA: XBRL DOCUMENT v3.24.3 UNAUDITED CONSOLIDATED STATEMENTS OF CASH FLOWS - USD ($) $ in Millions 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 CASH FLOWS FROM OPERATING ACTIVITIES Â Â Net income $ 270 $ 675 Adjustments to reconcile net income to net cash provided by operating activities Â Â Provision for credit losses 980 747 Depreciation and amortization 68 92 Deferred income taxes (64) (35) Non-cash stock compensation 41 32 Amortization of deferred financing costs 17 20 Amortization of deferred origination costs 72 67 Gain on portfolio sale (9) (230) Loss (gain) on debt extinguishment and repurchased Convertible Notes 105 (3) Change in other operating assets and liabilities Â Â Change in other assets 34 38 Change in other liabilities (115) (56) Other (19) 23 Net cash provided by operating activities 1,380 1,370 CASH FLOWS FROM INVESTING ACTIVITIES Â Â Change in credit card and other loans 505 217 Proceeds from sale of credit card loan portfolios 100 2,499 Purchase of credit card loan portfolio (375) (81) Purchases of investments (29) (39) Maturities of investments 10 10 Other, including capital expenditures (29) (27) Net cash provided by investing activities 182 2,579 CASH FLOWS FROM FINANCING ACTIVITIES Â Â Unsecured borrowings under debt agreements 300 801 Repayments/maturities of unsecured borrowings under debt agreements (821) (1,299) Debt issued by consolidated variable interest entities 1,265 1,517 Repayments/maturities of debt issued by consolidated variable interest entities (1,617) (4,782) Net decrease in deposits (775) (559) Payment of deferred financing costs (8) (50) Payment for capped call transactions 0 (39) Dividends paid (32) (32) Repurchase of common stock (11) (35) Other (8) (3) Net cash used in financing activities (1,707) (4,481) Change in cash, cash equivalents and restricted cash (145) (532) Cash, cash equivalents and restricted cash at beginning of period 3,616 3,927 Cash, cash equivalents and restricted cash at end of period 3,471 3,395 Cash and cash equivalents reconciliation Â Â Cash and cash equivalents 3,451 3,380 Restricted cash included within Other assets 20 15 Total cash, cash equivalents and restricted cash $ 3,471 $ 3,395 X - DefinitionAmount of amortization of deferred origination costs and other charges. + ReferencesNo definition available. + Details Name: bfh_AmortizationOfDeferredOriginationCostsAndOtherCharges Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionGain (Loss) on Extinguishment Of Debt And Debt Repurchased + ReferencesNo definition available. + Details Name: bfh_GainLossOnExtinguishmentOfDebtAndDebtRepurchased Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow from debt initially having maturity due after one year or beyond the operating cycle, if longer, including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt. + ReferencesNo definition available. + Details Name: bfh_ProceedsFromIssuanceOfLongTermDebtAndOther Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionProceeds From Maturity of Investment Securities + ReferencesNo definition available. + Details Name: bfh_ProceedsFromMaturityOfInvestmentSecurities Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPurchases of Investment Securities + ReferencesNo definition available. + Details Name: bfh_PurchasesOfInvestmentSecurities Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to repay long-term debt instruments including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt. + ReferencesNo definition available. + Details Name: bfh_RepaymentsOfLongTermDebtAndOther Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of amortization expense attributable to debt issuance costs. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-3 + Details Name: us-gaap_AmortizationOfFinancingCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashAndCashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including, but not limited to, disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-

gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperationsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 230 -Topic 830 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477401/830-230-45-1 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of deferred income tax expense (benefit) pertaining to income (loss) from continuing operations. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(1)(Note 1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -SubTopic 10 -Topic 740 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-9 + Details Name: us-gaap_DeferredIncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe aggregate expense recognized in the current period that allocates the cost of tangible assets, intangible assets, or depleting assets to periods that benefit from use of the assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22 + Details Name: us-gaap_DepreciationDepletionAndAmortization Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe gain (loss) resulting from the sale of credit card receivables (portfolios). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 860 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-3 + Details Name: us-gaap_GainsLossesOnSalesOfCreditCardPortfolio Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net cash inflow or outflow for the increase (decrease) in the beginning and end of period deposits balances. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 230 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479024/942-230-45-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-8 + Details Name: us-gaap_IncreaseDecreaseInDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInOperatingCapitalAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of increase (decrease) in operating assets classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in operating liabilities classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivitiesContinuingOperationsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivitiesContinuingOperationsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25 + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivitiesContinuingOperationsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 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http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionOther cash or noncash adjustments to reconcile net income to cash provided by (used in) operating activities that are not separately disclosed in the statement of cash flows (for example, cash received or cash paid during the current period for miscellaneous operating activities, net change during the reporting period in other assets or other liabilities). + ReferencesNo definition available. + Details Name: us-gaap_OtherOperatingActivitiesCashFlowStatement Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe net amount paid or received by the reporting entity associated with purchase (sale or collection) of loans receivable arising from the financing of goods and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 9 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-9 + Details Name: us-gaap_PaymentsForProceedsFromLoansReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash (inflow) outflow from investing activities classified as other. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 45 -

Paragraph 12 -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_PaymentsForProceedsFromOtherInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to reacquire common stock during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsForRepurchaseOfCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow paid to third parties in connection with debt origination, which will be amortized over the remaining maturity period of the associated long-term debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDebtIssuanceCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow in the form of ordinary dividends to common shareholders of the parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDividendsCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow for the purchase of amounts due from customers, clients, lessees, borrowers, or others under the terms of its agreements therewith. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireFinanceReceivables Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow from amounts received from issuance of long-term debt that is wholly or partially secured by collateral. Excludes proceeds from tax exempt secured debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 14 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14 + Details Name: us-gaap_ProceedsFromIssuanceOfSecuredDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities classified as other. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 45 -Paragraph 15 -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_ProceedsFromPaymentsForOtherFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow associated with the sale of receivables arising from the financing of goods and services. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfFinanceReceivables Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash outflow from the repayment of a long-term debt instrument which can be exchanged for a specified amount of another security, typically the entity's common stock, at the option of the issuer or the holder. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_RepaymentsOfConvertibleDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to repay long-term debt that is wholly or partially secured by collateral. Excludes repayments of tax exempt secured debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_RepaymentsOfSecuredDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash restricted as to withdrawal or usage, classified as current. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8 + Details Name: us-gaap_RestrictedCashCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of noncash expense for share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 21 R9.htm IDEA: XBRL DOCUMENT v3.24.3 DESCRIPTION OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] Â DESCRIPTION OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES DESCRIPTION OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESDESCRIPTION OF THE BUSINESSWe are a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions. We create opportunities for our customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, we deliver growth for our partners through a comprehensive product suite, including private label and co-brand credit cards and buy now, pay later (BNPL) products such as installment loans and our â€œsplit-payâ€ offerings. We also offer direct-to-consumer solutions that give customers more access, choice and freedom through our branded Bread CashbackÂ® American ExpressÂ® Credit Card, Bread RewardsTM American ExpressÂ® Credit Card and Bread SavingsÂ® products.Our partner base consists of large consumer-based businesses, including well-known brands such as (alphabetically) AAA, Academy Sports + Outdoors, Caesars, Dell Technologies, the NFL, Signet, Ulta and Victoriaâ€™s Secret, as well as small- and medium-sized businesses (SMBs). Our partner base is well diversified across a broad range of industries, including travel and entertainment, health and beauty, jewelry, sporting goods, home goods, technology and electronics and the industry in which we first began, specialty apparel. We believe our comprehensive suite of payment, lending and saving solutions, along with our related marketing and data and analytics, allows us to offer products relevant across all customer segments (Gen Z, Millennial, Gen X and Baby Boomers). The breadth and quality of our product and service offerings have enabled us to establish and maintain long-standing partner relationships. We operate our business through a single reportable segment, with our primary source of revenue being from Interest and fees on loans from our various credit card and other loan products, and to a lesser extent from contractual relationships with our brand partners.Throughout this report, unless stated or the context implies otherwise, the terms â€œBread Financialâ€, â€œBFHâ€, the â€œCompanyâ€, â€œweâ€, â€œourâ€ or â€œusâ€ refer to Bread Financial Holdings, Inc. and its subsidiaries on a consolidated basis. References to â€œParent Companyâ€ refer to Bread Financial Holdings, Inc. on a parent-only standalone basis. In addition, in this report we may refer to the retailers and other companies with whom we do business as our â€œpartnersâ€, â€œbrand partnersâ€, or â€œclientsâ€, provided that the use of the term â€œpartnerâ€, â€œpartneringâ€ or any similar term does not mean or imply a formal legal partnership, and is not meant in any way to alter the terms of Bread Financialâ€™s relationship with any third parties. We offer our credit products through our insured depository institution subsidiaries, Comenity Bank and Comenity Capital Bank, which together are referred to herein as the â€œBanksâ€. BASIS OF PRESENTATIONThese unaudited Consolidated Financial Statements have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP), and should be read in conjunction with the Consolidated Financial Statements and notes thereto included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, filed with the Securities and Exchange Commission on February 20, 2024 (the 2023 Form 10-K). If not significantly different, certain note disclosures included therein have been omitted from these unaudited Consolidated Financial Statements.The unaudited Consolidated Financial Statements included herein reflect all adjustments, which consist of normal, recurring adjustments that are, in the opinion of management, necessary to state fairly the results for the interim periods presented. The unaudited Consolidated Financial Statements also include amounts that relate to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. Such amounts have been classified within Discontinued operations and primarily relate to the after-tax impact of contractual indemnification and tax-related matters. For additional information about our previously disclosed discontinued operations please refer to Note 22, â€œDiscontinued Operations and Bank Holding Company Financial Presentationâ€ to the audited Consolidated Financial Statements included in our Annual Report on Form 10-K for the year ended December 31, 2021. Results of operations reported for interim periods are not necessarily indicative of results for the entire year. The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses, and the disclosures of contingent assets and liabilities. These accounting estimates and assumptions reflect the best judgment of management, but actual results could differ. The most significant of those estimates and assumptions relate to the Allowance for credit losses, Provision for income taxes and Goodwill. The accompanying unaudited Consolidated Financial Statements include the accounts of the Company and all subsidiaries in which we have a controlling financial interest. All intercompany transactions have been eliminated.SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESThere have been no material changes to our significant accounting policies as discussed in Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ included in our 2023 Form 10-K.RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDSAccounting Standards Recently AdoptedStandardGuidanceTiming and Financial Statement ImpactInvestments - Equity Method and Joint Ventures: Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method Issued March 2023Expands the election to apply the proportional amortization method of accounting to tax credit investments beyond low-income-housing tax credit investments, when certain conditions are met.Adopted under the modified retrospective method on January 1, 2024, which resulted in an insignificant decrease to retained earnings.Adoption did not have a significant impact on our results of operations, financial position, regulatory risk-based capital, or on our operational processes, controls and governance in support of the new guidance.Accounting Standards Recently Issued but Not Yet AdoptedStandardGuidanceTiming and Financial Statement ImpactSegment Reporting: Improvements to Reportable Segment Disclosures Issued November 2023Requires interim and annual disclosure of significant segment expense categories and amounts that are regularly provided to the chief operating decision maker, as well as disclosure of the aggregate amount and description of other segment items beyond significant segment expenses.Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2024, and effective for interim reporting periods beginning in 2025. Early adoption is permitted, although we do not plan to early adopt.Adoption will result in expanded disclosures for our single reportable segment but is not expected to have a significant impact on our financial reporting, or on our operational processes, controls and governance in support of the new guidance.Income Taxes: Improvements to Income Tax Disclosures Issued December 2023Requires greater disaggregation of rate reconciliation and income taxes paid information, as well as other changes intended to enhance the transparency and decision-usefulness of income tax disclosures.Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2025. Early adoption is permitted, although we do not plan to early adopt.Adoption will require enhancements to our income tax disclosures but is not expected to have a significant impact on our financial reporting, or on our operational processes, controls and governance in support of the new guidance. X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the basis of presentation and significant accounting policies concepts. Basis of presentation describes the underlying basis used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). Accounting policies describe all significant accounting policies of the reporting entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/235/tableOfContent + Details Name: us-gaap_BasisOfPresentationAndSignificantAccountingPoliciesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 22 R10.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS 9 Months Ended Sep. 30, 2024 Receivables [Abstract] Â CREDIT CARD AND OTHER LOANS CREDIT CARD AND OTHER LOANS Our payment and lending solutions result in the origination of Credit card and other loans, which are recorded at the time a borrower enters into a point-of-sale transaction with a merchant. Credit card loans represent revolving lines of credit and have a range of terms that include credit limits, interest rates and fees, which can be revised over time based on new information about the cardholder, in accordance with applicable regulations and the governing terms and conditions. Cardholders choosing to make a payment of less than the full balance due, instead of paying in full, are subject to finance charges and are required to make monthly payments based on pre-established amounts. Other loans, which consist primarily of BNPL products such as installment loans and our â€œsplit-payâ€ offerings, have a range of fixed terms such as interest rates, fees and repayment periods, and borrowers are required to make pre-established monthly payments over the term of the loan in accordance with the applicable terms and conditions. Credit card and other loans include principal and any related accrued interest and fees and are presented on the Consolidated Balance Sheets net of the Allowance for credit losses. We continue to accrue interest and fee income on all accounts, except in limited circumstances, until the related balance and all related interest and fees are paid or charged-off.We generally classify our Credit card and other loans as held for investment. We sell a majority of our credit card loans originated by Comenity Bank (CB) and by Comenity Capital Bank (CCB), which together are referred to herein as the â€œBanksâ€, to certain of our master trusts (the Trusts), which are consolidated VIEs, and therefore these loans are restricted for securitization investors. All new originations of Credit card and other loans are determined to be held for investment at origination because we have the intent and ability to hold them for the foreseeable future. In determining what constitutes the foreseeable future, we consider the average life and homogenous nature of our Credit card and other loans. In assessing whether our Credit card and other loans continue to be held for investment, we also consider capital levels and scheduled maturities of funding instruments used. The assertion regarding the intent and ability to hold Credit card and other loans for the foreseeable future can be made with a high degree of certainty given the maturity distribution of our direct-to-consumer (DTC or retail) deposits and other funding instruments; the demonstrated ability to replace maturing time-based deposits and other borrowings with new deposits or borrowings; and historic payment activity on Credit card and other loans. Due to the homogenous nature of our credit card loans, amounts are classified as held for investment on a brand partner portfolio basis. From time to time certain credit card loans are classified as held for sale, as determined on a brand partner portfolio basis. We carry held for sale loans at the lower of aggregate cost or fair value and continue to recognize finance charges on an accrual basis. Cash flows associated with Credit card and other loans originated or purchased for investment are classified as Cash flows from investing activities, regardless of any subsequent change in intent and ability. The following table provides Credit card and other loans, as of the dates presented: September 30,2024December 31,2023(Millions)Credit card loans$17,630Â $18,999Â BNPL and other loans303Â 334Â Total credit card and other loans (1)(2)17,933Â 19,333Â Less: Allowance for credit losses(2,190)(2,328)Credit card and other loans, net$15,743Â $17,005Â _____(1)Includes $11.6 billion and $12.8 billion of Credit card and other loans available to settle obligations of consolidated VIEs as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(2)Includes $383 million and $371 million, of accrued interest and fees that have not yet been billed to cardholders as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.Credit Card and Other Loans AgingThe

following table provides the delinquency trends of our Credit card and other loans portfolio, based on the amortized cost, as of the dates presented:Aging Analysis of Delinquent Amortized CostCredit Card and Other Loans (1)31 to 60 Days Past DueÂ 61 to 90 Days Past DueÂ 91 or more Days Past DueÂ TotalÂ TotalCurrentÂ Total(Millions)September 30, 2024$379Â $303Â $746Â $1,428Â $16,099Â $17,527Â December 31, 2023$422Â $323Â $809Â $1,554Â $17,373Â $18,927Â _____(1)BNPL and other loans delinquencies have been included with credit card loan delinquencies in the table above, as amounts were insignificant as of each period presented. As permitted by GAAP, the primary difference between the amortized cost basis included in the table above and the carrying value of our Credit card and other loans relates to the exclusion of unbilled finance charges and fees from the amortized cost basis. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, accrued interest and fees that have not yet been billed to cardholders were $383 million and $371 million, respectively, included in Credit card and other loans on the Consolidated Balance Sheets. Â Â Â Â From time to time we may re-age cardholdersâ€™ accounts, with the intent of assisting delinquent cardholders who have experienced financial difficulties but who demonstrate both an ability and willingness to repay the amounts due, this practice affects credit card loan delinquencies and principal losses. Accounts meeting specific defined criteria are re-aged when the cardholder makes one or more consecutive payments aggregating to a certain pre-defined amount of their account balance. Upon re-aging, the outstanding balance of a delinquent account is returned to current status. Our re-aged accounts as a percentage of Total credit card and other loans represented 2.9% and 2.8% for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and 4.3% and 2.7% for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively. Our re-aging practices comply with regulatory guidelines.Credit Quality Indicators for Our Credit Card and Other LoansGiven the nature of our business, the credit quality of our assets, in particular our Credit card and other loans, is a key determinant underlying our ongoing financial performance and overall financial condition. When it comes to our Credit card and other loans portfolio, we closely monitor Delinquency rates and Net principal loss rates, which reflect, among other factors, our underwriting, the inherent credit risk in our portfolio and the success of our collection and recovery efforts. These rates also reflect, more broadly, the general macroeconomic conditions, including the compounding effect of persistent inflation relative to wage growth, and higher interest rates. Our Delinquency and Net principal loss rates are also impacted by the size of our Credit card and other loans portfolio, which serves as the denominator in the calculation of these rates. Accordingly, changes in the size of our portfolio (whether due to credit tightening, acquisitions or dispositions of portfolios or otherwise) may cause movements in our Delinquency and Net principal loss rates that are not necessarily indicative of the underlying credit quality of the overall portfolio. Delinquencies: An account is contractually delinquent if we do not receive the minimum payment due by the specified due date. Our policy is to continue to accrue interest and fee income on all accounts, except in limited circumstances, until the balance and all related interest and fees are paid or charged-off. After an account becomes 30 days past due, a proprietary collection scoring algorithm automatically scores the risk of the account becoming further delinquent; based upon the level of risk indicated, a collection strategy is deployed. If after exhausting all in-house collection efforts we are unable to collect on the account, we may engage collection agencies or outside attorneys to continue those efforts, or sell the charged-off balances.The Delinquency rate is calculated by dividing outstanding principal balances that are contractually delinquent (i.e., balances greater than 30 days past due) as of the end of the period, by the outstanding principal amount of Credit card and other loans as of the same period-end. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, our Delinquency rates were 6.4% and 6.5%, respectively.Net Principal Losses: Our net principal losses include the principal amount of losses that are deemed uncollectible, less recoveries, and exclude charged-off interest, fees and third-party fraud losses (including synthetic fraud). Charged-off interest and fees reduce Interest and fees on loans, while third-party fraud losses are recorded in Card and processing expenses. Credit card loans, including unpaid interest and fees, are generally charged-off in the month during which an account becomes 180 days past due. BNPL loans such as our installment loans and our â€œsplit-payâ€ offerings, including unpaid interest, are generally charged-off when a loan becomes 120 days past due. However, in the case of a customer bankruptcy or death, Credit card and other loans, including unpaid interest and fees, as applicable, are charged-off 60 days after receipt of the notification of the bankruptcy or death, but in any case no later than 180 days past due for credit card loans and 120 days past due for BNPL loans. We record the actual losses for unpaid interest and fees as a reduction to Interest and fees on loans, which were $232 million and $204 million for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and $773 million and $689 million for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively.The net principal loss rate is calculated by dividing net principal losses for the period by the Average credit card and other loans for the same period. Beginning in January 2024, we revised the calculation of Average credit card and other loans to more closely align with industry practice by incorporating an average daily balance. Prior to 2024, Average credit card and other loans represent the average balance of the loans at the beginning and end of each month, averaged over the periods indicated. For the three months ended SeptemberÂ 30, 2024 and 2023, our Net principal loss rates were 7.8% and 6.9%, respectively, for the nine months ended SeptemberÂ 30, 2024 and 2023, our Net Principal loss rates were 8.3% and 7.3%, respectively.Overall Credit Quality: As part of our credit risk management activities for our credit card loans portfolio, we assess overall credit quality by reviewing information from credit bureaus and other sources relating to our cardholdersâ€™ broader credit performance. We utilize VantageScore (Vantage) credit scores to assist in our assessment of credit quality. Vantage credit scores are obtained at origination of the account and are refreshed monthly thereafter to assist in predicting customer behavior. We categorize these Vantage credit scores into the following three credit score categories: (i) 661 or higher, which are considered the strongest credits and therefore have the lowest credit risk; (ii) 601 to 660, considered to have moderate credit risk; and (iii) 600 or less, which are considered weaker credits and therefore have the highest credit risk. In certain limited circumstances there are customer accounts for which a Vantage score is not available and we use alternative sources to assess credit risk and predict behavior. The table below excludes less than 0.1% of the total credit card loans balance as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, representing those customer accounts for which a Vantage credit score is not available. The following table reflects the distribution of credit card loans by Vantage score as of the dates presented:VantageSeptember 30, 2024December 31, 2023661 orHigher601 to660600 orLower661 orHigher601 to660600 orLowerCredit card loans57Â %27Â %16Â %57Â %27Â %16Â %As part of our credit risk management activities for our BNPL loans portfolio, we also assess overall credit quality by reviewing information from credit bureaus. We have historically utilized Fair Isaac Corporation (FICO) credit scores to assist in our assessment of the credit quality for our BNPL loans portfolio, but in early 2024 we completed a transition to Vantage scoring. The scoring scale produced by both FICO and Vantage is similar in that scores of 600 or less are considered weaker scores and as per our categorization method would have the highest credit risk. The amortized cost basis of BNPL loans totaled $292 million and $317 million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. As of SeptemberÂ 30, 2024, approximately 84% of these loans were originated with customers with scores of 661 or above, and correspondingly approximately 16% of these loans were originated with customers with scores below 661. Similarly, as of DecemberÂ 31, 2023, approximately 82% and 18% of these loans were originated with customers with scores of 661 or above, and below 661, respectively.Modified Credit Card LoansConsumer Relief ProgramsAs part of our collections strategy, we may offer temporary and short term programs in order to improve the likelihood of collections and meet the needs of our customers. Our modifications, for customers who have requested assistance and meet certain qualifying requirements, come in the form of reduced payment requirements, interest rate reductions and late fee waivers. We do not offer programs involving the forgiveness of principal. These temporary loan modifications may assist in cases where we believe the customer will recover from the short-term hardship and resume scheduled payments. Under these consumer relief programs, those accounts receiving relief may not advance to the next delinquency cycle, including charge-off, in the same time frame that would have occurred had the relief not been granted. We evaluate our consumer relief programs to determine if they represent a more than insignificant delay in payment granted to borrowers experiencing financial difficulty, in which case they would then be considered a Loan Modification. Loans in these short term programs that are determined to be Loan Modifications, will be included as such in the disclosure below.Credit Card Loans - Modifications for Borrowers Experiencing Financial Difficulty (Loan Modifications)In instances where cardholders are experiencing financial difficulty, we may modify our credit card loans with the intention of minimizing losses and improving collectability, while providing cardholders with financial relief; such credit card loans are classified as Loan Modifications, exclusive of the temporary, short-term consumer relief programs described above. Loan Modifications include concessions consisting primarily of a reduced minimum payment, late fee waiver, and/or an interest rate reduction. The majority of concessions remain in place for a period no longer than 12 months; however, for certain modifications the concessions remain in place through the payoff of the credit card loans if the cardholder complies with the terms of the program.Loan Modification concessions do not include the forgiveness of unpaid principal, but may involve the reversal of certain unpaid interest or fee assessments, and the cardholderâ€™s ability to make future purchases is either limited, or suspended until the cardholder successfully exits from the modification program. In accordance with the terms of our workout programs, the credit agreement reverts back to its original contractual terms (including the contractual interest rate) when the customer exits the program, which is either when all payments have been made in accordance with the program, or when the customer defaults out of the program. Loan Modifications are collectively evaluated for impairment on a pooled basis in measuring the appropriate Allowance for credit losses. The following table provides information relating to credit card loans to borrowers experiencing financial difficulty that were granted a concession under a Loan Modification program during the periods presented:Three Months Ended September 30, 2024Three Months Ended September 30, 2023Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)(Millions, except percentages)Credit card loans$94Â 0.5Â %21.8Â %$86Â 0.5Â %20.2Â %Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)(Millions, except percentages)Credit card loans$238Â 1.4Â %21.7Â %$189Â 1.1Â %20.1Â %_____(1)Represents the outstanding balances as of SeptemberÂ 30, 2024 and 2023, of all Loan Modifications undertaken in the past three and nine months, respectively, for credit card loans that remain in modification programs as of SeptemberÂ 30, 2024 and 2023. The outstanding balances include principal, accrued interest and fees.Interest income on these impaired credit card loans is accounted for in the same manner as non-impaired credit card loans, and cash collections are allocated according to the same payment hierarchy methodology applied for credit card loans not in Loan Modification programs. The following table reflects the performance of our credit card loans that were modified within the 12 months prior to the dates presented and remain in a Loan Modification program as of the dates presented:Aging Analysis of Delinquent Amortized CostLoan Modifications - Credit Card Loans31 to 60 Days Past Due61 to 90 Days Past Due91 or more Days Past DueTotalTotalCurrentTotal(Millions)September 30, 2024$20Â $18Â $20Â $58Â $235Â $293Â December 31, 2023$17Â $16Â $22Â $55Â $214Â $269Â The following table provides additional information regarding credit card Loan Modifications that have subsequently defaulted within 12 months of their modification dates (or since implementation beginning January 1, 2023), for the periods presented; the probability of default is factored into the Allowance for credit losses:Three Months Ended September 30, 2024Three Months Ended September 30, 2023Number ofModificationsOutstandingBalanceNumber ofModificationsOutstandingBalance(Millions, except for Number of modifications)Loan Modifications that subsequently defaulted7,653$14Â 4,047$7Â Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Number ofModificationsOutstandingBalanceNumber ofModificationsOutstandingBalance(Millions, except for Number of modifications)Loan Modifications that subsequently defaulted16,342$29Â 6,567$11Â Unfunded Lending CommitmentsWe manage potential credit risk in unfunded lending commitments by reviewing each potential customerâ€™s credit application and evaluating the applicantâ€™s financial history and ability and perceived willingness to repay. Credit card loans are made primarily on an unsecured basis, and our Cardholders reside throughout the U.S. and are not significantly concentrated in any one geographic area.We manage our potential risk in credit commitments by limiting the total amount of credit, both by individual customer and across our credit card loan portfolio, by monitoring the size and maturity of our loan portfolio and applying consistent risk-based underwriting standards reflective of current and anticipated macroeconomic conditions. We have the unilateral ability to cancel or reduce unused credit card lines at any time. Unused credit card lines available to cardholders totaled approximately $105 billion and $113 billion as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. While this amount represented the total available unused credit card lines, we have not experienced and do not anticipate that all cardholders will access their entire available line at any given point in time.Portfolio SalesAs of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, there were no credit card loans held for sale.In late April 2024 we sold a credit card loan portfolio for cash consideration of $102Â million. We recognized a gain on sale in April 2024 that was adjusted during the three months ended September 30, 2024 to recognize an incremental amount due under the purchase and sale agreement.We previously announced the non-renewal of our contract with BJâ€™s Wholesale Club (BJâ€™s) and the sale of the BJâ€™s portfolio, which closed in late February 2023, for a total purchase price of $2.5Â billion on a loan portfolio of $2.3Â billion, resulting in a $230Â million Gain on portfolio sale.Portfolio AcquisitionIn August 2024, we acquired a credit card loan portfolio for cash consideration of approximately $383Â million, subject to customary purchase price adjustments.In October 2023, we acquired a credit card portfolio for cash consideration of $388Â million. X - DefinitionThe entire disclosure for financing receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 44 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-44Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/310-10/tableOfContentReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/310-20/tableOfContent + Details Name: us-gaap_FinancingReceivablesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 23 R11.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES 9 Months Ended Sep. 30, 2024 Credit Loss [Abstract] Â ALLOWANCE FOR CREDIT LOSSES ALLOWANCE FOR CREDIT LOSSESThe Allowance for credit losses represents our estimate of expected credit losses over the estimated life of our Credit card and other loans, incorporating future macroeconomic forecasts in addition to information about past events and current conditions. Our estimate under the Current Expected Credit Loss (CECL) approach is significantly influenced by the composition, characteristics and quality of our portfolio of credit card and other loans, as well as the prevailing economic conditions and forecasts utilized. The estimate of the Allowance for credit losses includes an estimate for uncollectible principal as well as unpaid interest and fees. Principal losses, net of recoveries are deducted from the Allowance for credit losses. Losses of unpaid interest and fees as well as any adjustments to the Allowance for credit losses associated with unpaid interest and fees are recorded as a reduction to Interest and fees on loans. The Allowance for credit losses is maintained through an adjustment to the Provision for credit losses and is evaluated for appropriateness on a quarterly basis.In estimating our Allowance for credit losses, for each identified segment of loans sharing similar risk characteristics, management uses modeling and estimation techniques based on historical loss experience, current conditions, reasonable and supportable forecasts and other relevant factors. This modeling uses historical data and applicable macroeconomic variables with statistical analysis and behavioral relationships, to determine expected credit performance. Our quantitative estimate of expected credit losses under CECL is impacted by certain forecasted macroeconomic variables. We consider the macroeconomic forecast used to be reasonable and supportable over the estimated life of the Credit card and other loans portfolio, with no reversion period. In addition to the quantitative estimate of expected credit losses, we also incorporate qualitative adjustments for certain factors such as Company-specific risks, changes in current macroeconomic conditions that may not be captured in the quantitatively derived results, or other relevant factors to ensure the Allowance for credit losses reflects our best estimate of current expected credit losses. Credit Card LoansWe use a â€œpooledâ€ approach to estimate expected credit losses for financial assets with similar risk characteristics. We have evaluated multiple risk characteristics across our credit card loans portfolio, and determined delinquency status and overall credit quality to be the most significant characteristics for estimating expected credit losses. To estimate our Allowance for credit losses, we segment our credit card loans on the basis of delinquency status, credit quality risk score and product. These risk characteristics are evaluated on at least an annual basis, or more frequently as facts and circumstances warrant. In determining the estimated life of our credit card loans, payments were applied to the measurement date balance with no payments allocated to future purchase activity. We use a combination of First In First Out and the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (CARD Act) methodologies to model balance paydown.BNPL LoansWe measure our Allowance for credit losses on BNPL loans using a statistical model to estimate projected losses over the remaining terms of the loans, inclusive of an assumption for prepayments. The model is based on the historical statistical relationship between loan loss performance and certain

macroeconomic data pooled based on credit quality risk score, term of the underlying loans, vintage and geographic location. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, the Allowance for credit losses on BNPL loans was $31 million and $32 million, respectively.Allowance for Credit Losses RollforwardThe following table provides our Allowance for credit losses for our Credit card and other loans. The amount of the related Allowance for credit losses on BNPL and other loans is insignificant and therefore has been included in the table below for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,20242023202420232023(Millions)Beginning balance$2,164Â $2,207Â $2,328Â $2,464Â Provision for credit losses (1)369Â 304Â 980Â 747Â Change in the estimate for uncollectible unpaid interest and fees5Â â€”Â 5Â 5Â Net principal losses (2)(348)(304)(1,123)(1,009)Ending balance$2,190Â $2,207Â $2,190Â $2,207Â _____(1)Provision for credit losses includes a build/release for the Allowance, as well as replenishment of Net principal losses.(2)Net principal losses are presented net of recoveries of $85 million and $69 million for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and $286 million and $242 million for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively. Net principal losses for the nine months ended September 30, 2023 include a $10 million adjustment related to the effects of the purchase of previously written-off accounts that were sold to a third-party debt collection agency; no such adjustment was made in the current period.During the three months ended September 30, 2024 the balance of the Allowance for credit losses increased, primarily due to the acquisition of the previously mentioned credit card loan portfolio. The decrease in the Allowance for credit losses during the nine months ended September 30, 2024 is the result of the decline from the seasonal peak in Credit card and other loans as of December 31, 2023, partially offset by the increased reserve rate over the period. The increase in the reserve rate from 12.0% as of DecemberÂ 31, 2023 to 12.2% as of SeptemberÂ 30, 2024, is due primarily to lower Credit card and other loans balances, which are down from their seasonal peak at the beginning of 2024. Overall, we continue to maintain an elevated reserve rate, 12.2% as of September 30, 2024, reflecting a conservative weighting of economic scenarios in our credit reserve modeling, which we intend to maintain until we see sustained improvement in delinquencies and an improved macroeconomic outlook. X - DefinitionThe entire disclosure for allowance for credit losses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -Publisher FASB -URI https://asc.fasb.org/310/tableOfContent + Details Name: us-gaap_AllowanceForCreditLossesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CreditLossAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 24 R12.htm IDEA: XBRL DOCUMENT v3.24.3 SECURITIZATIONS 9 Months Ended Sep. 30, 2024 Securitizations [Abstract] Â SECURITIZATIONS SECURITIZATIONS We account for transfers of financial assets as either sales or financings. Transfers of financial assets that are accounted for as a sale are removed from the Consolidated Balance Sheets with any realized gain or loss reflected in the Consolidated Statements of Income during the period in which the sale occurs. Transfers of financial assets that are not accounted for as a sale are treated as a financing. We regularly securitize the majority of our credit card loans through the transfer of those loans to one of our Trusts. We perform the decision making for the Trusts, as well as servicing the cardholder accounts that generate the credit card loans held by the Trusts. In our capacity as a servicer, we administer the loans, collect payments and charge-off uncollectible balances. Servicing fees are earned by a subsidiary, which are eliminated in consolidation. The Trusts are consolidated VIEs because they have insufficient equity at risk to finance their activities â€“ the issuance of debt securities and notes, collateralized by the underlying credit card loans. Because we perform the decision making and servicing for the Trusts, we have the power to direct the activities that most significantly impact the Trustsâ€™ economic performance (the collection of the underlying credit card loans). In addition, we hold all of the variable interests in the Trusts, with the exception of the liabilities held by third-parties. These variable interests provide us with the right to receive benefits and the obligation to absorb losses, which could be significant to the Trusts. As a result of these considerations, we are deemed to be the primary beneficiary of the Trusts and therefore consolidate the Trusts. The Trusts issue debt securities and notes, which are non-recourse to us. The collections on the securitized credit card loans held by the Trusts are available only for payment of those debt securities and notes, or other obligations arising in the securitization transactions. For our securitized credit card loans, during the initial phase of a securitization reinvestment period, we generally retain principal collections in exchange for the transfer of additional credit card loans into the securitized pool of assets. During the amortization or accumulation period of a securitization, the investorsâ€™ share of principal collections (in certain cases, up to a maximum specified amount each month) is either distributed to the investors or held in an account until it accumulates to the total amount due, at which time it is paid to the investors in a lump sum.Under the Indentures of each Trust and its Indenture Supplements, we are required to maintain minimum interests in our Trusts ranging from a minimum of 4% up to a maximum of 10% of the securitized credit card loans. This requirement is met through a transferorâ€™s interest and is supplemented through excess funding deposits which represent cash amounts deposited with the trustee of the securitizations. Cash collateral, restricted deposits are generally released proportionately as investors are repaid. Under the terms of the Trusts, the occurrence of certain triggering events associated with the performance of the securitized credit card loans in each Trust could result in certain required actions, including payment of Trust expenses, the establishment of reserve funds, or early amortization of the debt securities and/or notes, in a worst-case scenario. During the three and nine months ended SeptemberÂ 30, 2024 and 2023, no such triggering events occurred.The following tables reflect the total securitized credit card loans and related delinquencies, and net principal losses of securitized credit card loans for the periods presented:September 30,2024December 31,2023(Millions)Total credit card loans â€“ available to settle obligations of consolidated VIEs$11,644Â $12,844Â Of which: principal amount of credit card loans 91 days or more past due$306Â $323Â Three Months Ended September 30,Nine Months Ended September 30,20242023202420232023(Millions)Net principal losses of securitized credit card loans$200Â $179Â $637Â $592Â X - Definitionn/a + ReferencesNo definition available. + Details Name: bfh_SecuritizationsAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for Securitizations. + ReferencesNo definition available. + Details Name: bfh_SecuritizationsTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration XML 25 R13.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENTS 9 Months Ended Sep. 30, 2024 Investments, Debt and Equity Securities [Abstract] Â INVESTMENTS INVESTMENTSInvestments include investment securities and various other investments primarily held by the Banks for Community Reinvestment Act (CRA) purposes. Investment securities consist of available-for-sale (AFS) debt securities, which are mortgage-backed securities and municipal bonds, and equity securities, which are mutual funds. Investment securities are carried at fair value on the Consolidated Balance Sheets. We also have other investments, which primarily include a portfolio of investments in certain limited partnerships and limited liability companies accounted for under the equity method, and therefore are recorded at cost and adjusted each period for our share of the investeeâ€™s earnings or losses, less any impairment. Other investments also include an insignificant tax credit investment where we elected to apply the proportional amortization method of accounting, for which the impacts of both the amortization of the investment and income tax benefits are fully recognized in the Provision for income taxes.The following table provides a summary of our Investments as of the dates presented:September 30,2024December 31,2023(Millions)Investment securities:Available-for-sale debt securities$182Â $171Â Equity securities48Â 46Â Total investment securities230Â 217Â Equity method and other investments47Â 36Â Total Investments$277Â $253Â For AFS debt securities in an unrealized loss position, any estimated credit losses are recognized in the Consolidated Statements of Income by establishing or adjusting an existing Allowance for credit losses for such losses. We typically invest in highly-rated securities with low probabilities of default; therefore, we did not have an Allowance for credit losses as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, and did not recognize any credit losses for the periods presented. Any unrealized gains, or any portion of an AFS debt securityâ€™s non-credit-related unrealized losses are recorded in the Consolidated Statements of Comprehensive Income, net of tax. Realized gains and losses are recorded in Other non-interest expenses in the Consolidated Statements of Income upon disposition of the AFS debt security, using the specific identification method. Gains and losses on investments in equity securities and CRA-related equity method investments are recorded in Other non-interest expenses in the Consolidated Statements of Income.The table below reflects unrealized gains and losses on AFS debt securities as of the dates presented:September 30, 2024December 31, 2023AmortizedCostUnrealizedGainsUnrealizedLossesFair ValueAmortizedCostUnrealizedGainsUnrealizedLossesFair Value(Millions)Available-for-sale securities$199Â $â€”Â (17)182Â $192Â $â€”Â (21)171Â Total$199Â $â€”Â (17)182Â $192Â $â€”Â (21)171Â The following tables provide information about AFS debt securities in a gross unrealized loss position and the length of time that individual securities have been in a continuous unrealized loss position, as of the dates presented:September 30, 2024Less than 12 months12 Months or GreaterTotalFair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLosses(Millions)Available-for-sale securities$9Â $â€”Â $150Â (17)159Â $(17)Total$9Â $â€”Â $150Â (17)159Â $(17)December 31, 2023Less than 12 months12 Months or GreaterTotalFair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLosses(Millions)Available-for-sale securities$23Â $â€”Â $141Â (21)164Â $(21)Total$23Â $â€”Â $141Â (21)164Â $(21)As of SeptemberÂ 30, 2024, our AFS debt securities included mortgage-backed securities, which do not have a single maturity date, with an amortized cost and estimated fair value of $171 million and $156 million, respectively, and municipal bonds, all of which have a maturity date greater than ten years, with an amortized cost and estimated fair value of $28 million and $26 million, respectively. There were no realized gains or losses from the sale of any investment securities for the three and nine months ended SeptemberÂ 30, 2024 and 2023. X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for investments in certain debt and equity securities. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 940 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/940-320/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1403 -Paragraph b -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/320/tableOfContentReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-10Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6BReference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/942-320/tableOfContent + Details Name: us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 26 R14.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS 9 Months Ended Sep. 30, 2024 Other Liabilities Disclosure [Abstract] Â DEPOSITS DEPOSITSDeposits were categorized as interest-bearing or non-interest-bearing as follows, as of the dates presented:September 30,2024December 31,2023(Millions)Interest-bearing$12,822Â $13,594Â Non-interest-bearing (including cardholder credit balances)25Â 26Â Total deposits$12,847Â $13,620Â Deposits by deposit type as of the dates presented:September 30,2024December 31,2023(Millions)Savings accountsDirect-to-consumer (retail)$3,105Â $2,863Â Wholesale3,601Â 3,734Â Certificates of depositDirect-to-consumer (retail)4,378Â 3,591Â Wholesale1,738Â 3,406Â Cardholder credit balances25Â 26Â Total deposits$12,847Â $13,620Â The scheduled maturities of certificates of deposit were as follows as of SeptemberÂ 30, 2024:(Millions)2024 (1)$761Â 20253,926Â 20260Â 20270Â 20280Â Thereafter28Â Total certificates of deposit$6,116Â _____(1)The 2024 balance includes $3Â million in unamortized debt issuance costs, which are associated with the entire portfolio of certificates of deposit. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, deposits that exceeded applicable FDIC insurance limits, which are generally $250,000 per depositor, per insured bank, per ownership category, were estimated to be $543 million (4% of Total deposits) and $509 million (4% of Total deposits), respectively. The measurement of estimated uninsured deposits aligns with regulatory guidelines. X - DefinitionThe entire disclosure for deposit liabilities including data and tables. It may include a description of the entity's deposit liabilities, the aggregate amount of time deposits (including certificates of deposit) in denominations of $100,000 or more at the balance sheet date; the aggregate amount of any demand deposits that have been reclassified as loan balances, such as overdrafts, at the balance sheet date; deposits that are received on terms other than those in the normal course of business, the amount of accrued interest on deposit liabilities; securities, mortgage loans or other financial instruments that serve as collateral for deposits; for time deposits having a remaining term of more than one year, the aggregate amount of maturities for each of the five years following the balance sheet date; and the weighted average interest rate for all deposit liabilities held by the entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478353/942-405-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph e -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Publisher SEC + Details Name: us-gaap_DepositLiabilitiesDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 27 R15.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS OF LONG-TERM AND OTHER DEBT 9 Months Ended Sep. 30, 2024 Debt Disclosure [Abstract] Â BORROWINGS OF LONG-TERM AND OTHER DEBT BORROWINGS OF LONG-TERM AND OTHER DEBTLong-term and other debt consisted of the following as of the dates presented:DescriptionSeptember 30, 2024December 31, 2023Contractual MaturitiesInterest Rates(Millions, except percentages)Long-term and other debt:Revolving line of credit$â€”Â $â€”Â June 2026(1)Convertible senior notes due 202854Â 316Â June 20284.25%Senior notes due 2026100Â 500Â January 20267.00%Senior notes due 2029900Â 600Â March 20299.75%Subtotal1,054Â 1,416Â Less: Unamortized debt issuance costs13Â 22Â Total long-term and other debt$1,041Â $1,394Â Debt issued by consolidated VIEs:Fixed rate asset-backed term note securities$1,350Â $350Â Various â€“ May 2026 to Jul. 20274.62% to 5.47%Conduit asset-backed securities2,198Â 3,550Â Various â€“ Oct. 2024 to Oct. 2025(2)Subtotal3,548Â 3,900Â Less: Unamortized debt issuance costs5Â 2Â Total debt issued by consolidated VIEs$3,543Â $3,898Â Total borrowings of long-term and other debt$4,584Â $5,292Â _____(1)The interest rate is based upon the Secured Overnight Financing Rate (SOFR) plus an applicable margin. (2)The interest rate is based upon SOFR, or the asset-backed commercial paper costs of each individual conduit provider plus an applicable margin. As of SeptemberÂ 30, 2024, the interest rates ranged from 5.94% to 6.13% with a weighted average rate of 5.97%. As of DecemberÂ 31, 2023, the interest rates ranged from 6.36% to 6.59% with a weighted average rate of 6.48%.Certain of our long-term debt agreements include various restrictive financial and non-financial covenants. If we do not comply with certain of these covenants and an event of default occurs and remains uncured, the maturity of amounts outstanding may be accelerated and become payable, and, with respect to our credit agreement, the associated commitments may be terminated. As of September 30, 2024, we were in compliance with all such covenants.Long-term and Other DebtCredit AgreementIn June 2023, we entered into our credit agreement with Parent Company, as borrower, certain of our domestic subsidiaries, as guarantors, JPMorgan Chase Bank, N.A., as administrative agent and lender, and various other financial institutions, as lenders, which provides for a $700Â million senior unsecured revolving credit facility (the Revolving Credit Facility). As of September 30, 2024, all $700Â million remained available for future borrowings under the Revolving Credit Facility. On October 18, 2024, we amended our Revolving Credit Facility to extend the maturity date from June 13, 2026 to October 18, 2028, as well as to delete the provisions relating to our prior term loan facility (which was repaid in full and terminated in December 2023) and make certain other amendments.4.25% Convertible Senior Notes Due 2028In June 2023, we issued and sold $316Â million aggregate principal amount of 4.25% Convertible Senior Notes due 2028 (the Convertible Notes). The Convertible Notes bear interest at an annual rate of 4.25%, payable semi-annually in arrears on June 15 and December 15 of each year. The Convertible Notes mature on June 15, 2028, unless earlier repurchased, redeemed or converted. In connection with the issuance of the Convertible Notes, we entered into privately negotiated capped call (Capped Call) transactions with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset any cash payments we are required to make in excess of the principal amount of the Convertible Notes, with such reduction and/or offset subject to a cap, based on the cap price. For additional information on the issuance of Convertible Notes and Capped Call transactions, see Note 10, â€œBorrowings of Long-Term and Other Debt,â€ to the audited Consolidated Financial Statements included in our 2023 Form 10K.In August 2024 we entered into separate, privately negotiated repurchase agreements with a limited number of Convertible Note holders to repurchase $238Â million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $374Â million, which was funded with cash on hand.

The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price for select repurchases was based in part on the daily volume-weighted average price per share of Parent Companyâ€™s common stock over an agreed measurement period beginning in August 2024 and ending in September 2024. In connection with these aggregate repurchases, we recognized an $87Â million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $60Â million reduction in Additional paid-in capital (APIC) related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.In September 2024 we entered into two additional separate, privately negotiated repurchase agreements with holders of our Convertible Notes who approached us to repurchase $25Â million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $38Â million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price was based in part on the daily volume-weighted average price per share of Parent Companyâ€™s common stock over an agreed measurement period during September 2024. In connection with these aggregate repurchases, we recognized a $9Â million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $7Â million reduction in APIC related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.In summary, in total through August and September 2024, we recognized a $96Â million inducement expense in Other non-interest expenses representing the settlement value, inclusive of transaction fees, in excess of the conversion value, and a $67Â million reduction in APIC representing the excess of the conversion value over the carrying value of the Convertible Notes repurchased and a deferred tax impact.Prior to the repurchases of the Convertible Notes in August and September 2024, the embedded conversion feature within the Convertible Notes was both, considered indexed to the Companyâ€™s own equity, and met the equity classification conditions; therefore it did not require accounting as a derivative under GAAP. Upon entering into the repurchase agreements that themselves required cash settlement of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes, the embedded conversion feature for those particular Convertible Notes no longer met the equity classification conditions; therefore requiring bifurcation and accounting as a derivative. Of the total $96Â million recognized in Other non-interest expenses, $49Â million represented the mark-to-market on the embedded conversion features over the measurement period from the date the repurchase agreements were executed until settlement thereof. These fair value adjustments were determined using the daily volume-weighted average price per share of Parent Companyâ€™s common stock over the measurement period. As all of the repurchases were negotiated and settled during the quarter ended September 30, 2024, there were no embedded conversion features requiring bifurcation and accounting as a derivative as of September 30, 2024. Following the settlement of these repurchases, $54Â million of Convertible Notes remained outstanding as of September 30, 2024. For these Convertible Notes, the embedded conversion feature is both, considered indexed to the Companyâ€™s own equity, and meets the equity classification conditions; therefore not requiring accounting as a derivative. We may, from time to time, seek to retire or repurchase our remaining outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise.Beginning on October 1, 2024, the Convertible Notes became convertible at the option of the holders during the quarterly period ending December 31, 2024, due to the last reported sales price per share of Parent Companyâ€™s common stock having exceeded 130% of the conversion price for each of at least 20 trading days, whether or not consecutive, during the 30 consecutive trading days ending on, and including, the last trading day of the immediately preceding quarter i.e., the quarter ended September 30, 2024 (the Common Stock Sale Price Condition). The Common Stock Sale Price Condition is remeasured each quarter, so the Convertible Notes may continue or cease to be convertible in future quarters depending on the performance of our stock price. Upon any such conversion, we will pay cash up to the aggregate principal amount of the Convertible Notes to be converted and pay or deliver, as the case may be, cash, shares of our common stock, or a combination of cash and shares of our common stock (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes being converted. As of the date of this report, we have not received any conversion requests.All of the Capped Call transactions continue to remain outstanding, notwithstanding the repurchases noted above. Although we do not trade or speculate in derivatives, the Capped Call transactions are expected to remain outstanding, possibly until maturity, with the objective of optimizing the economic value we receive under these transactions, in line with our strategic objectives designed to potentially offset certain of the economic impacts of the Convertible Notes.9.750% Senior Notes due 2029In January 2024, we issued and sold an additional $300Â million aggregate principal amount of 9.750% Senior Notes due 2029 (Senior Notes due 2029) at an issue price of 101.00% of principal plus accrued interest from December 22, 2023. The Senior Notes due 2029 issued in January 2024 were issued as additional notes under the same indenture pursuant to which the initial $600Â million of Senior Notes due 2029 were issued on December 22, 2023. The Senior Notes due 2029 that were issued in both December 2023 and January 2024 constitute a single series of notes and have the same terms, other than the issue date and issue price. We used the proceeds of the January 2024 offering of Senior Notes due 2029, together with $100Â million of cash on hand, to fund the redemption of $400Â million in aggregate principal amount of our outstanding 7.000% Senior Notes due 2026. Debt Issued by Consolidated VIEsAn asset-backed security is a security whose value and income payments are derived from and collateralized by a specified pool of underlying assets â€“ in our case, our credit card loans. The sale of the pool of underlying assets to general investors is accomplished through a securitization process. We regularly sell our credit card loans to our Trusts, which are consolidated. The liabilities of these consolidated VIEs include asset-backed securities for which creditors, or beneficial interest holders, do not have recourse to our general credit. Conduit FacilitiesWe maintained committed syndicated bank Conduit Facilities to support the funding of our credit card loans for our Trusts. Borrowings outstanding under each private Conduit Facility bear interest at a margin above SOFR, or the asset-backed commercial paper costs of each individual conduit provider. The table below summarizes our conduit capacities, borrowings and maturities for the periods presented:(Millions)December 31, 2023CommitmentSeptember 30, 2024Conduit FacilitiesCapacityDrawn (6)IncreaseCapacityDrawn (6)Maturity DateComenity BankWFNMNT 2009-VFN (1)$2,650Â $2,015Â $â€”Â $2,650Â $1,380Â October 2025WFNMT 2009-VFC1 (2)275Â 260Â â€”Â 275Â 191Â October 2024Comenity Capital BankWFCMNT 2009-VFN (3)2,250Â 1,025Â â€”Â 2,250Â 377Â February 2025CCAST 2023-VFN1 (4)250Â 250Â â€”Â 250Â 250Â September 2025CCAST 2024-VFN1 (5)â€”Â â€”Â 200Â 200Â â€”Â February 2025Total$5,425Â $3,550Â $200Â $5,625Â $2,198Â _____(1)2009-VFN Conduit issued under World Financial Network Credit Card Master Note Trust (WFNMNT). (2)2009-VFC1 Conduit issued under World Financial Network Credit Card Master Trust III (WFNMT).(3)2009-VFN Conduit issued under World Financial Capital Master Note Trust (WFCMNT). (4)2023-VFN1 Conduit issued under Comenity Capital Asset Securitization Trust (CCAST).(5)2024-VFN1 Conduit issued under CCAST.(6)Amounts drawn do not include $0.7Â billion and $1.2Â billion of debt issued by the Trusts as of September 30, 2024 and DecemberÂ 31, 2023, respectively, which were not sold, but were retained by us as a credit enhancement and therefore have been eliminated from the Total.Fixed Rate Asset-Backed Term NotesIn May 2024, WFNMNT issued $570Â million of Series 2024-A public term asset-backed notes, which mature in April 2027. The offering consisted of $500Â million of Class A notes with a fixed interest rate of 5.47% per year, $44Â million of zero coupon Class M notes, and $26Â million of zero coupon Class B notes. The Class M and B notes were retained by us and eliminated from the Consolidated Balance Sheet. As well, in August 2024 WFNMNT issued $500Â million of Series 2024-B public term asset-backed notes, which mature in July 2027. The offering consisted of $500Â million of Class A notes with a fixed interest rate of 4.62% per year. X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for information about short-term and long-term debt arrangements, which includes amounts of borrowings under each line of credit, note payable, commercial paper issue, bonds indenture, debenture issue, own-share lending arrangements and any other contractual agreement to repay funds, and about the underlying arrangements, rationale for a classification as long-term, including repayment terms, interest rates, collateral provided, restrictions on use of assets and activities, whether or not in compliance with debt covenants, and other matters important to users of the financial statements, such as the effects of refinancing and noncompliance with debt covenants. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 470 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/470/tableOfContentReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I + Details Name: us-gaap_DebtDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 28 R16.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES 9 Months Ended Sep. 30, 2024 OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES Â OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSESThe following table provides the components of Other non-interest income for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024Â 20232024Â 2023(Millions)Payment protection products$30Â $32Â $91Â $99Â Loss from equity method investmentâ€”Â â€”Â â€”Â (5)Other7Â 1Â 8Â 2Â Total other non-interest income$37Â $33Â $99Â $96Â The following table provides the components of Other non-interest expenses for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024Â 20232024Â 2023(Millions)Repurchased Convertible Notes$96Â $â€”Â $96Â $â€”Â Professional services and regulatory fees25Â 29Â 85Â 101Â Occupancy expense5Â 5Â 17Â 16Â Other (1)10Â 22Â 44Â 44Â Total other non-interest expenses$136Â $56Â $242Â $161Â _____(1)Primarily related to costs associated with various other individually insignificant operating activities. X - ReferencesNo definition available. + Details Name: bfh_OtherNoninterestIncomeAndOtherNoninterestExpenseAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure of information pertaining to other non-interest income and other non-interest expense. + ReferencesNo definition available. + Details Name: bfh_OtherNoninterestIncomeAndOtherNoninterestExpenseDisclosureTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration XML 29 R17.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUES OF FINANCIAL INSTRUMENTS 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â FAIR VALUES OF FINANCIAL INSTRUMENTS FAIR VALUES OF FINANCIAL INSTRUMENTS Fair value is defined under GAAP as the price that would be required to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; with such a transaction based on the principal market, or in the absence of a principal market the most advantageous market for the specific instrument. GAAP provides for a three-level fair value hierarchy that classifies the inputs to valuation techniques used to measure fair value, defined as follows:Level 1: Inputs that are unadjusted quoted prices for identical assets or liabilities in active markets that the entity can access.Level 2: Inputs, other than those included within Level 1, that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability, including quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, or inputs other than quoted prices that are observable for the asset or liability.Level 3: Inputs that are unobservable (e.g., internally derived assumptions) and reflect an entityâ€™s assumptions about estimates market participants would use in pricing the asset or liability based on the best information available under the circumstances. In particular, Level 3 inputs and valuation techniques involve judgment and as a result are not necessarily indicative of amounts we would realize in a current market exchange. The use of different assumptions or estimation techniques may have a material effect on the estimated fair value amounts. We monitor the market conditions and evaluate the fair value hierarchy levels at least quarterly. For the three and nine months ended SeptemberÂ 30, 2024 and 2023, there were no transfers into or out of Level 3, and no transfers between Levels 1 and 2.The following table summarizes the carrying values and fair values of our financial assets and financial liabilities as of the dates presented:September 30, 2024December 31, 2023CarryingAmountÂ FairValueÂ CarryingAmountÂ FairValue(Millions)Financial assetsCredit card and other loans, net$15,743Â $18,050Â $17,005Â $19,802Â Investment securities230Â 230Â 217Â 217Â Financial liabilitiesDeposits12,847Â 12,875Â 13,620Â 13,583Â Debt issued by consolidated VIEs3,543Â 3,571Â 3,898Â 3,900Â Long-term and other debt1,041Â 1,130Â 1,394Â 1,457Â Valuation Techniques Used in the Fair Value Measurement of Financial Assets and Financial LiabilitiesCredit card and other loans, net: Our Credit card and other loans are recorded at amortized cost, less the Allowance for credit losses, on the Consolidated Balance Sheets. In estimating the fair values, we use a discounted cash flow model (i.e., Level 3 inputs), primarily because a comparable whole loan sales market for similar loans does not exist, and therefore there is a lack of observable pricing inputs. We use various internally derived inputs, including projected income, discount rates and forecasted write-offs. Economic value attributable to future loans generated by the cardholder accounts is not included in the fair values. Investment securities: Investment securities consist of AFS debt securities, including both mortgage-backed securities and municipal bonds, as well as equity securities, which are mutual funds, and are recorded at fair value on the Consolidated Balance Sheets. Quoted prices of identical or similar investment securities in active markets are used to estimate the fair values (i.e., Level 1 or Level 2 inputs). Deposits: Money market and other non-maturity deposits carrying values approximate their fair values because they are short-term in duration and have no defined maturity. GAAP requires that the fair values of deposit liabilities with no stated maturities equal their carrying values and does not permit recognition of the inherent funding value of the instruments. Certificates of deposit are recorded at their historical issuance cost on the Consolidated Balance Sheets,

adjusted for unamortized fees, with the fair value being estimated based on the currently observable market rates available to us for similar deposits with similar remaining maturities (i.e., Level 2 inputs). Interest payable is included within Other liabilities on the Consolidated Balance Sheets.Debt issued by consolidated VIEs: We record debt issued by our consolidated VIEs at amortized cost (including unamortized fees, issuance costs, premiums and discounts, where applicable) on the Consolidated Balance Sheets. Interest payable is included within Other liabilities on the Consolidated Balance Sheets. Fair value is estimated based on the currently observable market rates available to us for similar debt instruments with similar remaining maturities or quoted market prices for the same transaction (i.e., Level 2 inputs).Long-term and other debt: We record long-term and other debt at amortized cost (including unamortized fees, issuance costs, premiums and discounts, where applicable) on the Consolidated Balance Sheets. Interest payable is included within Other liabilities on the Consolidated Balance Sheets. The fair value is estimated based on the currently observable market rates available to us for similar debt instruments with similar remaining maturities, or quoted market prices for the same transaction (i.e., Level 2 inputs).Financial Instruments Measured at Fair Value on a Recurring BasisThe following tables summarize our financial instruments measured at fair value on a recurring basis, categorized by the fair value hierarchy described in the preceding paragraphs as of the dates presented:September 30, 2024TotalÂ Level 1Â Level 2Â Level 3(Millions)Investment securities$230Â $48Â $182Â â€”Â Total assets measured at fair value$230Â $48Â $182Â â€”Â December 31, 2023TotalÂ Level 1Â Level 2Â Level 3(Millions)Investment securities$217Â $46Â $171Â â€”Â Total assets measured at fair value$217Â $46Â $171Â â€”Â Assets and Liabilities Measured at Fair Value on a Nonrecurring BasisCertain assets and liabilities are recognized or disclosed at fair value on a nonrecurring basis, including equity method investments, property and equipment, right-of-use assets, deferred contract costs, goodwill and intangible assets. These assets are not measured at fair value on a recurring basis but are subject to fair value adjustments in certain circumstances, such as upon impairment. We did not have any impairments for the three and nine months ended SeptemberÂ 30, 2024 or for the three months ended SeptemberÂ 30, 2023. During the nine months ended SeptemberÂ 30, 2023 we wrote-off the remaining $6Â million of our equity method investment in Loyalty Ventures Inc. (LVI).Financial Instruments Disclosed but Not Carried at Fair ValueThe fair values of financial instruments that are measured at amortized cost are estimates, and require managementâ€™s judgment; therefore, these fair value estimates may not be indicative of future fair values, nor can our fair value be estimated by aggregating all of the amounts presented. The following tables summarize our financial assets and financial liabilities that are measured at amortized cost, and not required to be carried at fair value on a recurring basis, as of the dates presented:September 30, 2024Fair ValueLevel 1Level 2Level 3(Millions)Financial assetsCredit card and other loans, net$18,050Â $â€”Â $â€”Â $18,050Â Total$18,050Â $â€”Â $â€”Â $18,050Â Financial liabilitiesDeposits$12,875Â $â€”Â $12,875Â $â€”Â Debt issued by consolidated VIEs3,571Â â€”Â 3,571Â â€”Â Long-term and other debt1,130Â â€”Â 1,130Â â€”Â Total$17,576Â $â€”Â $17,576Â $â€”Â December 31, 2023Fair ValueLevel 1Level 2Level 3(Millions)Financial assetsCredit card and other loans, net$19,802Â $â€”Â $â€”Â $19,802Â Total$19,802Â $â€”Â $â€”Â $19,802Â Financial liabilitiesDeposits$13,583Â $â€”Â $13,583Â $â€”Â Debt issued by consolidated VIEs3,900Â â€”Â 3,900Â â€”Â Long-term and other debt1,457Â â€”Â 1,457Â â€”Â Total$18,940Â $â€”Â $18,940Â $â€”Â X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 107 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-107Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 940 -SubTopic 820 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478119/940-820-50-1 + Details Name: us-gaap_FairValueDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 30 R18.htm IDEA: XBRL DOCUMENT v3.24.3 REGULATORY MATTERS AND CAPITAL ADEQUACY 9 Months Ended Sep. 30, 2024 Regulatory Capital Requirements under Banking Regulation [Abstract] Â REGULATORY MATTERS AND CAPITAL ADEQUACY REGULATORY MATTERS AND CAPITAL ADEQUACYRegulatory MattersCB is subject to various regulatory capital requirements administered by the State of Delaware and the FDIC. CCB is also subject to various regulatory capital requirements administered by the State of Utah and the FDIC. Failure to meet minimum capital requirements can trigger certain mandatory and possibly additional discretionary actions by our regulators. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, both Banks must meet specific capital guidelines that involve quantitative measures of their assets and liabilities as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgments by these regulators about components, risk weightings and other factors. In addition, both Banks are limited in the amounts they can pay as dividends to the Parent Company.Quantitative measures, established by regulations to ensure capital adequacy, require the Banks to maintain minimum amounts and ratios of Tier 1 capital to average assets, and Common equity tier 1, Tier 1 capital and Total capital, all to risk weighted assets. Failure to meet these minimum capital requirements can result in certain mandatory, and possibly additional discretionary actions by the Banksâ€™ regulators that if undertaken, could have a direct material effect on CBâ€™s and/or CCBâ€™s operating activities, as well as our operating activities. Based on these regulations, as of September 30, 2024 and 2023, each Bank met all capital requirements to which it was subject, and maintained capital ratios in excess of the minimums required to qualify as well capitalized. The Banks seek to maintain capital levels and ratios in excess of the minimum regulatory requirements inclusive of the 2.5% Capital Conservation Buffer. Although Bread Financial is not a bank holding company as defined under the Bank Holding Company Act, we seek to maintain capital levels and ratios in excess of the minimums required for bank holding companies. As of September 30, 2024 the actual capital ratios and minimum ratios for each Bank, as well as Bread Financial, are as follows: Actual RatioMinimum Ratio forCapital AdequacyPurposesMinimum Ratio to beWell Capitalized underPrompt CorrectiveAction ProvisionsTotal CompanyCommon equity tier 1 capital ratio (1)13.3Â %4.5Â %6.5Â %Tier 1 capital ratio (2)13.3Â 6.0Â 8.0Â Total risk-based capital ratio (3)14.6Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)11.7Â 4.0Â 5.0Â Total risk-weighted assets (5)$19,010Â Comenity BankCommon equity tier 1 capital ratio (1)17.4Â %4.5Â %6.5Â %Tier 1 capital ratio (2)17.4Â 6.0Â 8.0Â Total risk-based capital ratio (3)18.8Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)15.2Â 4.0Â 5.0Â Comenity Capital BankCommon equity tier 1 capital ratio (1)16.0Â %4.5Â %6.5Â %Tier 1 capital ratio (2)16.0Â 6.0Â 8.0Â Total risk-based capital ratio (3)17.4Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)14.4Â 4.0Â 5.0Â _____(1)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net.(2)Tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net.(3)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses.(4)Tier 1 leverage capital ratio represents tier 1 capital divided by total average assets, after certain adjustments.(5)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach.We are also involved, from time to time, in reviews, investigations, subpoenas, supervisory actions and other proceedings (both formal and informal) by governmental agencies regarding our business, which could subject us to significant fines, penalties, obligations to change our business practices, significant restrictions on our existing business or ability to develop new business, cease-and-desist orders, safety-and-soundness directives or other requirements resulting in increased expenses, diminished income and damage to our reputation.On November 20, 2023, following the consent of the Board of Managers of Comenity Servicing LLC (the Servicer), the FDIC issued a consent order to the Servicer. The Servicer is not one of our Bank subsidiaries, but is our wholly-owned subsidiary that services substantially all of our loans. The consent order arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and addresses certain shortcomings in the Servicerâ€™s information technology (IT) systems development, project management, business continuity management, cloud operations, and third-party oversight. The Servicer entered into the consent order for the purpose of resolving these matters without admitting or denying any violations of law or regulation set forth in the order. The consent order does not contain any monetary penalties or fines.The Servicer continues to take significant steps to strengthen the organizationâ€™s IT governance and address the other issues identified in the consent order, working diligently to ensure that all of the requirements of the consent order are satisfied. Without limiting the generality of the foregoing, the Servicer has taken steps to address each provision within the consent order that required action be taken by a specified deadline, including providing a copy of the consent order to the Parent Company Board of Directors, increasing the size and governance processes of the Servicerâ€™s Board of Managers, establishing an Executive Oversight Committee to oversee and ensure compliance with the consent order, and submitting all required reports and plans of action to the FDIC. The Servicer is committed to complying with each of the ongoing or longer-term requirements of the consent order, including the enhancement of its compliance management processes and related corporate governance, compliance with the applicable system conversion requirements, and enhanced risk management and reporting requirements. In addition, the Board of Directors of each of the Banks oversee the Servicerâ€™s compliance with the requirements of the consent order and provide effective challenge of Servicer management toward that end.On August 22, 2024, each Bank entered into an agreement with the FDIC to pay civil money penalties (CMPs) of $1Â million per Bank. The CMPs arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and were related to disruptions to the Banksâ€™ customer reward programs and automatic payments following the transition. These issues were self-identified and remediated timely, and the Banks provided full cooperation with the regulators throughout their examination. The Banksâ€™ agreements to pay the CMPs did not require admission of wrongdoing, and there are no operational limitations on the Banks or our business associated with the CMPs. X - DefinitionRegulatory Capital Requirements under Banking Regulation [Abstract] + ReferencesNo definition available. + Details Name: bfh_RegulatoryCapitalRequirementsUnderBankingRegulationAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for regulatory capital requirement for depository and lending institutions. Institutions include, but not are not limited to, finance company, insured depository institution, bank holding company, savings and loan association holding company, bank and savings institution not federally insured, mortgage company, foreign financial institution and credit union. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1DReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1F + Details Name: us-gaap_RegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 31 R19.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â COMMITMENTS AND CONTINGENCIES COMMITMENTS AND CONTINGENCIESLegal ProceedingsFrom time to time we are subject to various lawsuits, claims, disputes, or potential claims or disputes, and other proceedings, arising in the ordinary course of business that we believe, based on our current knowledge, will not have a material adverse effect on our business, consolidated financial condition or liquidity, including claims and lawsuits alleging breaches of our contractual obligations, arbitrations, class actions and other litigation, arising in connection with our business activities. However, in light of the uncertainties involved in such matters, including the fact that some pending legal proceedings are at preliminary stages or seek an indeterminate amount of damages, penalties or fines, it is possible that the outcome of legal proceedings could have a material impact on our results of operations. Certain legal proceedings involving us or our subsidiaries are described further below.On February 20, 2024, we and our general counsel were named as defendants in an adversary proceeding filed by the liquidating trustee in LVIâ€™s Chapter 11 bankruptcy case in the United States Bankruptcy Court for the Southern District of Texas, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 24-03027 (Bankr. S.D. Tex.), alleging actual and constructive fraudulent transfers, among other claims, in connection with our spinoff of LVI. Also on February 20, 2024, the liquidating trustee filed an action in the United States District Court for the District of Delaware against us, each of the members of our Board of Directors at the time of the spinoff, and certain members of our management team, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 24-cv-00226-RGA (D. Del.), alleging certain breaches of fiduciary duties (and aiding and abetting breaches of fiduciary duties) in connection with the spinoff. Subsequently, the liquidating trustee voluntarily dismissed without prejudice the complaint in the District of Delaware and

commenced on March 20, 2024 a substantially similar action in Delaware Chancery Court, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 2024-0277-MTZ (Del. Ch.), against the same parties and asserting the same claims. Among other things, in each of the Texas and Delaware actions, the liquidating trustee seeks damages in the amount of approximately $750Â million plus interest, fees and expenses. We and certain current and former members of our management team have also been named as defendants in other litigation matters relating to the LVI spinoff. LoyaltyOne, Co. (the LVI subsidiary that operated its Canadian AIR MILES business) filed suit against us and our general counsel in the Ontario Superior Court of Justice in Canada on October 18, 2023, in an action captioned LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al. The lawsuit asserts that our general counsel, in his capacity as a pre-spinoff director of LoyaltyOne, Co., breached various fiduciary duties owed to LoyaltyOne, Co. in connection with the LVI spinoff and certain other transactions, and that Bread Financial assisted in and benefited from those breaches. The lawsuit seeks damages in the amount of $775Â million. LoyaltyOne, Co. is also contesting our entitlement to certain potential tax refunds under the tax matters agreement, in proceedings pursuant to the Canadian Companiesâ€™ Creditors Arrangement Act in the Commercial List of the Ontario Superior Court of Justice, captioned In re Matter of a Plan of Compromise or Arrangement of LoyaltyOne, Co., Case No. CV-23-00696017-00CL. Finally, on April 27, 2023, we and certain current and former members of our management team were named as defendants in a putative federal securities class action filed in the United States District Court for the Southern District of Ohio, captioned Newtyn Partners, LP v. Alliance Data Systems n/k/a Bread Financial Holdings, Inc., Case No. 23-cv-1451-EAS (S.D. Ohio), concerning disclosures made about LVIâ€™s business prior to the spinoff. The lead plaintiff in this matter filed an amended complaint on March 21, 2024 and is seeking, among other things, a class action designation and an award of damages in an amount to be proven at trial, plus fees and expenses. In all these actions related to the spinoff, we believe the allegations contained in the complaints are without merit and intend to defend the cases. We cannot predict at this point the length of time that these actions will be ongoing or the liability, if any, which may arise therefrom.Some matters pending against us specify the damages sought, others seek an unspecified amount of damages or are at very early stages of the legal process. In matters where the amount of damages claimed against us are stated, the claimed amount may be exaggerated and/or unsupported. While some matters have not yet progressed sufficiently through discovery or have had development of important factual information and legal issues to enable us to estimate an amount of loss or a range of possible loss, other matters may have progressed sufficiently to enable an estimate of an amount of loss, or a range of possible loss. We accrue for a loss contingency when it is both probable that a loss has occurred, and the amount of loss can be reasonably estimated; however, there may be instances in which an exposure to a loss contingency exceeds our accrual. On a quarterly basis we evaluate developments in the legal proceedings against us that could cause an increase or decrease in the amount of the accrual that has been previously recorded. X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for commitments and contingencies. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 405 -SubTopic 30 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/405-30/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482648/440-10-50-4Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/450/tableOfContentReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 440 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478522/954-440-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482648/440-10-50-4Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 440 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/440/tableOfContent + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 32 R20.htm IDEA: XBRL DOCUMENT v3.24.3 CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS 9 Months Ended Sep. 30, 2024 Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Â CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS The changes in each component of Accumulated other comprehensive loss, net of tax effects, are as follows for the periods presented:Three Months Ended September 30, 2024Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of June 30, 2024(19)(3)$(22)Changes in other comprehensive income6Â â€”Â 6Â Balance as of September 30, 2024(13)(3)$(16)Three Months Ended September 30, 2023Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions)Balance as of June 30, 2023(17)(3)$(20)Changes in other comprehensive loss(7)â€”Â (7)Balance as of September 30, 2023(24)(3)$(27)Nine Months Ended September 30, 2024Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of December 31, 2023(16)(3)$(19)Changes in other comprehensive income3Â â€”Â 3Â Balance as of September 30, 2024(13)(3)$(16)Nine Months Ended September 30, 2023Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of December 31, 2022(18)(3)$(21)Changes in other comprehensive loss(6)â€”Â (6)Balance as of September 30, 2023(24)(3)$(27) X - ReferencesNo definition available. + Details Name: us-gaap_ComprehensiveIncomeNetOfTaxAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for comprehensive income, which includes, but is not limited to, 1) the amount of income tax expense or benefit allocated to each component of other comprehensive income, including reclassification adjustments, 2) the reclassification adjustments for each classification of other comprehensive income and 3) the ending accumulated balances for each component of comprehensive income. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/220/tableOfContent + Details Name: us-gaap_ComprehensiveIncomeNoteTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 33 R21.htm IDEA: XBRL DOCUMENT v3.24.3 STOCKHOLDERS' EQUITY 9 Months Ended Sep. 30, 2024 Stockholders' Equity Note [Abstract] Â STOCKHOLDERS' EQUITY STOCKHOLDERSâ€™ EQUITYStock Repurchase ProgramsOn February 21, 2024, our Board of Directors approved a stock repurchase program to acquire up to $30Â million in shares of our outstanding common stock in the open market during the period ending on December 31, 2024. The rationale for this repurchase program, and the amount thereof, was to offset the impact of dilution associated with issuances of employee restricted stock units, with the objective of reducing the Companyâ€™s weighted average diluted share count to approximately 50Â million shares for 2024, subject to then current estimates and assumptions applicable as of the date of approval.During the nine months ended September 30, 2024, under the authorized stock repurchase program, we acquired a total of 0.3Â million shares of our common stock for $11Â million. Following their repurchase, these 0.3Â million shares ceased to be outstanding shares of common stock and are now treated as authorized but unissued shares of common stock. As of September 30, 2024, we had $19 million remaining for future repurchases under the authorized stock repurchase program.Stock Compensation ExpenseDuring the nine months ended SeptemberÂ 30, 2024, we awarded 1,305,297 service-based restricted stock units (RSUs) with a weighted average grant date fair market value per share of $37.77 as determined on the date of grant. Service-based restricted stock units typically vest ratably over three years provided that the participant is employed by us on each such vesting date.During the nine months ended SeptemberÂ 30, 2024, we awarded 221,358 performance-based restricted stock units with a fair market value of $37.57 to our Named Executive Officers. Performance-based RSUs cliff vest at the end of three years, if specific performance measures tied to our financial performance are met, which are measured annually over the three-year period. For the performance-based RSUs awarded in 2024, the predefined vesting criteria typically permit a range from 0% to 150% to be earned. Accruals of compensation cost for an award with a performance condition are based on the probable outcome of that performance condition. If the performance targets are met, the awards will vest with respect to the entire award on February 15, 2027, provided that the participant is employed by us on the vesting date. For the three months ended SeptemberÂ 30, 2024 and 2023, we recognized $13Â million and $10 million in stock-based compensation expense, respectively. For the nine months ended SeptemberÂ 30, 2024 and 2023, we recognized $41Â million and $32Â million in stock-based compensation expense, respectively.DividendsDuring the three and nine months ended September 30, 2024, we paid $10Â million and $32Â million in dividends to holders of our common stock. On October 24, 2024, our Board of Directors declared a quarterly cash dividend of $0.21 per share on our common stock, payable on December 13, 2024, to stockholders of record at the close of business on November 8, 2024. X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityNoteAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for equity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-14Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 235 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477968/946-235-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 235 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477968/946-235-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478448/946-505-50-6Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480237/815-40-50-6Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(e)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/505/tableOfContentReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (g) -Publisher FASB -URI 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Months Ended Sep. 30, 2024 Income Tax Disclosure [Abstract] Â INCOME TAXES INCOME TAXES The Provision for income taxes decreased for the three months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes. The effective tax rate was 92.2% and 23.0% for the three month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate resulted from an increase in nondeductible items in the current year period, primarily related to the nondeductible portion of our repurchased Convertible Notes transactions, and a favorable discrete item in the prior year period. The Provision for income taxes decreased for the nine months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes in the current year relative to the prior year period, which itself was higher due to the gain on the sale of the BJ's portfolio. The effective tax rate was 33.4% and 27.1% for the nine month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate was also driven primarily by an increase in nondeductible items in the current year period related to the nondeductible portion of our repurchased Convertible Notes transactions.We are under examination by the Internal Revenue Service as well as tax authorities in various states. The tax years under examination and open for examination vary by jurisdiction. U.S. Federal income tax returns are no longer subject to examination for years before 2015, and with a few exceptions, state and local income tax returns are no longer subject to examination for years before 2015. Foreign income tax returns are no longer subject to examination for years before 2018. X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12C -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12CReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12B -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12BReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 270 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477891/740-270-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.5.Q1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-13Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/740/tableOfContentReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-14Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-21Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50

-Paragraph 17 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-17Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 11.C) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482603/740-30-50-2 + Details Name: us-gaap_IncomeTaxDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 35 R23.htm IDEA: XBRL DOCUMENT v3.24.3 EARNINGS PER SHARE 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â EARNINGS PER SHARE EARNINGS PER SHAREBasic earnings (losses) per share (EPS) is based only on the weighted average number of common shares outstanding, excluding any dilutive effects of unvested restricted stock awards, or other dilutive securities. Diluted EPS is based on (i) the weighted average number of common and potentially dilutive common shares (unvested restricted stock awards outstanding during the year), pursuant to the Treasury Stock method, and (ii) the potential conversion of the Convertible Notes, pursuant to the If-converted method.The following table sets forth the computation of basic and diluted EPS attributable to common stockholders for the periods presented:Three Months Ended September 30,Nine Months Ended September 30,2024Â 202320242023(Millions, except per share amounts)NumeratorIncome from continuing operations$3Â $173Â $272Â $693Â Loss from discontinued operations, net of income taxes (1)(1)(2)(2)(18)Net income$2Â $171Â $270Â $675Â DenominatorWeighted average common stock outstanding â€“ basic49.7Â 49.9Â 49.6Â 50.0Â Weighted average effect of dilutive securitiesAdd: net effect of dilutive unvested restricted stock awards (2)1.0Â 0.2Â 0.5Â 0.2Â Add: dilutive effect of Convertible Notes (3)(4)0.3Â â€“Â 0.2Â â€“Â Weighted average common stock outstanding â€“ diluted51.0Â 50.1Â 50.3Â 50.2Â Basic EPSIncome from continuing operations$0.06Â $3.47Â $5.48Â $13.85Â Loss from discontinued operations(0.01)(0.03)(0.04)(0.37)Net income per share$0.05Â $3.44Â $5.44Â $13.48Â Diluted EPSIncome from continuing operations$0.06Â $3.46Â $5.40Â $13.80Â Loss from discontinued operations(0.01)(0.04)(0.03)(0.36)Net income per share$0.05Â $3.42Â $5.37Â $13.44Â _____(1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.(2)As the effect would have been anti-dilutive, for the three months ended SeptemberÂ 30, 2024 and 2023, nilÂ and approximately 0.5Â million, respectively, and for the nine months ended SeptemberÂ 30, 2024, and 2023 approximately 0.7Â million and 1.2Â million, respectively, restricted stock awards were excluded from each calculation of weighted average dilutive common shares.(3)Holders of the Convertible Notes may convert their notes under certain conditions until March 15, 2028, and on or after such date without condition. Upon any such conversion, we will repay the aggregate principal amount of the Convertible Notes in cash, and pay or deliver, as the case may be, cash, shares of our common stock or a combination of both (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes. At our option, we may redeem for cash, all or a portion of the Convertible Notes on or after June 21, 2026, and before the 51st scheduled trading day before the maturity date, but only if the closing price of our common stock reaches specified targets as defined in the indenture governing the Convertible Notes. We may also, from time to time, retire or purchase all or a portion of the outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise. The conversion feature of the Convertible Notes has a dilutive impact on EPS when the average market price of our common stock for the period exceeds the conversion price of $38.43 per share. For the three months ended SeptemberÂ 30, 2024 the average market price exceeded the conversion price and the dilutive effect is therefore included in the table above. With the three months ended June 30, 2024 being the first period in which the average market price of our common stock exceeded the conversion price, a weighted average of the quarterly results from the Dilutive effect of Convertible Notes is computed, and has been reflected in the table above for the nine months ended SeptemberÂ 30, 2024.(4)In connection with the issuance of the Convertible Notes, we entered into privately negotiated Capped Calls with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset certain cash payments we may be required to make in excess of the principal amount of the Convertible Notes upon conversion, redemption or repurchase thereof, with such reduction and/or offset subject to a cap of $61.48 per share. Diluted weighted average common stock does not include the impact of the Capped Calls we entered into concurrently with the issuance of the Convertible Notes, as the effect would have been anti-dilutive. If shares were delivered to us under the Capped Calls, those shares would offset, up to the cap, the dilutive effect of the shares that we would issue upon conversion of the Convertible Notes. X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for earnings per share. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/260/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification 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210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI 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https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 37 R25.htm IDEA: XBRL DOCUMENT v3.24.3 Insider Trading Arrangements 3 Months Ended Sep. 30, 2024 Trading Arrangements, by Individual Â Rule 10b5-1 Arrangement Adopted false Non-Rule 10b5-1 Arrangement Adopted false Rule 10b5-1 Arrangement Terminated false Non-Rule 10b5-1 Arrangement Terminated false X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 2 -Subparagraph A + Details Name: ecd_TradingArrByIndTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 38 R26.htm IDEA: XBRL DOCUMENT v3.24.3 DESCRIPTION OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies) 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] Â BASIS OF PRESENTATION BASIS OF PRESENTATIONThese unaudited Consolidated Financial Statements have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP), and should be read in conjunction with the Consolidated Financial Statements and notes thereto included in our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, filed with the Securities and Exchange Commission on February 20, 2024 (the 2023 Form 10-K). If not significantly different, certain note disclosures included therein have been omitted from these unaudited Consolidated Financial Statements.The unaudited Consolidated Financial Statements included herein reflect all adjustments, which consist of normal, recurring adjustments that are, in the opinion of management, necessary to state fairly the results for the interim periods presented. The unaudited Consolidated Financial Statements also include amounts that relate to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. Such amounts have been classified within Discontinued operations and primarily relate to the after-tax impact of contractual indemnification and tax-related matters. For additional information about our previously disclosed discontinued operations please refer to Note 22, â€œDiscontinued Operations and Bank Holding Company Financial Presentationâ€ to the audited Consolidated Financial Statements included in our Annual Report on Form 10-K for the year ended December 31, 2021. Results of operations reported for interim periods are not necessarily indicative of results for the entire year. The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses, and the disclosures of contingent assets and liabilities. These accounting estimates and assumptions reflect the best judgment of management, but actual results could differ. The most significant of those estimates and assumptions relate to the Allowance for credit losses, Provision for income taxes and Goodwill. The accompanying unaudited Consolidated Financial Statements include the accounts of the

Company and all subsidiaries in which we have a controlling financial interest. All intercompany transactions have been eliminated. RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDS RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDSAccounting Standards Recently AdoptedStandardGuidanceTiming and Financial Statement ImpactInvestments - Equity Method and Joint Ventures: Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method Issued March 2023Expands the election to apply the proportional amortization method of accounting to tax credit investments beyond low-income-housing tax credit investments, when certain conditions are met.Adopted under the modified retrospective method on January 1, 2024, which resulted in an insignificant decrease to retained earnings.Adoption did not have a significant impact on our results of operations, financial position, regulatory risk-based capital, or on our operational processes, controls and governance in support of the new guidance.Accounting Standards Recently Issued but Not Yet AdoptedStandardGuidanceTiming and Financial Statement ImpactSegment Reporting: Improvements to Reportable Segment Disclosures Issued November 2023Requires interim and annual disclosure of significant segment expense categories and amounts that are regularly provided to the chief operating decision maker, as well as disclosure of the aggregate amount and description of other segment items beyond significant segment expenses.Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2024, and effective for interim reporting periods beginning in 2025. Early adoption is permitted, although we do not plan to early adopt.Adoption will result in expanded disclosures for our single reportable segment but is not expected to have a significant impact on our financial reporting, or on our operational processes, controls and governance in support of the new guidance.Income Taxes: Improvements to Income Tax Disclosures Issued December 2023Requires greater disaggregation of rate reconciliation and income taxes paid information, as well as other changes intended to enhance the transparency and decision-usefulness of income tax disclosures.Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2025. Early adoption is permitted, although we do not plan to early adopt.Adoption will require enhancements to our income tax disclosures but is not expected to have a significant impact on our financial reporting, or on our operational processes, controls and governance in support of the new guidance. CREDIT CARD AND OTHER LOANS Our payment and lending solutions result in the origination of Credit card and other loans, which are recorded at the time a borrower enters into a point-of-sale transaction with a merchant. Credit card loans represent revolving lines of credit and have a range of terms that include credit limits, interest rates and fees, which can be revised over time based on new information about the cardholder, in accordance with applicable regulations and the governing terms and conditions. Cardholders choosing to make a payment of less than the full balance due, instead of paying in full, are subject to finance charges and are required to make monthly payments based on pre-established amounts. Other loans, which consist primarily of BNPL products such as installment loans and our â€œsplit-payâ€ offerings, have a range of fixed terms such as interest rates, fees and repayment periods, and borrowers are required to make pre-established monthly payments over the term of the loan in accordance with the applicable terms and conditions. Credit card and other loans include principal and any related accrued interest and fees and are presented on the Consolidated Balance Sheets net of the Allowance for credit losses. We continue to accrue interest and fee income on all accounts, except in limited circumstances, until the related balance and all related interest and fees are paid or charged-off.We generally classify our Credit card and other loans as held for investment. We sell a majority of our credit card loans originated by Comenity Bank (CB) and by Comenity Capital Bank (CCB), which together are referred to herein as the â€œBanksâ€, to certain of our master trusts (the Trusts), which are consolidated VIEs, and therefore these loans are restricted for securitization investors. All new originations of Credit card and other loans are determined to be held for investment at origination because we have the intent and ability to hold them for the foreseeable future. In determining what constitutes the foreseeable future, we consider the average life and homogenous nature of our Credit card and other loans. In assessing whether our Credit card and other loans continue to be held for investment, we also consider capital levels and scheduled maturities of funding instruments used. The assertion regarding the intent and ability to hold Credit card and other loans for the foreseeable future can be made with a high degree of certainty given the maturity distribution of our direct-to-consumer (DTC or retail) deposits and other funding instruments; the demonstrated ability to replace maturing time-based deposits and other borrowings with new deposits or borrowings; and historic payment activity on Credit card and other loans. Due to the homogenous nature of our credit card loans, amounts are classified as held for investment on a brand partner portfolio basis. From time to time certain credit card loans are classified as held for sale, as determined on a brand partner portfolio basis. We carry held for sale loans at the lower of aggregate cost or fair value and continue to recognize finance charges on an accrual basis. Cash flows associated with Credit card and other loans originated or purchased for investment are classified as Cash flows from investing activities, regardless of any subsequent change in intent and ability. ALLOWANCE FOR CREDIT LOSSES Credit Card LoansWe use a â€œpooledâ€ approach to estimate expected credit losses for financial assets with similar risk characteristics. We have evaluated multiple risk characteristics across our credit card loans portfolio, and determined delinquency status and overall credit quality to be the most significant characteristics for estimating expected credit losses. To estimate our Allowance for credit losses, we segment our credit card loans on the basis of delinquency status, credit quality risk score and product. These risk characteristics are evaluated on at least an annual basis, or more frequently as facts and circumstances warrant. In determining the estimated life of our credit card loans, payments were applied to the measurement date balance with no payments allocated to future purchase activity. We use a combination of First In First Out and the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (CARD Act) methodologies to model balance paydown. SECURITIZATIONS We account for transfers of financial assets as either sales or financings. Transfers of financial assets that are accounted for as a sale are removed from the Consolidated Balance Sheets with any realized gain or loss reflected in the Consolidated Statements of Income during the period in which the sale occurs. Transfers of financial assets that are not accounted for as a sale are treated as a financing. We regularly securitize the majority of our credit card loans through the transfer of those loans to one of our Trusts. We perform the decision making for the Trusts, as well as servicing the cardholder accounts that generate the credit card loans held by the Trusts. In our capacity as a servicer, we administer the loans, collect payments and charge-off uncollectible balances. Servicing fees are earned by a subsidiary, which are eliminated in consolidation. The Trusts are consolidated VIEs because they have insufficient equity at risk to finance their activities â€“ the issuance of debt securities and notes, collateralized by the underlying credit card loans. Because we perform the decision making and servicing for the Trusts, we have the power to direct the activities that most significantly impact the Trustsâ€™ economic performance (the collection of the underlying credit card loans). In addition, we hold all of the variable interests in the Trusts, with the exception of the liabilities held by third-parties. These variable interests provide us with the right to receive benefits and the obligation to absorb losses, which could be significant to the Trusts. As a result of these considerations, we are deemed to be the primary beneficiary of the Trusts and therefore consolidate the Trusts. The Trusts issue debt securities and notes, which are non-recourse to us. The collections on the securitized credit card loans held by the Trusts are available only for payment of those debt securities and notes, or other obligations arising in the securitization transactions. For our securitized credit card loans, during the initial phase of a securitization reinvestment period, we generally retain principal collections in exchange for the transfer of additional credit card loans into the securitized pool of assets. During the amortization or accumulation period of a securitization, the investorsâ€™ share of principal collections (in certain cases, up to a maximum specified amount each month) is either distributed to the investors or held in an account until it accumulates to the total amount due, at which time it is paid to the investors in a lump sum. INVESTMENT SECURITIES For AFS debt securities in an unrealized loss position, any estimated credit losses are recognized in the Consolidated Statements of Income by establishing or adjusting an existing Allowance for credit losses for such losses. We typically invest in highly-rated securities with low probabilities of default; therefore, we did not have an Allowance for credit losses as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, and did not recognize any credit losses for the periods presented. Any unrealized gains, or any portion of an AFS debt securityâ€™s non-credit-related unrealized losses are recorded in the Consolidated Statements of Comprehensive Income, net of tax. Realized gains and losses are recorded in Other non-interest expenses in the Consolidated Statements of Income upon disposition of the AFS debt security, using the specific identification method. Gains and losses on investments in equity securities and CRA-related equity method investments are recorded in Other non-interest expenses in the Consolidated Statements of Income. X - DefinitionDisclosure of accounting policy for credit card and loan receivables. Credit card and loan receivables consist of credit card and loan receivables held for investment and credit card and loan receivables held for sale, if any. + ReferencesNo definition available. + Details Name: bfh_CreditCardAndLoanReceivablesPolicyPolicyTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for basis of accounting, or basis of presentation, used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). + ReferencesNo definition available. + Details Name: us-gaap_BasisOfAccountingPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for financing receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481569/310-20-50-4Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-6Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-2Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481569/310-20-50-2Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481569/310-20-50-1Reference 8: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 15 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-15Reference 9: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-15Reference 10: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 11: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-9Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-2 + Details Name: us-gaap_FinanceLoansAndLeasesReceivablePolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for investment in financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(f)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(f)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(f)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 12 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-12Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 19 -Subparagraph (2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-19 + Details Name: us-gaap_InvestmentPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy pertaining to new accounting pronouncements that may impact the entity's financial reporting. Includes, but is not limited to, quantification of the expected or actual impact. + ReferencesNo definition available. + Details Name: us-gaap_NewAccountingPronouncementsPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for transfers of financial assets, including securitization transactions. The disclosure is generally expected to include how the entity determines whether a transaction is accounted for as a sale or financing, and the initial and subsequent accounting for such a transaction. The disclosure also may address how interests that are obtained and sold, or those that continue to be held, in such transactions are measured and accounted for, and the methodology and significant assumptions used to value such interests, and the gains or losses resulting from the sale. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Subparagraph (a) -Paragraph 4 -SubTopic 20 -Topic 860 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-4Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 860 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-3Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 4 -SubTopic 10 -Topic 860 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481268/860-10-50-4Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 25 -Paragraph 2 -SubTopic 30 -Topic 860 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481557/860-30-25-2 + Details Name: us-gaap_TransfersAndServicingOfFinancialAssetsTransfersOfFinancialAssetsPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 39 R27.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS (Tables) 9 Months Ended Sep. 30, 2024 Receivables [Abstract] Â Schedule of Components of Credit Card And Other Loans The following table provides Credit card and other loans, as of the dates presented: September 30,2024December 31,2023(Millions)Credit card loans$17,630Â $18,999Â BNPL and other loans303Â 334Â Total credit card and other loans (1)(2)17,933Â 19,333Â Less: Allowance for credit losses(2,190)(2,328)Credit card and other loans, net$15,743Â $17,005Â _____(1)Includes $11.6 billion and $12.8 billion of Credit card and other loans available to settle obligations of consolidated VIEs as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(2)Includes $383 million and $371 million, of accrued interest and fees that have not yet been billed to cardholders as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Schedule of Aging Analysis of Total Credit Card And Other Loans Portfolio At Amortized Cost The following table provides the delinquency trends of our Credit card and other loans portfolio, based on the amortized cost, as of the dates presented:Aging Analysis of Delinquent Amortized CostCredit Card and Other Loans (1)31 to 60 Days Past DueÂ 61 to 90 Days Past DueÂ 91 or more Days Past DueÂ TotalÂ TotalCurrentÂ Total(Millions)September 30, 2024$379Â $303Â $746Â $1,428Â $16,099Â $17,527Â December 31, 2023$422Â $323Â $809Â $1,554Â $17,373Â $18,927Â _____(1)BNPL and other loans delinquencies have been included with credit card loan delinquencies in the table above, as amounts were insignificant as of each period presented. As permitted by GAAP, the primary difference between the amortized cost basis included in the table above and the carrying value of our Credit card and other loans relates to the exclusion of unbilled finance charges and fees from the amortized cost basis. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, accrued interest and fees that have not yet been billed to cardholders were $383 million and $371 million, respectively, included in Credit card and other loans on the Consolidated Balance Sheets.The following table reflects the performance of our credit card loans that were modified within the 12 months prior to the dates presented and remain in a Loan Modification program as of the dates presented:Aging Analysis of Delinquent Amortized CostLoan Modifications - Credit Card Loans31 to 60 Days Past Due61 to 90 Days Past Due91 or more Days Past DueTotalTotalCurrentTotal(Millions)September 30, 2024$20Â $18Â $20Â $58Â $235Â $293Â December 31, 2023$17Â $16Â $22Â $55Â $214Â $269Â Schedule of Composition of Credit Quality The following table reflects the distribution of credit card loans by Vantage score as of the dates presented:VantageSeptember 30, 2024December 31, 2023661 orHigher601 to660600 orLower661 orHigher601 to660600 orLowerCredit card loans57Â %27Â %16Â %57Â %27Â %16Â %

Schedule of Information on Credit Card Loans Considered Troubled Debt Restructurings The following table provides information relating to credit card loans to borrowers experiencing financial difficulty that were granted a concession under a Loan Modification program during the periods presented:Three Months Ended September 30, 2024Three Months Ended September 30, 2023Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)(Millions, except percentages)Credit card loans$94Â 0.5Â %21.8Â %$86Â 0.5Â %20.2Â %Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)Account Balances (1)% of Total Credit Card LoansWeighted Average Interest Rate Reduction (% points)(Millions, except percentages)Credit card loans$238Â 1.4Â %21.7Â %$189Â 1.1Â %20.1Â %_____(1)Represents the outstanding balances as of SeptemberÂ 30, 2024 and 2023, of all Loan Modifications undertaken in the past three and nine months, respectively, for credit card loans that remain in modification programs as of SeptemberÂ 30, 2024 and 2023. The outstanding balances include principal, accrued interest and fees.The following table provides additional information regarding credit card Loan Modifications that have subsequently defaulted within 12 months of their modification dates (or since implementation beginning January 1, 2023), for the periods presented; the probability of default is factored into the Allowance for credit losses:Three Months Ended September 30, 2024Three Months Ended September 30, 2023Number ofModificationsOutstandingBalanceNumber ofModificationsOutstandingBalance(Millions, except for Number of modifications)Loan Modifications that subsequently defaulted7,653$14Â 4,047$7Â Nine Months Ended September 30, 2024Nine Months Ended September 30, 2023Number ofModificationsOutstandingBalanceNumber ofModificationsOutstandingBalance(Millions, except for Number of modifications)Loan Modifications that subsequently defaulted16,342$29Â 6,567$11Â X - DefinitionTabular disclosure of financing receivables by credit quality indicator. The credit quality indicator is a statistic about the credit quality of financing receivables. Examples include, but not limited to, consumer credit risk scores, credit-rating-agency ratings, an entity's internal credit risk grades, loan-to-value ratios, collateral, collection experience and other internal metrics. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableCreditQualityIndicatorsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of aging analysis for financing receivable. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7AReference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-80 + Details Name: us-gaap_PastDueFinancingReceivablesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the various types of trade accounts and notes receivable and for each the gross carrying value, allowance, and net carrying value as of the balance sheet date. Presentation is categorized by current, noncurrent and unclassified receivables. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_ScheduleOfAccountsNotesLoansAndFinancingReceivableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of financing receivable modified for debtor experiencing financial difficulty. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_TroubledDebtRestructuringsOnFinancingReceivablesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 40 R28.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES (Tables) 9 Months Ended Sep. 30, 2024 Credit Loss [Abstract] Â Schedule of Allowance for Loan Loss The following table provides our Allowance for credit losses for our Credit card and other loans. The amount of the related Allowance for credit losses on BNPL and other loans is insignificant and therefore has been included in the table below for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,20242023202420232023(Millions)Beginning balance$2,164Â $2,207Â $2,328Â $2,464Â Provision for credit losses (1)369Â 304Â 980Â 747Â Change in the estimate for uncollectible unpaid interest and fees5Â â€”Â 5Â 5Â Net principal losses (2)(348)(304)(1,123)(1,009)Ending balance$2,190Â $2,207Â $2,190Â $2,207Â _____(1)Provision for credit losses includes a build/release for the Allowance, as well as replenishment of Net principal losses.(2)Net principal losses are presented net of recoveries of $85 million and $69 million for the three months ended SeptemberÂ 30, 2024 and 2023, respectively, and $286 million and $242 million for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively. Net principal losses for the nine months ended September 30, 2023 include a $10 million adjustment related to the effects of the purchase of previously written-off accounts that were sold to a third-party debt collection agency; no such adjustment was made in the current period. X - DefinitionTabular disclosure of allowance for credit loss on financing receivable. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_AllowanceForCreditLossesOnFinancingReceivablesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CreditLossAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 41 R29.htm IDEA: XBRL DOCUMENT v3.24.3 SECURITIZATIONS (Tables) 9 Months Ended Sep. 30, 2024 Securitizations [Abstract] Â Schedule of Securitized Credit Card Loans and Related Delinquencies and Net Principal Losses The following tables reflect the total securitized credit card loans and related delinquencies, and net principal losses of securitized credit card loans for the periods presented:September 30,2024December 31,2023(Millions)Total credit card loans â€“ available to settle obligations of consolidated VIEs$11,644Â $12,844Â Of which: principal amount of credit card loans 91 days or more past due$306Â $323Â Three Months Ended September 30,Nine Months Ended September 30,20242023202420232023(Millions)Net principal losses of securitized credit card loans$200Â $179Â $637Â $592Â X - Definitionn/a + ReferencesNo definition available. + Details Name: bfh_SecuritizationsAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of securitized credit card receivables, delinquencies and net charge-offs. + ReferencesNo definition available. + Details Name: bfh_SummaryOfNetCreditCardReceivablesChargeOffsTableTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration XML 42 R30.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENTS (Tables) 9 Months Ended Sep. 30, 2024 Investments, Debt and Equity Securities [Abstract] Â Schedule of Investment The following table provides a summary of our Investments as of the dates presented:September 30,2024December 31,2023(Millions)Investment securities:Available-for-sale debt securities$182Â $171Â Equity securities48Â 46Â Total investment securities230Â 217Â Equity method and other investments47Â 36Â Total Investments$277Â $253Â Schedule of Principal Components of Other Investments Which Are Carried At Fair Value The table below reflects unrealized gains and losses on AFS debt securities as of the dates presented:September 30, 2024December 31, 2023AmortizedCostUnrealizedGainsUnrealizedLossesFair ValueAmortizedCostUnrealizedGainsUnrealizedLossesFair Value(Millions)Available-for-sale securities$199Â $â€”Â (17)182Â $192Â $â€”Â (21)171Â Total$199Â $â€”Â (17)182Â $192Â $â€”Â (21)171Â Schedule of Debt securities in Gross Unrealized Loss Position The following tables provide information about AFS debt securities in a gross unrealized loss position and the length of time that individual securities have been in a continuous unrealized loss position, as of the dates presented:September 30, 2024Less than 12 months12 Months or GreaterTotalFair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLosses(Millions)Available-for-sale securities$9Â $â€”Â $150Â (17)159Â $(17)Total$9Â $â€”Â $150Â (17)159Â $(17)December 31, 2023Less than 12 months12 Months or GreaterTotalFair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLossesÂ Fair ValueÂ UnrealizedLosses(Millions)Available-for-sale securities$23Â $â€”Â $141Â (21)164Â $(21)Total$23Â $â€”Â $141Â (21)164Â $(21) X - DefinitionTabular disclosure of fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of investment. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/320/tableOfContentReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Topic 321 -Publisher FASB -URI https://asc.fasb.org/321/tableOfContentReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Topic 325 -Publisher FASB -URI https://asc.fasb.org/325/tableOfContent + Details Name: us-gaap_InvestmentTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of unrealized gains and losses on investments. + ReferencesNo definition available. + Details Name: us-gaap_UnrealizedGainLossOnInvestmentsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 43 R31.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS (Tables) 9 Months Ended Sep. 30, 2024 Other Liabilities Disclosure [Abstract] Â Schedule of Deposit by Type Deposits were categorized as interest-bearing or non-interest-bearing as follows, as of the dates presented:September 30,2024December 31,2023(Millions)Interest-bearing$12,822Â $13,594Â Non-interest-bearing (including cardholder credit balances)25Â 26Â Total deposits$12,847Â $13,620Â Deposits by deposit type as of the dates presented:September 30,2024December 31,2023(Millions)Savings accountsDirect-to-consumer (retail)$3,105Â $2,863Â Wholesale3,601Â 3,734Â Certificates of depositDirect-to-consumer (retail)4,378Â 3,591Â Wholesale1,738Â 3,406Â Cardholder credit balances25Â 26Â Total deposits$12,847Â $13,620Â Schedule of Time Deposit Maturities The scheduled maturities of certificates of deposit were as follows as of SeptemberÂ 30, 2024:(Millions)2024 (1)$761Â 20253,926Â 2026560Â 2027657Â 2028184Â Thereafter28Â Total certificates of deposit$6,116Â _____(1)The 2024 balance includes $3Â million in unamortized debt issuance costs, which are associated with the entire portfolio of certificates of deposit. X - DefinitionTabular disclosure of type of deposit liability. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph e -Publisher SECReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph d -Publisher SECReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph c -Publisher SECReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (5) -Publisher SECReference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (4) -Publisher SECReference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (3) -Publisher SECReference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (2) -Publisher SECReference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (1) -Publisher SECReference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Publisher SECReference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph f -Subparagraph (1) -Publisher SECReference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph f -Subparagraph (2) -Publisher SECReference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph f -Subparagraph (2)(i) -Publisher SECReference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph f -Subparagraph (2)(iv) -Publisher SECReference 14: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph f -Subparagraph (2)(iii) -Publisher SECReference 15: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph f -Subparagraph (2)(ii) -Publisher SEC + Details Name: us-gaap_DepositLiabilitiesTypeTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of time deposit liability maturities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 470 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-1 + Details Name: us-gaap_TimeDepositMaturitiesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 44 R32.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS OF LONG-TERM AND OTHER DEBT (Tables) 9 Months Ended Sep. 30, 2024 Debt Disclosure [Abstract] Â Schedule of Debt Long-term and other debt consisted of the following as of the dates presented:DescriptionSeptember 30, 2024December 31, 2023Contractual MaturitiesInterest Rates(Millions, except percentages)Long-term and other debt:Revolving line of credit$â€”Â $â€”Â June 2026(1)Convertible senior notes due 202854Â 316Â June 20284.25%Senior notes due 2026100Â 500Â January 20267.00%Senior notes due 2029900Â 600Â March 20299.75%Subtotal1,054Â 1,416Â Less: Unamortized debt issuance costs13Â 22Â Total long-term and other debt$1,041Â $1,394Â Debt issued by consolidated VIEs:Fixed rate asset-backed term note securities$1,350Â $350Â Various â€“ May 2026 to Jul. 20274.62% to 5.47%Conduit asset-backed securities2,198Â 3,550Â Various â€“ Oct. 2024 to Oct. 2025(2)Subtotal3,548Â 3,900Â Less: Unamortized debt issuance costs5Â 2Â Total debt issued by consolidated VIEs$3,543Â $3,898Â Total borrowings of long-term and other debt$4,584Â $5,292Â _____(1)The interest rate is based upon the Secured Overnight Financing Rate (SOFR) plus an applicable margin. (2)The interest rate is based upon SOFR, or the asset-backed commercial paper costs of each individual conduit provider plus an

applicable margin. As of SeptemberÂ 30, 2024, the interest rates ranged from 5.94% to 6.13% with a weighted average rate of 5.97%. As of DecemberÂ 31, 2023, the interest rates ranged from 6.36% to 6.59% with a weighted average rate of 6.48%. Schedule Of Conduit Facilities (Millions)December 31, 2023CommitmentSeptember 30, 2024Conduit FacilitiesCapacityDrawn (6)IncreaseCapacityDrawn (6)Maturity DateComenity BankWFNMNT 2009-VFN (1)$2,650Â $2,015Â $â€”Â $2,650Â $1,380Â October 2025WFNMT 2009-VFC1 (2)275Â 260Â â€”Â 275Â 191Â October 2024Comenity Capital BankWFCMNT 2009-VFN (3)2,250Â 1,025Â â€”Â 2,250Â 377Â February 2025CCAST 2023-VFN1 (4)250Â 250Â â€”Â 250Â 250Â September 2025CCAST 2024-VFN1 (5)â€”Â â€”Â 200Â 200Â â€”Â February 2025Total$5,425Â $3,550Â $200Â $5,625Â $2,198Â _____(1)2009-VFN Conduit issued under World Financial Network Credit Card Master Note Trust (WFNMNT). (2)2009-VFC1 Conduit issued under World Financial Network Credit Card Master Trust III (WFNMT).(3)2009-VFN Conduit issued under World Financial Capital Master Note Trust (WFCMNT). (4)2023-VFN1 Conduit issued under Comenity Capital Asset Securitization Trust (CCAST).(5)2024-VFN1 Conduit issued under CCAST.(6)Amounts drawn do not include $0.7Â billion and $1.2Â billion of debt issued by the Trusts as of September 30, 2024 and DecemberÂ 31, 2023, respectively, which were not sold, but were retained by us as a credit enhancement and therefore have been eliminated from the Total. X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information pertaining to short-term and long-debt instruments or arrangements, including but not limited to identification of terms, features, collateral requirements and other information necessary to a fair presentation. + ReferencesNo definition available. + Details Name: us-gaap_ScheduleOfDebtTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of short-term or long-term contractual arrangements with lenders, including letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_ScheduleOfLineOfCreditFacilitiesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 45 R33.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES (Tables) 9 Months Ended Sep. 30, 2024 OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES Â Schedule of Components of Other Non-interest Income The following table provides the components of Other non-interest income for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024Â 20232024Â 2023(Millions)Payment protection products$30Â $32Â $91Â $99Â Loss from equity method investmentâ€”Â â€”Â â€”Â (5)Other7Â 1Â 8Â 2Â Total other non-interest income$37Â $33Â $99Â $96Â Schedule of Components of Other Non-interest Expenses The following table provides the components of Other non-interest expenses for the periods presented:Three Months EndedSeptember 30,Nine Months EndedSeptember 30,2024Â 20232024Â 2023(Millions)Repurchased Convertible Notes$96Â $â€”Â $96Â $â€”Â Professional services and regulatory fees25Â 29Â 85Â 101Â Occupancy expense5Â 5Â 17Â 16Â Other (1)10Â 22Â 44Â 44Â Total other non-interest expenses$136Â $56Â $242Â $161Â _____(1)Primarily related to costs associated with various other individually insignificant operating activities. X - ReferencesNo definition available. + Details Name: bfh_OtherNoninterestIncomeAndOtherNoninterestExpenseAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information pertaining to other non-interest expenses. + ReferencesNo definition available. + Details Name: bfh_ScheduleOfOtherNoninterestExpensesTableTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information pertaining to other non-interest income. + ReferencesNo definition available. + Details Name: bfh_ScheduleOfOtherNoninterestIncomeTableTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration XML 46 R34.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUES OF FINANCIAL INSTRUMENTS (Tables) 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Schedule of Estimated Fair Value of Company's Financial Instruments The following table summarizes the carrying values and fair values of our financial assets and financial liabilities as of the dates presented:September 30, 2024December 31, 2023CarryingAmountÂ FairValueÂ CarryingAmountÂ FairValue(Millions)Financial assetsCredit card and other loans, net$15,743Â $18,050Â $17,005Â $19,802Â Investment securities230Â 230Â 217Â 217Â Financial liabilitiesDeposits12,847Â 12,875Â 13,620Â 13,583Â Debt issued by consolidated VIEs3,543Â 3,571Â 3,898Â 3,900Â Long-term and other debt1,041Â 1,130Â 1,394Â 1,457Â Schedule of Assets And Liabilities Carried At Fair Value Measured On Recurring Basis The following tables summarize our financial instruments measured at fair value on a recurring basis, categorized by the fair value hierarchy described in the preceding paragraphs as of the dates presented:September 30, 2024TotalÂ Level 1Â Level 2Â Level 3(Millions)Investment securities$230Â $48Â $182Â $â€”Â Total assets measured at fair value$230Â $48Â $182Â $â€”Â December 31, 2023TotalÂ Level 1Â Level 2Â Level 3(Millions)Investment securities$217Â $46Â $171Â $â€”Â Total assets measured at fair value$217Â $46Â $171Â $â€”Â Schedule of Assets And Liabilities Disclosed But Not Carried At Fair Value The fair values of financial instruments that are measured at amortized cost are estimates, and require managementâ€™s judgment; therefore, these fair value estimates may not be indicative of future fair values, nor can our fair value be estimated by aggregating all of the amounts presented. The following tables summarize our financial assets and financial liabilities that are measured at amortized cost, and not required to be carried at fair value on a recurring basis, as of the dates presented:September 30, 2024Fair ValueLevel 1Level 2Level 3(Millions)Financial assetsCredit card and other loans, net$18,050Â $â€”Â $â€”Â $18,050Â Total$18,050Â $â€”Â $â€”Â $18,050Â Financial liabilitiesDeposits$12,875Â $â€”Â $12,875Â $â€”Â Debt issued by consolidated VIEs3,571Â â€”Â 3,571Â â€”Â Long-term and other debt1,130Â â€”Â 1,130Â â€”Â Total$17,576Â $â€”Â $17,576Â $â€”Â December 31, 2023Fair ValueLevel 1Level 2Level 3(Millions)Financial assetsCredit card and other loans, net$19,802Â $â€”Â $â€”Â $19,802Â Total$19,802Â $â€”Â $â€”Â $19,802Â Financial liabilitiesDeposits$13,583Â $â€”Â $13,583Â $â€”Â Debt issued by consolidated VIEs3,900Â â€”Â 3,900Â â€”Â Long-term and other debt1,457Â â€”Â 1,457Â â€”Â Total$18,940Â $â€”Â $18,940Â $â€”Â X - DefinitionTabular disclosure of the assets and liabilities disclosed but not carried at fair value. + ReferencesNo definition available. + Details Name: bfh_ScheduleOfFairValueAssetsAndLiabilitiesTableTextBlock Namespace Prefix: bfh_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-11 + Details Name: us-gaap_FairValueByBalanceSheetGroupingTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets and liabilities, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_ScheduleOfFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 47 R35.htm IDEA: XBRL DOCUMENT v3.24.3 REGULATORY MATTERS AND CAPITAL ADEQUACY (Tables) 9 Months Ended Sep. 30, 2024 Regulatory Capital Requirements under Banking Regulation [Abstract] Â Schedule of Actual Capital Ratios And Minimum Ratios As of September 30, 2024 the actual capital ratios and minimum ratios for each Bank, as well as Bread Financial, are as follows: Actual RatioMinimum Ratio forCapital AdequacyPurposesMinimum Ratio to beWell Capitalized underPrompt CorrectiveAction ProvisionsTotal CompanyCommon equity tier 1 capital ratio (1)13.3Â %4.5Â %6.5Â %Tier 1 capital ratio (2)13.3Â 6.0Â 8.0Â Total risk-based capital ratio (3)14.6Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)11.7Â 4.0Â 5.0Â Total risk-weighted assets (5)$19,010Â Comenity BankCommon equity tier 1 capital ratio (1)17.4Â %4.5Â %6.5Â %Tier 1 capital ratio (2)17.4Â 6.0Â 8.0Â Total risk-based capital ratio (3)18.8Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)15.2Â 4.0Â 5.0Â Comenity Capital BankCommon equity tier 1 capital ratio (1)16.0Â %4.5Â %6.5Â %Tier 1 capital ratio (2)16.0Â 6.0Â 8.0Â Total risk-based capital ratio (3)17.4Â 8.0Â 10.0Â Tier 1 leverage capital ratio (4)14.4Â 4.0Â 5.0Â _____(1)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net.(2)Tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net.(3)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses.(4)Tier 1 leverage capital ratio represents tier 1 capital divided by total average assets, after certain adjustments.(5)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach. X - DefinitionRegulatory Capital Requirements under Banking Regulation [Abstract] + ReferencesNo definition available. + Details Name: bfh_RegulatoryCapitalRequirementsUnderBankingRegulationAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the capital amounts and ratios as of the balance sheet date, indicating whether the entity or entities are in compliance with regulatory capital requirements, by entity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 48 R36.htm IDEA: XBRL DOCUMENT v3.24.3 CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS (Tables) 9 Months Ended Sep. 30, 2024 Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Â Schedule of Changes In Each Component of Accumulated Comprehensive Loss Net of Tax Effects The changes in each component of Accumulated other comprehensive loss, net of tax effects, are as follows for the periods presented:Three Months Ended September 30, 2024Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of June 30, 2024(19)(3)$(22)Changes in other comprehensive income6Â â€”Â 6Â Balance as of September 30, 2024(13)(3)$(16)Three Months Ended September 30, 2023Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions)Balance as of June 30, 2023(17)(3)$(20)Changes in other comprehensive loss(7)â€”Â (7)Balance as of September 30, 2023(24)(3)$(27)Nine Months Ended September 30, 2024Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of December 31, 2023(16)(3)$(19)Changes in other comprehensive income3Â â€”Â 3Â Balance as of September 30, 2024(13)(3)$(16)Nine Months Ended September 30, 2023Net UnrealizedLosseson AFS SecuritiesForeignCurrencyTranslationAdjustmentsAccumulatedOtherComprehensiveLoss(Millions) Balance as of December 31, 2022(18)(3)$(21)Changes in other comprehensive loss(6)â€”Â (6)Balance as of September 30, 2023(24)(3)$(27) X - ReferencesNo definition available. + Details Name: us-gaap_ComprehensiveIncomeNetOfTaxAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the components of accumulated other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481674/830-30-50-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-20 + Details Name: us-gaap_ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 49 R37.htm IDEA: XBRL DOCUMENT v3.24.3 EARNINGS PER SHARE (Tables) 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Schedule of Computation of Basic And Diluted Net Income Per Share The following table sets forth the computation of basic and diluted EPS attributable to common stockholders for the periods presented:Three Months Ended September 30,Nine Months Ended September 30,2024Â 20232024Â 2023(Millions, except per share amounts)NumeratorIncome from continuing operations$3Â $173Â $272Â $693Â Loss from discontinued operations, net of income taxes (1)(1)(2)(2)(18)Net income$2Â $171Â $270Â $675Â DenominatorWeighted average common stock outstanding â€“ basic49.7Â 49.9Â 49.6Â 50.0Â Weighted average effect of dilutive securitiesAdd: net effect of dilutive unvested restricted stock awards (2)1.0Â 0.2Â 0.5Â 0.2Â Add: dilutive effect of Convertible Notes (3) (4)0.3Â â€”Â 0.2Â â€”Â Weighted average common stock outstanding â€“ diluted51.0Â 50.1Â 50.3Â 50.2Â Basic EPSIncome from continuing operations$0.06Â $3.47Â $5.48Â $13.85Â Loss from discontinued operations(0.01)(0.03)(0.04)(0.37)Net income per share$0.05Â $3.44Â $5.44Â $13.48Â Diluted EPSIncome from continuing operations$0.06Â $3.46Â $5.40Â $13.80Â Loss from discontinued operations(0.01)(0.04)(0.03)(0.36)Net income per share$0.05Â $3.42Â $5.37Â $13.44Â _____(1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements.(2)As the effect would have been anti-dilutive, for the three months ended SeptemberÂ 30, 2024 and 2023, nilÂ and approximately 0.5Â million, respectively, and for the nine months ended SeptemberÂ 30, 2024, and 2023 approximately 0.7Â million and 1.2Â million, respectively, restricted stock awards were excluded from each calculation of weighted average dilutive common shares.(3)Holders of the Convertible Notes may convert their notes under certain conditions until March 15, 2028, and on or after such date without condition. Upon any such conversion, we will repay the aggregate principal amount of the Convertible Notes in cash, and pay or deliver, as the case may be, cash, shares of our common stock or a combination of both (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes. At our option, we may redeem for cash, all or a portion of the Convertible Notes on or after June 21, 2026, and before the 51st scheduled trading day before the maturity date, but only if the closing price of our common stock reaches specified targets as defined in the indenture governing the Convertible Notes. We may also, from time to time, retire or purchase all or a portion of the outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise. The conversion feature of the Convertible Notes has a dilutive impact on EPS when the average market price of our common stock for the period exceeds the conversion price of $38.43 per share. For the three months ended SeptemberÂ 30, 2024 the average market price exceeded the conversion price and the dilutive effect is therefore included in the table above. With the three months ended June 30, 2024 being the first period in which the average market price of our common stock exceeded the conversion price, a weighted average of the quarterly results from the Dilutive effect of Convertible Notes is computed, and has been reflected in the table above for the nine months ended SeptemberÂ 30, 2024.(4)In connection with the issuance of the Convertible Notes, we entered into privately negotiated Capped Calls with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset certain cash payments we may be required to make in excess of the principal amount of the Convertible Notes upon conversion, redemption or repurchase thereof, with such reduction and/or offset

subject to a cap of $61.48 per share. Diluted weighted average common stock does not include the impact of the Capped Calls we entered into concurrently with the issuance of the Convertible Notes, as the effect would have been anti-dilutive. If shares were delivered to us under the Capped Calls, those shares would offset, up to the cap, the dilutive effect of the shares that we would issue upon conversion of the Convertible Notes. X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 50 R38.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Financing Receivable (Details) - USD ($) $ in Millions Sep. 30, 2024 Jun. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Jun. 30, 2023 Dec. 31, 2022 Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Total credit card and other loans $ 17,933 Â $ 19,333 Â Â Â Less: Allowance for credit losses (2,190) $ (2,164) (2,328) $ (2,207) $ (2,207) $ (2,464) Credit card and other loans, net 15,743 Â 17,005 Â Â Â Unbilled to cardholders 383 Â 371 Â Â Â Variable Interest Entity, Primary Beneficiary Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Credit card and other loans available to settle obligations of consolidated variable interest entities 11,644 Â 12,844 Â Â Â Credit card loans Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Total credit card and other loans 17,630 Â 18,999 Â Â Â BNPL and other loans Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Total credit card and other loans 303 Â 334 Â Â Â Less: Allowance for credit losses $ (31) Â $ (32) Â Â Â X - DefinitionCredit card and loan receivables which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors. + ReferencesNo definition available. + Details Name: bfh_CreditCardAndLoanReceivablesRestrictedForSecuritizationInvestors Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing Receivable, after Allowance for Credit Loss, Net + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableAfterAllowanceForCreditLossNet Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing Receivable, Before Allowance for Credit Loss, Gross + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableBeforeAllowanceForCreditLossGross Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (3) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(7)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount received for services rendered and products shipped, but not yet billed, for non-contractual agreements due within one year or the normal operating cycle, if longer. + ReferencesNo definition available. + Details Name: us-gaap_UnbilledReceivablesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_ConsolidatedEntitiesAxis=us-gaap_VariableInterestEntityPrimaryBeneficiaryMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_CreditCardReceivablesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bfh_InstallmentLoanReceivablesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 51 R39.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Amortized Cost Basis Credit Card and Loan Receivables (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Past Due [Line Items] Â Â Total credit card and other loans $ 17,527 $ 18,927 Unbilled to cardholders 383 371 Total Â Â Financing Receivable, Past Due [Line Items] Â Â Total credit card and other loans 1,428 1,554 31 to 60 Days Past Due Â Â Financing Receivable, Past Due [Line Items] Â Â Total credit card and other loans 379 422 61 to 90 Days Past Due Â Â Financing Receivable, Past Due [Line Items] Â Â Total credit card and other loans 303 323 91 or more Days Past Due Â Â Financing Receivable, Past Due [Line Items] Â Â Total credit card and other loans 746 809 Total Current Â Â Financing Receivable, Past Due [Line Items] Â Â Total credit card and other loans $ 16,099 $ 17,373 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-80 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentPastDueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost, before allowance for credit loss, of financing receivable. Excludes financing receivable covered under loss sharing agreement and net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-13Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7AReference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (2) -Publisher SECReference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1404 -Paragraph a -Publisher SECReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-80Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5 + Details Name: us-gaap_NotesReceivableGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount received for services rendered and products shipped, but not yet billed, for non-contractual agreements due within one year or the normal operating cycle, if longer. + ReferencesNo definition available. + Details Name: us-gaap_UnbilledReceivablesCurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables30To59DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables60To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 52 R40.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Narrative (Details) $ in Millions 1 Months Ended 3 Months Ended 9 Months Ended Aug. 31, 2024 USD ($) Apr. 30, 2024 USD ($) Oct. 31, 2023 USD ($) Feb. 28, 2023 USD ($) Sep. 30, 2024 USD ($) loan Sep. 30, 2023 USD ($) Sep. 30, 2024 USD ($) loan Sep. 30, 2023 USD ($) Dec. 31, 2023 USD ($) loan Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Â Re-aged accounts as percentage of total credit card and loan receivables Â Â Â Â 2.90% 2.80% 4.30% 2.70% Â Number of days a loan is contractually past due before resulting in charge-off Â Â Â Â Â Â 30 days Â Â Delinquency rate Â Â Â Â 6.40% Â 6.40% Â 6.50% Actual charge-offs for unpaid interest and fees Â Â Â Â $ 232 $ 204 $ 773 $ 689 Â Net principal loss rate Â Â Â Â 7.80% 6.90% 8.30% 7.30% Â Total credit card and other loans Â Â Â Â $ 17,527 Â $ 17,527 Â $ 18,927 Unused credit card lines available to cardholders Â Â Â Â $ 105,000 Â $ 105,000 Â $ 113,000 Number of credit card portfolios held for sale | loan Â Â Â Â 0 Â 0 Â 0 Proceeds from sale of credit card loan portfolios Â Â Â Â Â Â $ 100 $ 2,499 Â Gain on portfolio sale Â Â Â Â Â $ 4 $ 0 $ 9 $ 230 Â BJs Wholesale Club (BJs) Â Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Total credit card and other loans Â Â Â $ 2,300 Â Â Â Â Â Proceeds from sale of credit card loan portfolios Â Â Â 2,500 Â Â Â Â Â Gain on portfolio sale Â Â Â $ 230 Â Â Â Â Credit card loans Â Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Maximum period of time temporary programs' concessions remain in place Â Â Â Â Â 12 months Â Â Proceeds from sale of credit card loan portfolios Â $ 102 Â Â Â Â Â Â Payments to acquire loans receivable $ 383 Â $ 388 Â Â Â Â Â Credit card loans | No Score Â Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Percentage of financing receivable outstanding Â Â Â Â 0.10% Â 0.10% Â 0.10% BNPL and other loans Â Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Total credit card and other loans Â Â Â Â $ 292 Â $ 292 Â $ 317 BNPL and other loans | FICO Score, From 660 and Above Â Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Percentage of total amortized cost basis of revolving loan receivables outstanding Â Â Â Â 0.84 Â 0.84 Â 0.82 BNPL and other loans | FICO Score Below 660 Â Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Â Â Percentage of total amortized cost basis of revolving loan receivables outstanding Â Â Â Â 0.16 Â 0.16 Â 0.18 X - DefinitionThe charge-off of unpaid interest and fees as a reduction to finance charges. + ReferencesNo definition available. + Details Name: bfh_ChargeOffOfUnpaidInterestAndFees Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents the number of credit card portfolios held for sale on the reporting date. + ReferencesNo definition available. + Details Name: bfh_CreditCardPortfolioNumberOfPortfoliosHeldForSale Namespace Prefix: bfh_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionDelinquency Rate + ReferencesNo definition available. + Details Name: bfh_DelinquencyRate Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionMaximum period of time temporary programs' concessions remain in place. + ReferencesNo definition available. + Details Name: bfh_MaximumPeriodOfTimeTemporaryProgramsConcessionsRemainInPlace Namespace Prefix: bfh_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionNet Principal Loss Rate + ReferencesNo definition available. + Details Name: bfh_NetPrincipalLossRate Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionPeriod contractually past due before credit card and loan receivables, including unpaid interest and fees, are charged-off, except in the case of customer bankruptcies or death. + ReferencesNo definition available. + Details Name: bfh_PastDuePeriodForCreditCardLoansChargeOff Namespace Prefix: bfh_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionPercentage of total amortized cost basis of revolving loan receivables outstanding. + ReferencesNo definition available. + Details Name: bfh_PercentageOfAmortizedCostBasisLoanReceivablesOutstanding Namespace Prefix: bfh_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionPercentage of credit card receivables outstanding. + ReferencesNo definition available. + Details Name: bfh_PercentageOfFinancingReceivableCreditCardReceivablesOutstanding Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionRepresents the re-aged accounts as percentage of total credit card and loan receivables. + ReferencesNo definition available. + Details Name: bfh_ReAgedAccountsAsPercentageOfTotalCreditCardAndLoanReceivables Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionAmount of unused credit card lines available to cardholders. + ReferencesNo definition available. + Details Name: bfh_UnusedCreditLinesAvailableToCardholders Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe gain (loss) resulting from the sale of credit card receivables (portfolios). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 860 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-3 + Details Name: us-gaap_GainsLossesOnSalesOfCreditCardPortfolio Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmortized cost, before allowance for credit loss, of financing receivable. Excludes financing receivable covered under loss sharing agreement and net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-13Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7AReference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (2) -Publisher

SECReference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1404 -Paragraph a -Publisher SECReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-80Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5 + Details Name: us-gaap_NotesReceivableGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe cash outflow for the purchase of loan receivable arising from the financing of goods and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireLoansReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow associated with the sale of receivables arising from the financing of goods and services. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfFinanceReceivables Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bfh_BJsWholesaleClubBJsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_CreditCardReceivablesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditScoreFicoAxis=bfh_NoScoreMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bfh_InstallmentLoanReceivablesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditScoreFicoAxis=bfh_FicoCreditScoreFrom660AndAboveMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditScoreFicoAxis=bfh_FicoScoreBelow660Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 53 R41.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Distribution of Credit Card Loans by Score (Details) - Credit card loans Sep. 30, 2024 Dec. 31, 2023 661 or Higher Â Â Financing Receivable, Credit Quality Indicator [Line Items] Â Â Percentage of financing receivable outstanding 57.00% 57.00% 601 to 660 Â Â Financing Receivable, Credit Quality Indicator [Line Items] Â Â Percentage of financing receivable outstanding 27.00% 27.00% 600 or Lower Â Â Financing Receivable, Credit Quality Indicator [Line Items] Â Â Percentage of financing receivable outstanding 16.00% 16.00% X - DefinitionPercentage of credit card receivables outstanding. + ReferencesNo definition available. + Details Name: bfh_PercentageOfFinancingReceivableCreditCardReceivablesOutstanding Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_CreditCardReceivablesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditScoreFicoAxis=bfh_CreditScoreFrom661OrHigherMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditScoreFicoAxis=bfh_CreditScoreFrom601To660Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditScoreFicoAxis=bfh_CreditScoreFrom600OrLessMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 54 R42.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Credit Cards (Details) - Credit Card Loans - Contractual Interest Rate Reduction - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Account Balances $ 94 $ 86 $ 238 $ 189 % of Total Credit Card Loans 0.50% 0.50% 1.40% 1.10% Weighted Average Interest Rate Reduction (% points) 21.80% 20.20% 21.70% 20.10% X - DefinitionPercentage of financing receivable modified during period for debtor experiencing financial difficulty to total financing receivables. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationToTotalFinancingReceivablesPercent Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of financing receivable modified during period for debtor experiencing financial difficulty. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsPostModificationRecordedInvestment2 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPercentage of decrease in weighted average contractual interest rate of financing receivable modified for debtor experiencing financial difficulty. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12A + Details Name: us-gaap_FinancingReceivableModifiedWeightedAverageInterestRateDecreaseFromModification Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bfh_CreditCardLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoanRestructuringModificationAxis=us-gaap_ContractualInterestRateReductionMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 55 R43.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Aging Analysis (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Amortized cost basis $ 293 $ 269 Total Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Amortized cost basis 58 55 31 to 60 Days Past Due Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Amortized cost basis 20 17 61 to 90 Days Past Due Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Amortized cost basis 18 16 91 or more Days Past Due Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Amortized cost basis 20 22 Total Current Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Amortized cost basis $ 235 $ 214 X - DefinitionAmortized cost excluding accrued interest, of financing receivable 12 months after modification for debtor experiencing financial difficulty. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestModifiedPast12Months Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=bfh_FinancialAsset31To60DaysOrGreaterPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=bfh_FinancialAsset61To90DaysOrGreaterPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=bfh_FinancialAsset91DaysOrGreaterPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 56 R44.htm IDEA: XBRL DOCUMENT v3.24.3 CREDIT CARD AND OTHER LOANS - Troubled Debt Restructurings (Details) - Consumer Portfolio Segment - Loan Modifications that subsequently defaulted $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) modification Sep. 30, 2023 USD ($) modification Sep. 30, 2024 USD ($) modification Sep. 30, 2023 USD ($) modification Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Number of Modifications | modification 7,653 4,047 16,342 6,567 Outstanding Balance | $ $ 14 $ 7 $ 29 $ 11 X - DefinitionLoan Modifications Number Of Contracts + ReferencesNo definition available. + Details Name: bfh_LoanModificationsNumberOfContracts Namespace Prefix: bfh_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-33Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of financing receivable with payment default in current period and modified within previous 12 months preceding payment default for debtor experiencing financial difficulty. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 44 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-44 + Details Name: us-gaap_FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bfh_TroubledDebtRestructuringsThatSubsequentlyDefaultedMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 57 R45.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES - Narrative (Details) - USD ($) Sep. 30, 2024 Jun. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Jun. 30, 2023 Dec. 31, 2022 Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Payments allocated to future purchase activity $ 0 Â Â Â Â Â Â Allowance for credit loss $ 2,190,000,000 $ 2,164,000,000 $ 2,328,000,000 $ 2,207,000,000 $ 2,207,000,000 $ 2,464,000,000 Portfolio reserve rates 12.20% Â 12.00% Â Â Â Â BNPL Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Â Allowance for credit loss $ 31,000,000 Â $ 32,000,000 Â Â Â X - DefinitionRepresents the amount of payments allocated to future purchase activity for determining the estimated life of credit card and loan receivable. + ReferencesNo definition available. + Details Name: bfh_AllowanceForLoanLossPaymentsAllocatedToFuturePurchaseActivity Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionPortfolio Reserve Rates + ReferencesNo definition available. + Details Name: bfh_PortfolioReserveRates Namespace Prefix: bfh_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (3) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(7)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bfh_InstallmentLoanReceivablesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 58 R46.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES - Rollforward (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Financing Receivable, Allowance for Credit Loss [Roll Forward] Â Â Â Â Beginning balance $ 2,164,000,000 $ 2,207,000,000 $ 2,328,000,000 $ 2,464,000,000 Provision for credit losses 369,000,000 304,000,000 980,000,000 747,000,000 Change in the estimate for uncollectible unpaid interest and fees 5,000,000 0 5,000,000 5,000,000 Net principal losses (348,000,000) (304,000,000) (1,123,000,000) (1,009,000,000) Ending balance 2,190,000,000 2,207,000,000 2,190,000,000 2,207,000,000 Recovery $ 85,000,000 $ 69,000,000 286,000,000 242,000,000 Adjustment related to the effects of the purchase of previously written-off accounts that were sold to a third-party debt collection agency Â Â Â $ 10,000,000 Recovery adjustment Â Â $ 0 Â X - DefinitionAmount of adjustment for loans and leases associated with the repurchase of previously written off accounts. + ReferencesNo definition available. + Details Name: bfh_AllowanceForLoanAndLeaseLossesAdjustmentForRepurchaseOfPreviouslyWrittenOffAccounts Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing Receivable, Adjustment for Repurchase of Previously Written off Accounts + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableAdjustmentForRepurchaseOfPreviouslyWrittenOffAccounts Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe effect of a change in estimate for uncollectible unpaid interest and fees for calculating the allowance for credit losses on the current period provision. + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableChangeInEstimateForUncollectibleUnpaidInterestAndFees Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (3) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(7)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesRecovery Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of increase in allowance for credit loss on financing receivable from recovery. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesRecovery Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of writeoff of financing receivable, charged against allowance for credit loss. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-6Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesWriteOffs Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of credit loss expense (reversal of expense) for financing receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLossesExpensed Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 59 R47.htm IDEA: XBRL DOCUMENT v3.24.3 SECURITIZATIONS - Narrative (Details) 9 Months Ended Sep. 30, 2024 Minimum Â Offsetting Assets [Line Items] Â Minimum interests requirement 4.00% Maximum Â Offsetting Assets [Line Items] Â Minimum interests requirement 10.00% X - DefinitionRepresent the minimum interests requirement. + ReferencesNo definition available. + Details Name: bfh_SecuritizedCreditCardReceivablesInterestRequirement Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_OffsettingAssetsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 60 R48.htm IDEA: XBRL DOCUMENT v3.24.3 SECURITIZATIONS - Securitized Credit Card loans, Delinquencies andNet Principal Losses (Details) - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Offsetting Assets [Line Items] Â Â Â Â Â Of which: principal amount of credit card loans 91 days or more past due $ 306 Â $ 306 Â $ 323 Net principal losses of securitized credit card loans 200 $ 179 637 $ 592 Â Variable Interest Entity, Primary Beneficiary Â Â Â Â Â Offsetting Assets [Line Items] Â Â Â Â Â Total credit card loans â€“ available to settle obligations of consolidated VIEs $ 11,644 Â $ 11,644 Â $ 12,844 X - DefinitionCredit card and loan receivables which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors. + ReferencesNo definition available. + Details Name: bfh_CreditCardAndLoanReceivablesRestrictedForSecuritizationInvestors Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionPrincipal amount of credit card receivables, 91 or more days past due, which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors. + ReferencesNo definition available. + Details Name: bfh_RestrictedCreditCardReceivables91DaysOrMorePastDue Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of credit loss after recoveries for transferred financial assets that continue to be recognized in the statement of financial position. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (e)(5) -SubTopic 20 -Topic 860 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-4 + Details Name: us-gaap_NetCreditLossOnLoansManagedOrSecuritizedOrAssetbackedFinancingArrangement Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_OffsettingAssetsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: srt_ConsolidatedEntitiesAxis=us-gaap_VariableInterestEntityPrimaryBeneficiaryMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 61 R49.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENTS - Investments (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Investments, Debt and Equity Securities [Abstract] Â Â Available-for-sale debt securities $ 182 $ 171 Equity securities 48 46 Total investment securities 230 217 Equity method and other investments 47 36 Total Investments $ 277 $ 253 X - DefinitionEquity Method and Other Investments + ReferencesNo definition available. + Details Name: bfh_EquityMethodAndOtherInvestments Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-14Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-9Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482736/825-10-45-1AReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_EquitySecuritiesFvNiCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all investments. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(h)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_Investments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in net income (trading) and investment in equity security measured at fair value with change in fair value recognized in

net income (FV-NI). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1 + Details Name: us-gaap_TradingSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 62 R50.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENTS - Narrative (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Debt Securities, Available-for-Sale [Line Items] Â Â Â Â Â AFS Allowance for credit losses $ 0 Â $ 0 Â $ 0 Gains or losses from the sale of AFS securities 0 $ 0 0 $ 0 Â Collateralized Mortgage-Backed Securities Â Â Â Â Â Debt Securities, Available-for-Sale [Line Items] Â Â Â Â Â Available-for-sale, mortgage-backed securities with no stated maturities, amortized cost 171,000,000 Â 171,000,000 Â Â Available-for-sale, mortgage-backed securities with no stated maturities, fair value 156,000,000 Â 156,000,000 Â Â Municipal Bonds Â Â Â Â Â Debt Securities, Available-for-Sale [Line Items] Â Â Â Â Â Available-for-sale, mortgage-backed securities with stated maturities after ten years, amortized cost 28,000,000 Â 28,000,000 Â Â Available-for-sale, mortgage-backed securities with stated maturities after ten years, fair value $ 26,000,000 Â $ 26,000,000 Â Â X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithoutSingleMaturityDateAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithoutSingleMaturityDateFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of allowance for credit loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-9Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 63 R51.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENTS - Amortized Cost (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Investments, Debt and Equity Securities [Abstract] Â Â Amortized Cost $ 199 $ 192 Unrealized Gains 0 0 Unrealized Losses (17) (21) Fair Value $ 182 $ 171 X - DefinitionAmount, before tax, of unrealized gain in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, before tax, of unrealized loss in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost, after allowance for credit loss, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 64 R52.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENTS - Continuous Loss Position (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Investments, Debt and Equity Securities [Abstract] Â Â Less than 12 months, Fair Value $ 9 $ 23 Less than 12 months, Unrealized Losses 0 0 12 Months or Greater, Fair Value 150 141 12 Months or Greater, Unrealized Losses (17) (21) Fair Value 159 164 Unrealized Losses $ (17) $ (21) X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for more than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -

Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position without allowance for credit loss. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 65 R53.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS - Interest and Non-Interest Bearing (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Other Liabilities Disclosure [Abstract] Â Â Interest-bearing $ 12,822 $ 13,594 Non-interest-bearing (including cardholder credit balances) 25 26 Total deposits $ 12,847 $ 13,620 X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe aggregate of all domestic and foreign interest-bearing deposit liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_InterestBearingDepositLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe aggregate amount of all domestic and foreign noninterest-bearing deposits liabilities held by the entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_NoninterestBearingDepositLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 66 R54.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS - Deposits by Type (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Deposit Liability [Line Items] Â Â Certificates of deposit $ 6,116 Â Cardholder credit balances 25 $ 26 Deposits 12,847 13,620 Direct-to-consumer (retail) Â Â Deposit Liability [Line Items] Â Â Savings accounts 3,105 2,863 Certificates of deposit 4,378 3,591 Wholesale Â Â Deposit Liability [Line Items] Â Â Savings accounts 3,601 3,734 Certificates of deposit 1,738 3,406 Cardholder credit balances Â Â Deposit Liability [Line Items] Â Â Cardholder credit balances $ 25 $ 26 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (2) -Publisher SECReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (1) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (5) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph c -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (3) -Publisher SECReference 6: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph a -Subparagraph (4) -Publisher SEC + Details Name: us-gaap_DepositLiabilityLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of interest bearing deposits with no stated maturity, which may include passbook and statement savings accounts and money-market deposit accounts (MMDAs). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_DepositsSavingsDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe aggregate amount of all domestic and foreign noninterest-bearing deposits liabilities held by the entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_NoninterestBearingDepositLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit liabilities, including certificates of deposit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478353/942-405-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_TimeDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: bfh_TypeOfDepositAxis=bfh_DirectDepositMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: bfh_TypeOfDepositAxis=bfh_WholesaleDepositsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: bfh_TypeOfDepositAxis=bfh_CardholderCreditBalancesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 67 R55.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS - Maturity of Deposits (Details) $ in Millions Sep. 30, 2024 USD ($) Other Liabilities Disclosure [Abstract] Â 2024 $ 761 2025 3,926 2026 560 2027 657 2028 184 Thereafter 28 Total certificates of deposit 6,116 Time deposits, unamortized debt discount $ 3 X - DefinitionAmount of time deposit maturing after fourth fiscal year following current fiscal year. + ReferencesNo definition available. + Details Name: bfh_TimeDepositMaturitiesAfterYearFour Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of unamortized debt issuance costs on time deposits. + ReferencesNo definition available. + Details Name: bfh_TimeDepositsUnamortizedDebtDiscount Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of time deposit maturing in remainder of current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. + ReferencesNo definition available. + Details Name: us-gaap_TimeDepositMaturitiesRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit maturing in fourth fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 470 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-1 + Details Name: us-gaap_TimeDepositMaturitiesYearFour Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit maturing in next fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 470 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-1 + Details Name: us-gaap_TimeDepositMaturitiesYearOne Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit maturing in third fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 470 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-1 + Details Name: us-gaap_TimeDepositMaturitiesYearThree Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit maturing in second fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 470 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-1 + Details Name: us-gaap_TimeDepositMaturitiesYearTwo Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit liabilities, including certificates of deposit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478353/942-405-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_TimeDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 68 R56.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS - Narrative (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Other Liabilities [Abstract] Â Â Time deposits, at or above FDIC insurance limit $ 543 $ 509 Time deposits, at or above FDIC insurance limit of total deposits 4.00% 4.00% X - DefinitionTime Deposits, at or Above FDIC Insurance Limit, Of Total Deposits + ReferencesNo definition available. + Details Name: bfh_TimeDepositsAtOrAboveFDICInsuranceLimitOfTotalDeposits Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of time deposit liabilities, including certificates of deposit, in denominations that meet or exceed the Federal Deposit Insurance Corporation (FDIC) insurance limit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478353/942-405-50-1 + Details Name: us-gaap_TimeDepositsAtOrAboveFDICInsuranceLimit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 69 R57.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS OF LONG-TERM AND OTHER DEBT - Schedule of Long Term Debt and Other Debt (Details) - USD ($) $ in Millions Sep. 30, 2024 Jan. 31, 2024 Dec. 31, 2023 Long-term and other debt: Â Â Â Total long-term and other debt $ 1,041 Â $ 1,394 Debt issued by consolidated VIEs: Â Â Â Debt issued by consolidated VIEs 700 Â 1,200 Total debt issued by consolidated VIEs 3,543 Â 3,898 Total borrowings of long-term and other debt 4,584 Â 5,292 Long-term and other debt Â Â Â Long-term and other debt: Â Â Â Long-term and other debt 1,054 Â 1,416 Less: Unamortized debt issuance costs 13 Â 22 Total long-term and other debt 1,041 Â 1,394 Convertible Debt Â Â Â Long-term and other debt: Â Â Â Long-term and other debt $ 54 Â 316 Debt issued by consolidated VIEs: Â Â Â Interest Rates 4.25% Â Â Senior notes due 2026 | Senior Notes Â Â Â Long-term and other debt: Â Â Â Long-term and other debt $ 100 Â 500 Debt issued by consolidated VIEs: Â Â Â Interest Rates 7.00% 7.00% Â Senior notes due 2029 | Senior Notes Â Â Â Long-term and other debt: Â Â Â Long-term and other debt $ 900 Â 600 Debt issued by consolidated VIEs: Â Â Â Interest Rates 9.75% 9.75% Â Debt issued by consolidated VIEs Â Â Â Debt issued by consolidated VIEs: Â Â Â Debt issued by consolidated VIEs $ 3,548 Â 3,900 Less: Unamortized debt issuance costs 5 Â 2 Total debt issued by consolidated VIEs 3,543 Â 3,898 Fixed rate asset-backed term note securities Â Â Â Debt issued by consolidated VIEs: Â Â Â Debt issued by consolidated VIEs $ 1,350 Â 350 Fixed rate asset-backed term note securities | Minimum Â Â Â Debt issued by consolidated VIEs: Â Â Â Interest Rates 4.62% Â Â Fixed rate asset-backed term note securities | Maximum Â Â Â Debt issued by consolidated VIEs: Â Â Â Interest Rates 5.47% Â Â Conduit asset-backed securities Â Â Â Debt issued by consolidated VIEs: Â Â Â Debt issued by consolidated VIEs $ 2,198 Â $ 3,550 Weighted average interest rate 5.97% Â 6.48% Conduit asset-backed securities | Minimum Â Â Â Debt issued by consolidated VIEs: Â Â Â Interest Rates 5.94% Â 6.36% Conduit asset-backed securities | Maximum Â Â Â Debt issued by consolidated VIEs: Â Â Â Interest Rates 6.13% Â 6.59% Revolving Credit Facility | Revolving line of credit | Line of Credit Â Â Â Long-term and other debt: Â Â Â Long-term and other debt $ 0 Â $ 0 X - DefinitionDebt Issued by Consolidated VIEs + ReferencesNo definition available. + Details Name: bfh_DebtIssuedByConsolidatedVIEsAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionLong-Term and Other Debt + ReferencesNo definition available. + Details Name: bfh_LongTermAndOtherDebtAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionRepresents the current and noncurrent portion of the aggregate of long-term debt instruments including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt. + ReferencesNo definition available. + Details Name: bfh_LongTermDebtAndOther Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of long-term debt and other debt, net. + ReferencesNo definition available. + Details Name: bfh_LongTermDebtAndOtherDebtNet Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionRepresents the aggregate carrying amount of non-recourse borrowings of consolidated securitization entities as of the balance sheet date after deducting unamortized discount or premiums (if any). + ReferencesNo definition available. + Details Name: bfh_NonRecourseBorrowingsOfConsolidatedSecuritizationEntities Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionNon-Recourse Borrowings Of Consolidated Securitization Entities Unamortized Discount + ReferencesNo definition available. + Details Name: bfh_NonRecourseBorrowingsOfConsolidatedSecuritizationEntitiesUnamortizedDiscount Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe value represents the unamortized discount and unamortized debt issuance costs related to the debt instruments. + ReferencesNo definition available. + Details Name: bfh_UnamortizedDebtIssuanceExpenseAndDiscount Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B + Details Name: us-gaap_DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionWeighted average interest rate of debt outstanding. + ReferencesNo definition available. + Details Name: us-gaap_DebtWeightedAverageInterestRate Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionAmount, after deduction of

unamortized premium (discount) and debt issuance cost, of long-term debt. Excludes lease obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-4 + Details Name: us-gaap_LongTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThis is the principal amount outstanding for securitized loans only (across all types of loans). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Subparagraph (a) -Paragraph 4 -SubTopic 20 -Topic 860 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-4 + Details Name: us-gaap_PrincipalAmountOutstandingOnLoansSecuritized Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_LongtermDebtTypeAxis=bfh_LineOfCreditAndSeniorNotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_ConvertibleDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_SeniorNotesDue2026Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SeniorNotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_SeniorNotesDue2029Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_NonRecourseBorrowingsOfConsolidatedSecuritizationEntitiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_FixedRateAssetBackedTermNoteSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_ConduitAssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CreditFacilityAxis=us-gaap_RevolvingCreditFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_A2023CreditFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_LineOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 70 R58.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS OF LONG-TERM AND OTHER DEBT - Narrative (Details) 1 Months Ended 2 Months Ended Oct. 01, 2024 trading_day d Sep. 30, 2024 USD ($) Aug. 31, 2024 USD ($) Jan. 31, 2024 USD ($) Jun. 30, 2023 USD ($) Sep. 30, 2024 USD ($) May 31, 2024 USD ($) Dec. 22, 2023 USD ($) Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Debt instrument, inducement expense Â $ 96,000,000 Â Â Â $ 96,000,000 Â Â Additional paid-in capital related to the induced conversion premium Â Â Â Â Â 67,000,000 Â Â Embedded derivative, loss on embedded derivative Â 49,000,000 Â Â Â Â Â Â Revolving Credit Facility Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Maximum borrowing capacity Â Â Â Â $ 700,000,000 Â Â Â Remaining borrowing capacity Â 700,000,000 Â Â Â 700,000,000 Â Â Â Convertible Debt Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Remaining borrowing capacity Â $ 54,000,000 Â Â Â $ 54,000,000 Â Â Stated interest rate Â 4.25% Â Â Â 4.25% Â Â Debt amount issued Â $ 25,000,000 $ 238,000,000 Â Â $ 25,000,000 Â Â Repurchase amount Â 38,000,000 374,000,000 Â Â $ 38,000,000 Â Â Additional paid-in capital related to the induced conversion premium Â 7,000,000 60,000,000 Â Â Â Â Â Convertible Debt | Subsequent Event Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Threshold percentage of stock price trigger 130.00% Â Â Â Â Â Â Â Threshold trading days | trading_day 20 Â Â Â Â Â Â Â Threshold consecutive trading days | d 30 Â Â Â Â Â Â Â Â Convertible Debt | Other Non-interest Expense Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Debt instrument, inducement expense Â $ 9,000,000 87,000,000 Â Â Â Â Â 4.250% Convertible Senior Notes Due 2028 | Convertible Debt Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Stated interest rate Â Â Â Â 4.25% Â Â Â Debt amount issued Â Â Â Â $ 316,000,000 Â Â Â Conversion ratio Â Â Â Â 0.0260247 Â Â Â Senior notes due 2029 Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Repurchase amount Â Â Â $ 400,000,000 Â Â Â Repurchase amount, cash Â Â Â $ 100,000,000 Â Â Â Senior notes due 2029 | Senior Notes Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Stated interest rate Â 9.75% Â 9.75% Â 9.75% Â Â Debt amount issued Â Â Â $ 300,000,000 Â Â Â $ 600,000,000 Redemption price Â Â Â 101.00% Â Â Â Â Senior notes due 2026 | Senior Notes Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Stated interest rate Â 7.00% Â 7.00% Â 7.00% Â Â Series 2024-A Asset-Backed Term Notes Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Debt amount issued Â Â Â Â Â Â Â $ 570,000,000 Â Series 2024-A Asset-Backed Term Notes - Class A Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Stated interest rate Â Â Â Â Â 5.47% Â Debt amount issued Â Â Â Â Â Â $ 500,000,000 Â Series 2024-A Asset-Backed Term Notes - Class M Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Debt amount issued Â Â Â Â Â Â Â 44,000,000 Â Series 2024-A Asset-Backed Term Notes - Class B Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Debt amount issued Â Â Â Â Â Â Â $ 26,000,000 Â Series 2023-B Asset-Backed Term Notes Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Debt amount issued Â Â Â $ 500,000,000 Â Â Â Â Â Series 2024-B Asset-Backed Term Notes - Class A Â Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Â Stated interest rate Â Â 4.62% Â Â Â Â Â Debt amount issued Â Â $ 500,000,000 Â Â Â Â Â X - DefinitionRepurchase Amount, Cash + ReferencesNo definition available. + Details Name: bfh_RepurchaseAmountCash Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase (decrease) in additional paid-in capital (APIC) from recognition of substantial premium at which convertible debt instrument is issued. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D + Details Name: us-gaap_AdjustmentToAdditionalPaidInCapitalConvertibleDebtInstrumentIssuedAtSubstantialPremium Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRatio applied to the conversion of debt instrument into equity with equity shares divided by debt principal amount. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 10 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-3Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-7Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-6 + Details Name: us-gaap_DebtInstrumentConvertibleConversionRatio1 Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: duration X - DefinitionThreshold period of specified consecutive trading days within which common stock price to conversion price of convertible debt instrument must exceed threshold percentage for specified number of trading days to trigger conversion feature. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentConvertibleThresholdConsecutiveTradingDays1 Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionMinimum percentage of common stock price to conversion price of convertible debt instruments to determine eligibility of conversion. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentConvertibleThresholdPercentageOfStockPriceTrigger Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionThreshold number of specified trading days that common stock price to conversion price of convertible debt instruments must exceed threshold percentage within a specified consecutive trading period to trigger conversion feature. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentConvertibleThresholdTradingDays Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionFace (par) amount of debt instrument at time of issuance. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2 + Details Name: us-gaap_DebtInstrumentFaceAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B + Details Name: us-gaap_DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 26: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap_DebtInstrumentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPercentage price of original principal amount of debt at which debt can be redeemed by the issuer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (e) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147477734/942-470-50-3 + Details Name: us-gaap_DebtInstrumentRedemptionPricePercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionFair value amount of debt instrument that was repurchased. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentRepurchaseAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionDecrease in the fair value of the embedded derivative or group of embedded derivatives included in earnings in the period. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 15 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/815-15/tableOfContent + Details Name: us-gaap_EmbeddedDerivativeLossOnEmbeddedDerivative Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of gain (loss) from the difference between the repurchase price of a debt instrument initially issued by the entity and the net carrying amount of the debt at the time of its repurchase. + ReferencesNo definition available. + Details Name: us-gaap_GainLossOnRepurchaseOfDebtInstrument Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionMaximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityMaximumBorrowingCapacity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of borrowing capacity currently available under the credit facility (current borrowing capacity less the amount of borrowings outstanding). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityRemainingBorrowingCapacity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_RevolvingCreditFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_ConvertibleDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_SubsequentEventTypeAxis=us-gaap_SubsequentEventMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_IncomeStatementLocationAxis=bfh_OtherNonInterestExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_A4250ConvertibleSeniorNotesDue2028Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_SeniorNotesDue2029Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SeniorNotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_SeniorNotesDue2026Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_Series2024AAssetBackedTermNotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_Series2024AAssetBackedTermNotesClassAMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_Series2024AAssetBackedTermNotesClassMMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_Series2024AAssetBackedTermNotesClassBMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_Series2024BAssetBackedTermNotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_Series2024BAssetBackedTermNotesClassAMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 71 R59.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS OF LONG-TERM AND OTHER DEBT - Conduit Facilities (Details) - USD ($) $ in Millions 9 Months Ended Sep. 30, 2024 Dec. 31, 2023 Debt Instrument [Line Items] Â Â Drawn $ 700 $ 1,200 Comenity Bank | Line of Credit | WFNMNT 2009-VFN Â Â Debt Instrument [Line Items] Â Â Capacity 2,650 2,650 Drawn 1,380 2,015 Commitment Increase 0 Â Comenity Bank | Line of Credit | WFNMT 2009-VFC1 Â Â Debt Instrument [Line Items] Â Â Capacity 275 275 Drawn 191 260 Commitment Increase 0 Â Comenity Capital Bank | Line of Credit Â Â Debt Instrument [Line Items] Â Â Capacity 5,625 5,425 Drawn 2,198 3,550 Commitment Increase 200 Â Comenity Capital Bank | Line of Credit | WFCMNT 2009-VFN Â Â Debt Instrument [Line Items] Â Â Capacity 2,250 2,250 Drawn 377 1,025 Commitment Increase 0 Â Comenity Capital Bank | Line of Credit | CCAST 2023-VFN1 Â Â Debt Instrument [Line Items] Â Â Capacity 250 250 Drawn 250 250 Commitment Increase 0 Â Comenity Capital Bank | Line of Credit | CCAST 2024-VFN1 Â Â Debt Instrument [Line Items] Â Â Capacity 200 0 Drawn 0 $ 0 Commitment Increase $ 200 Â X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 26: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap_DebtInstrumentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of increase (decrease) of the credit facility. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityIncreaseDecreaseForPeriodNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionMaximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityMaximumBorrowingCapacity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThis is the principal amount outstanding for securitized loans only (across all types of loans). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Subparagraph (a) -Paragraph 4 -SubTopic 20 -Topic 860 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481326/860-20-50-4 + Details Name: us-gaap_PrincipalAmountOutstandingOnLoansSecuritized Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: dei_LegalEntityAxis=bfh_ComenityBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_LineOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_WFNMNT2009VFNMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_WFNMT2009VFC1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: dei_LegalEntityAxis=bfh_ComenityCapitalBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_WFCMNT2009VFNMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_CCAST2023VFN1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_CCAST2024VFN1Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 72 R60.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES - Components of Other Non-Interest Income (Details) - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Other Noninterest Income [Abstract] Â Â Â Â Payment protection products $ 30 $ 32 $ 91 $ 99 Loss from equity method investment 0 0 0 (5) Other 7 1 8 2 Total other non-interest income $ 37 $ 33 $ 99 $ 96 X - DefinitionThe amount of income from payment protection products. + ReferencesNo definition available. + Details Name: bfh_IncomeFromPaymentProtectionProducts Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: bfh_OtherNoninterestIncomeAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of other sundry non-interest income earned during the period. + ReferencesNo definition available. + Details Name: bfh_OtherSundryNoninterestIncome Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (loss) for proportionate share of equity method investee's income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481664/323-10-45-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromEquityMethodInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of revenue earned, classified as other, excluding interest income. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(1)(e)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_NoninterestIncomeOtherOperatingIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 73 R61.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES - Components of Other Non-Interest Expenses (Details) - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Other Noninterest Expenses [Abstract] Â Â Â Â Repurchased Convertible Notes $ 96 $ 0 $ 96 $ 0 Professional services and regulatory fees 25 29 85 101 Occupancy expense 5 5 17 16 Other 10 22 44 44 Total other non-interest

expenses $ 136 $ 56 $ 242 $ 161 X - ReferencesNo definition available. + Details Name: bfh_OtherNoninterestExpensesAbstract Namespace Prefix: bfh_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of other sundry non-interest expenses incurred during the period. + ReferencesNo definition available. + Details Name: bfh_OtherSundryNoninterestExpense Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepurchased Convertible Notes + ReferencesNo definition available. + Details Name: bfh_RepurchasedConvertibleNotes Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of net occupancy expense that may include items, such as depreciation of facilities and equipment, lease expenses, property taxes and property and casualty insurance expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 840 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481161/840-30-50-1 + Details Name: us-gaap_OccupancyNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of noninterest expense classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_OtherNoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medicinal profile of a client or customer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (k) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-3Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(2)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1 + Details Name: us-gaap_ProfessionalFees Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 74 R62.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUES OF FINANCIAL INSTRUMENTS - Narrative (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Â Â Transfers into or out of Level 3 $ 0 $ 0 $ 0 $ 0 Transfers between Levels 1 and 2 0 0 0 0 Equity method investment, other than temporary impairment $ 0 $ 0 $ 0 Â Loyalty Ventures Inc. Â Â Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Â Â Equity method investment, other than temporary impairment Â Â Â $ 6,000,000 X - DefinitionAmount of other-than-temporary decline in value that has been recognized against investment accounted for under equity method of accounting. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481664/323-10-45-1 + Details Name: us-gaap_EquityMethodInvestmentOtherThanTemporaryImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of transfers of financial instrument classified as a liability into level 3 of the fair value hierarchy. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueMeasurementWithUnobservableInputsReconciliationLiabilityTransfersIntoLevel3 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of transfers of financial instrument classified as a liability out of level 3 of the fair value hierarchy. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueMeasurementWithUnobservableInputsReconciliationLiabilityTransfersOutOfLevel3 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: srt_ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis=bfh_LoyaltyVenturesIncMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 75 R63.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUES OF FINANCIAL INSTRUMENTS - Fair Value of Instruments (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Financial assets Â Â Credit card and other loans, net $ 18,050 $ 19,802 Investment securities 230 217 Financial liabilities Â Â Deposits 12,875 13,583 Debt issued by consolidated VIEs 3,571 3,900 Carrying Amount Â Â Financial assets Â Â Credit card and other loans, net 15,743 17,005 Investment securities 230 217 Financial liabilities Â Â Deposits 12,847 13,620 Debt issued by consolidated VIEs 3,543 3,898 Long-term and other debt 1,041 1,394 Fair Value Â Â Financial assets Â Â Credit card and other loans, net 18,050 19,802 Investment securities 230 217 Financial liabilities Â Â Deposits 12,875 13,583 Debt issued by consolidated VIEs 3,571 3,900 Long-term and other debt $ 1,130 $ 1,457 X - DefinitionFinancing Receivable, after Allowance for Credit Loss, Fair Value Disclosure + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableAfterAllowanceForCreditLossFairValueDisclosure Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThis element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents non-recourse borrowings of consolidated securitization entities. + ReferencesNo definition available. + Details Name: bfh_NonRecourseBorrowingsOfConsolidatedSecuritizationEntitiesFairValueDisclosure Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_DepositsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialAssetsBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialLiabilitiesBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value portion of investment securities, including, but not limited to, marketable securities, derivative financial instruments, and investments accounted for under the equity method. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_InvestmentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe fair value amount of long-term debt whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_LongTermDebtFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_CarryingReportedAmountFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_EstimateOfFairValueFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 76 R64.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUES OF FINANCIAL INSTRUMENTS - Fair Value Level Disclosure (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Assets disclosed at fair value Â Â Investment securities $ 230 $ 217 Total assets measured at fair value 230 217 Level 1 Â Â Assets disclosed at fair value Â Â Investment securities 48 46 Total assets measured at fair value 48 46 Level 2 Â Â Assets disclosed at fair value Â Â Investment securities 182 171 Total assets measured at fair value 182 171 Level 3 Â Â Assets disclosed at fair value Â Â Investment securities 0 0 Total assets measured at fair value $ 0 $ 0 X - DefinitionFair value portion of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_AssetsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsFairValueDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value portion of investment securities, including, but not limited to, marketable securities, derivative financial instruments, and investments accounted for under the equity method. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_InvestmentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 77 R65.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUES OF FINANCIAL INSTRUMENTS - Assets and Liabilities Not Carried at Fair Value (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Financial assets Â Â Credit card and other loans, net $ 18,050 $ 19,802 Total 18,050 19,802 Financial liabilities Â Â Deposits 12,875 13,583 Debt issued by consolidated VIEs 3,571 3,900 Long-term and other debt 1,130 1,457 Total 17,576 18,940 Level 1 Â Â Financial assets Â Â Credit card and other loans, net 0 0 Total 0 0 Financial liabilities Â Â Deposits 0 0 Debt issued by consolidated VIEs 0 0 Long-term and other debt 0 0 Total 0 0 Level 2 Â Â Financial assets Â Â Credit card and other loans, net 0 0 Total 0 0 Financial liabilities Â Â Deposits 12,875 13,583 Debt issued by consolidated VIEs 3,571 3,900 Long-term and other debt 1,130 1,457 Total 17,576 18,940 Level 3 Â Â Financial assets Â Â Credit card and other loans, net 18,050 19,802 Total 18,050 19,802 Financial liabilities Â Â Deposits 0 0 Debt issued by consolidated VIEs 0 0 Long-term and other debt 0 0 Total $ 0 $ 0 X - DefinitionFinancial Assets Without Readily Determinable Fair Value, Amount + ReferencesNo definition available. + Details Name: bfh_FinancialAssetsWithoutReadilyDeterminableFairValueAmount Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancial Liabilities Without Readily Determinable Fair Value, Amount + ReferencesNo definition available. + Details Name: bfh_FinancialLiabilitiesWithoutReadilyDeterminableFairValueAmount Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFinancing Receivable, after Allowance for Credit Loss, Fair Value Disclosure + ReferencesNo definition available. + Details Name: bfh_FinancingReceivableAfterAllowanceForCreditLossFairValueDisclosure Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThis element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents non-recourse borrowings of consolidated securitization entities. + ReferencesNo definition available. + Details Name: bfh_NonRecourseBorrowingsOfConsolidatedSecuritizationEntitiesFairValueDisclosure Namespace Prefix: bfh_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsFairValueDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value portion of debt instrument payable, including, but not limited to, notes payable and loans payable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic

820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DebtInstrumentFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_DepositsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilitiesFairValueDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 78 R66.htm IDEA: XBRL DOCUMENT v3.24.3 REGULATORY MATTERS AND CAPITAL ADEQUACY (Details) $ in Millions Sep. 30, 2024 USD ($) Banking Regulation, Risk-Based Information [Abstract] Â Total risk-weighted assets $ 19,010 Combined Banks Â Common Equity Tier 1 capital to risk-weighted assets Â Common equity tier 1 capital ratio 0.133 Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes 4.50% Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 6.50% Banking Regulation, Risk-Based Information [Abstract] Â Tier 1 capital ratio, Actual Ratio 0.133 Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.060 Tier 1 capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 0.080 Total risk-based capital ratio, Actual Ratio 0.146 Total risk-based capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.080 Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under prompt Corrective Action Provisions 0.100 Tier 1 leverage capital ratio, Actual Ratio 0.117 Tier 1 leverage capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.040 Tier 1 leverage capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 0.050 Comenity Bank Â Common Equity Tier 1 capital to risk-weighted assets Â Common equity tier 1 capital ratio 0.174 Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes 4.50% Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 6.50% Banking Regulation, Risk-Based Information [Abstract] Â Tier 1 capital ratio, Actual Ratio 0.174 Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.060 Tier 1 capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 0.080 Total risk-based capital ratio, Actual Ratio 0.188 Total risk-based capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.080 Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under prompt Corrective Action Provisions 0.100 Tier 1 leverage capital ratio, Actual Ratio 0.152 Tier 1 leverage capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.040 Tier 1 leverage capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 0.050 Comenity Capital Bank Â Common Equity Tier 1 capital to risk-weighted assets Â Common equity tier 1 capital ratio 0.160 Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes 4.50% Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 6.50% Banking Regulation, Risk-Based Information [Abstract] Â Tier 1 capital ratio, Actual Ratio 0.160 Tier 1 capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.060 Tier 1 capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 0.080 Total risk-based capital ratio, Actual Ratio 0.174 Total risk-based capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.080 Total risk-based capital ratio, Minimum Ratio to be Well Capitalized under prompt Corrective Action Provisions 0.100 Tier 1 leverage capital ratio, Actual Ratio 0.144 Tier 1 leverage capital ratio, Minimum Ratio for Capital Adequacy Purposes 0.040 Tier 1 leverage capital ratio, Minimum Ratio to be Well Capitalized under Prompt Corrective Action Provisions 0.050 X - DefinitionThe Common Equity Tier 1 Capital Ratio (common equity tier 1 capital divided by risk weighted assets) required for capital adequacy purposes under the regulatory framework for prompt corrective action. + ReferencesNo definition available. + Details Name: bfh_CommonEquityTierOneCapitalRequiredForCapitalAdequacyToRiskWeightedAssets Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionThe minimum Common Equity Tier 1 Capital Ratio (common equity tier 1 capital divided by risk weighted assets) required to be categorized as "well capitalized" under the regulatory framework for prompt corrective action. + ReferencesNo definition available. + Details Name: bfh_CommonEquityTierOneCapitalRequiredToBeWellCapitalizedToRiskWeightedAssets Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionRatio of minimum total risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_CapitalRequiredForCapitalAdequacyToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of minimum total risk-based capital to risk-weighted assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CapitalRequiredToBeWellCapitalizedToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of total risk-based capital to risk-weighted assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CapitalToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_CommonEquityTierOneCapitalAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionRatio of Common Equity Tier 1 risk-based capital to risk-weighted assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_CommonEquityTierOneCapitalRatio Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_RiskBasedRatiosAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of risk-weighted assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_RiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRatio of minimum Tier 1 leverage capital to average assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_TierOneLeverageCapitalRequiredForCapitalAdequacyToAverageAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of minimum Tier 1 leverage capital to average assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneLeverageCapitalRequiredToBeWellCapitalizedToAverageAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of Tier 1 capital to average assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneLeverageCapitalToAverageAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of minimum Tier 1 risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1B + Details Name: us-gaap_TierOneRiskBasedCapitalRequiredForCapitalAdequacyToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of minimum Tier 1 risk-based capital to risk-weighted assets categorized as well capitalized as defined by regulatory framework for prompt corrective action. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneRiskBasedCapitalToBeWellCapitalizedToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionRatio of Tier 1 risk-based capital to risk-weighted assets as defined by regulatory framework. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_TierOneRiskBasedCapitalToRiskWeightedAssets Namespace Prefix: us-gaap_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - Details Name: dei_LegalEntityAxis=bfh_CombinedBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: dei_LegalEntityAxis=bfh_ComenityBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: dei_LegalEntityAxis=bfh_ComenityCapitalBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 79 R67.htm IDEA: XBRL DOCUMENT v3.24.3 REGULATORY MATTERS AND CAPITAL ADEQUACY - Narrative (Details) $ in Millions Aug. 22, 2024 USD ($) Comenity Bank Â Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Â Agreement with FDIC to pay penalty $ 1 Comenity Capital Bank Â Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Â Agreement with FDIC to pay penalty $ 1 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1BReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477270/942-505-50-1 + Details Name: us-gaap_ComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of loss from litigation settlement for amount awarded to other party. Excludes claims within an insurance entity's normal claims settlement process. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-1 + Details Name: us-gaap_LitigationSettlementLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: dei_LegalEntityAxis=bfh_ComenityBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: dei_LegalEntityAxis=bfh_ComenityCapitalBankMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 80 R68.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES (Details) - USD ($) $ in Millions Feb. 20, 2024 Oct. 18, 2023 Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Â Â Loss Contingencies [Line Items] Â Â Damages sought $ 750 Â LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al Â Â Loss Contingencies [Line Items] Â Â Damages sought Â $ 775 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-4Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 720 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483359/720-20-50-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 27 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482395/460-10-55-27Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-4Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482425/460-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-1 + Details Name: us-gaap_LossContingenciesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe value (monetary amount) of the award the plaintiff seeks in the legal matter. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-4Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483076/450-20-50-9 + Details Name: us-gaap_LossContingencyDamagesSoughtValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name:

srt_LitigationCaseAxis=bfh_PirinateConsultingGroupLLCV.BreadFinancialHoldingsInc.Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=bfh_LoyaltyOneCo.V.BreadFinancialHoldingsInc.EtAlMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 81 R69.htm IDEA: XBRL DOCUMENT v3.24.3 CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS (Details) - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â Beginning balance $ 3,170 $ 2,736 $ 2,918 $ 2,265 Changes in other comprehensive income (loss) 6 (7) 3 (6) Ending balance 3,112 2,864 3,112 2,864 Accumulated Other Comprehensive Loss Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â Beginning balance (22) (20) (19) (21) Ending balance (16) (27) (16) (27) Net Unrealized Losses on AFS Securities Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â Beginning balance (19) (17) (16) (18) Changes in other comprehensive income (loss) 6 (7) 3 (6) Ending balance (13) (24) (13) (24) Foreign Currency Translation Adjustments Â Â Â Â AOCI Attributable to Parent, Net of Tax [Roll Forward] Â Â Â Â Beginning balance (3) (3) (3) (3) Changes in other comprehensive income (loss) 0 0 0 0 Ending balance $ (3) $ (3) $ (3) $ (3) X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_AOCIAttributableToParentNetOfTaxRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax of other comprehensive income (loss) attributable to parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedOtherComprehensiveIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedNetUnrealizedInvestmentGainLossMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedTranslationAdjustmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 82 R70.htm IDEA: XBRL DOCUMENT v3.24.3 STOCKHOLDERS' EQUITY - Stock Repurchase Programs (Details) - USD ($) shares in Millions 3 Months Ended 9 Months Ended Feb. 21, 2024 Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Equity [Abstract] Â Â Â Â Authorized repurchase amount $ 30,000,000 Â Â Â Â Diluted (in shares) 50.0 51.0 50.1 50.3 50.2 Number of shares repurchased (in shares) Â Â Â 0.3 Â Total cost of shares repurchased Â Â $ 35,000,000 $ 11,000,000 $ 35,000,000 Remaining authorized repurchase amount Â $ 19,000,000 Â $ 19,000,000 Â X - DefinitionAmount authorized for purchase of share under share repurchase plan. Includes, but is not limited to, repurchase of stock and unit of ownership. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 505 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481520/505-30-50-4 + Details Name: srt_StockRepurchaseProgramAuthorizedAmount1 Namespace Prefix: srt_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_EquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount remaining authorized for purchase of share under share repurchase plan. Includes, but is not limited to, repurchase of stock and unit of ownership. + ReferencesNo definition available. + Details Name: us-gaap_StockRepurchaseProgramRemainingAuthorizedRepurchaseAmount1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionNumber of shares that have been repurchased during the period and are being held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_TreasuryStockSharesAcquired Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionEquity impact of the cost of common and preferred stock that were repurchased during the period. Recorded using the cost method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockValueAcquiredCostMethod Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration XML 83 R71.htm IDEA: XBRL DOCUMENT v3.24.3 STOCKHOLDERS' EQUITY - Stock Compensation Expense (Details) - USD ($) $ / shares in Units, $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Stock-based compensation expense $ 13 $ 10 $ 41 $ 32 Service-based restricted stock unit awards Â Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Shares granted (in shares) Â Â 1,305,297 Â Weighted average grant-date fair value (in dollars per share) $ 37.77 Â $ 37.77 Â Award vesting period Â Â 3 years Â Performance-based restricted stock unit awards Â Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Shares granted (in shares) Â Â 221,358 Â Weighted average grant-date fair value (in dollars per share) $ 37.57 Â $ 37.57 Â Performance-based restricted stock unit awards | Minimum Â Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Percentage of stock units to vest Â Â 0.00% Â Performance-based restricted stock unit awards | Maximum Â Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Percentage of stock units to vest Â Â 150.00% Â X - DefinitionRepresents the percentage of stock units to vest on fulfillment of certain pre-defined vesting criteria. + ReferencesNo definition available. + Details Name: bfh_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsPercentageVesting Namespace Prefix: bfh_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionAmount of expense for award under share-based payment arrangement. Excludes amount capitalized. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 14.F) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479830/718-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_AllocatedShareBasedCompensationExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPeriod over which grantee's right to exercise award under share-based payment arrangement is no longer contingent on satisfaction of service or performance condition, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. Includes, but is not limited to, combination of market, performance or service condition. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardAwardVestingPeriod1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionThe number of grants made during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionPer share or unit weighted-average fair value of nonvested award under share-based payment arrangement. Excludes share and unit options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-1DReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-

2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(v) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=bfh_ServiceBasedRestrictedStockUnitAwardsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=bfh_PerformanceBasedRestrictedStockUnitAwardsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 84 R72.htm IDEA: XBRL DOCUMENT v3.24.3 STOCKHOLDERS' EQUITY - Dividends (Details) - USD ($) $ / shares in Units, $ in Millions 3 Months Ended 9 Months Ended Oct. 24, 2024 Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Â Dividends paid Â $ 10 Â $ 32 $ 32 Dividends declared (in dollars per share) Â $ 0.21 $ 0.21 $ 0.63 $ 0.63 Subsequent Event Â Â Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Â Â Â Â Â Dividends declared (in dollars per share) $ 0.21 Â Â Â Â Â X - DefinitionAggregate dividends declared during the period for each share of common stock outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_CommonStockDividendsPerShareDeclared Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash outflow in the form of ordinary dividends to common shareholders of the parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDividendsCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-1DReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(v) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_SubsequentEventTypeAxis=us-gaap_SubsequentEventMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 85 R73.htm IDEA: XBRL DOCUMENT v3.24.3 INCOME TAXES (Details) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Income Tax Disclosure [Abstract] Â Â Â Â Effective tax rate 92.20% 23.00% 33.40% 27.10% X - DefinitionPercentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231 + Details Name: us-gaap_EffectiveIncomeTaxRateContinuingOperations Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 86 R74.htm IDEA: XBRL DOCUMENT v3.24.3 EARNINGS PER SHARE (Details) $ / shares in Units, shares in Millions, $ in Millions 3 Months Ended 9 Months Ended Feb. 21, 2024 shares Sep. 30, 2024 USD ($) trading_day $ / shares shares Sep. 30, 2023 USD ($) $ / shares shares Sep. 30, 2024 USD ($) trading_day $ / shares shares Sep. 30, 2023 USD ($) $ / shares shares Numerator Â Â Â Â Â Income from continuing operations | $ Â $ 3 $ 173 $ 272 $ 693 Loss from discontinued operations, net of income taxes | $ [1] Â (1) (2) (2) (18) Net income | $ Â $ 2 $ 171 $ 270 $ 675 Denominator Â Â Â Â Â Weighted average common stock outstanding - basic (in shares) | shares Â 49.7 49.9 49.6 50.0 Add: net effect of dilutive unvested restricted stock awards (in shares) | shares Â 1.0 0.2 0.5 0.2 Add: dilutive effect of Convertible Notes (in shares) | shares Â 0.3 0.0 0.2 0.0 Weighted average common stock outstanding â€“ diluted (in shares) | shares 50.0 51.0 50.1 50.3 50.2 Basic EPS Â Â Â Â Â Income from continuing operations (in dollars per share) Â $ 0.06 $ 3.47 $ 5.48 $ 13.85 Loss from discontinued operations (in dollars per share) Â (0.01) (0.03) (0.04) (0.37) Net income per share (in dollars per share) Â 0.05 3.44 5.44 13.48 Diluted EPS Â Â Â Â Â Income from continuing operations (in dollars per share) Â 0.06 3.46 5.40 13.80 Loss from discontinued operations (in dollars per share) Â (0.01) (0.04) (0.03) (0.36) Net income per share (in dollars per share) Â $ 0.05 $ 3.42 $ 5.37 $ 13.44 Share awards excluded in the computation of diluted earnings per share (in shares) | shares Â 0.0 0.5 0.7 1.2 Convertible Debt Â Â Â Â Â Diluted EPS Â Â Â Â Â Conversion price (in dollars per share) Â $ 38.43 Â $ 38.43 Â Convertible Debt | 4.25% Convertible Senior Notes Due 2028 Â Â Â Â Â Diluted EPS Â Â Â Â Â Threshold for redemption, days prior to maturity | trading_day Â 51 Â 51 Â Convertible Debt | Capped Call Transaction Â Â Â Â Â Diluted EPS Â Â Â Â Â Cap price (in dollars per share) Â $ 61.48 Â $ 61.48 Â [1] (1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, â€œDescription of Business, Basis of Presentation and Summary of Significant Accounting Policiesâ€ to the unaudited Consolidated Financial Statements. X - DefinitionDebt Instrument Capped Call Transaction Cap Price Per Share + ReferencesNo definition available. + Details Name: bfh_DebtInstrumentCappedCallTransactionCapPricePerShare Namespace Prefix: bfh_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionDebt Instrument, Convertible, Threshold For Redemption Prior to Maturity, Trading Days + ReferencesNo definition available. + Details Name: bfh_DebtInstrumentConvertibleThresholdForRedemptionPriorToMaturityTradingDays Namespace Prefix: bfh_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionSecurities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe number of shares issued in exchange for the original debt being converted in a noncash (or part noncash) transaction. "Part noncash" refers to that portion of the transaction not resulting in cash receipts or payments in the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-3Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-5 + Details Name: us-gaap_DebtConversionConvertedInstrumentSharesIssued1 Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe price per share of the conversion feature embedded in the debt instrument. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-5 + Details Name: us-gaap_DebtInstrumentConvertibleConversionPrice1 Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionPer basic share amount, after tax, of income (loss) from the day-to-day business activities of the discontinued operation. + ReferencesNo definition available. + Details Name: us-gaap_DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerBasicShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionPer diluted share amount, after tax, of income (loss) from the day-to-day business activities of the discontinued operation. + ReferencesNo definition available. + Details Name: us-gaap_DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerDilutedShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic

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Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting 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http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareDilutedAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax of income (loss) from continuing operations attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 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https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 810 -SubTopic 10 -Section 45 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-18 + Details Name: us-gaap_IncomeLossFromContinuingOperations Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of net income (loss) from continuing operations per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI 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14: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7Reference 17: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsPerBasicShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) derived from continuing operations during the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI 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http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_IncomeLossFromContinuingOperationsPerDilutedShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax of income (loss) from a discontinued operation attributable to the parent. Includes, but is not limited to, the income (loss) from operations during the phase-out period, gain (loss) on disposal, gain (loss) for reversal of write-down (write-down) to fair value, less cost to sell, and adjustments to a prior period gain (loss) on disposal. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-3AReference 3: http://fasb.org/us-

gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-5BReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5C -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-5CReference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-3BReference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-4Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483475/205-20-45-3 + Details Name: us-gaap_IncomeLossFromDiscontinuedOperationsNetOfTaxAttributableToReportingEntity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAdditional shares included in the calculation of diluted EPS as a result of the potentially dilutive effect of share based payment arrangements using the treasury stock method. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480454/718-10-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-22Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 23 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-23Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-28A + Details Name: us-gaap_IncrementalCommonSharesAttributableToShareBasedPaymentArrangements Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards 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https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI 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-Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_ConvertibleDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_A4250ConvertibleSeniorNotesDue2028Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bfh_CappedCallTransactionMember Namespace Prefix: Data Type: na Balance Type: Period Type: EXCEL 87 Financial_Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial_Report.xlsx M4$L#!!0 ((&.7ED'04UB@0 +$ 0 9&]C4')O<',O87!P+GAM M;$V./0L",1!$ \IQO;=!P4)B0-!2L+(/>QLOD&1#LD)^OCG!CVX>;QA&WPIG M*N*I#BV&5(_C(I(/ !47BK9.7:=N')=HI6-Y #OGDK7A.YNJQ<&4GPZ4A!0W_J=0U[R;UEA_6\#MI7E!+ P04 M " "!CEY9[^(6Q>X K @ $0 &1O8U!R;W!S+V-O&ULS9+/ M2L0P$(=? 17)O)VW50^CVHGA2$%Q0O(5D=C?8_"$9:??M3>-N%]$'$'+)S"_? M? /I51#*1WR./F D@^EJMJ-+0H4-.Q % 9#4 :U,=4ZXW-SY:"7E:]Q#D.I# M[A%:SF_!(DDM2<("K,)*9$.OE5 1)?EXPFNUXL-G' M,*\ 1+3I*T-0-L&&9 M&([SV,,%L, (HTW?!=0KL53_Q)8.L%-R3F9-3=-43UW)Y1T:>'MZ?"GK5L8E MDDYA?I6,H&/ #3M/?NWN[KUTUO.KXMFW$33[M^^+ZP^\B;+TV._/ MC<^"0P^__L7P!5!+ P04 " "!CEY9F5R<(Q & "<)P $P 'AL+W1H M96UE+W1H96UE,2YX;6SM6EMSVC@4?N^OT'AG]FT+QC:!MK03621A'^_1S80RY8-[9)-NIL\!"SI^\Y%1^?H.'GS[BYBZ(:(E/)X M8-DOV]: [MR_>X%#BVR]*+ M41B1%G\@M MNN01.+5)#3(3/PB=AIAJ4!P"I DQEJ&&^+3&K!'@$WVWO@C(WXV(]ZMOFCU7 MH5A)VH3X$$8:XIQSYG/1;/L'I4;1]E6\W*.76!4!EQC?-*HU+,76>)7 \:V< M/!T3$LV4"P9!AI@S M&L%&KQMUAVC2/'K^!?F<-0HACA*FNVB<5@$_9Y>PTG!Z(++9OVX?H;5,VPLCO='U!=*Y \FIS_I,C0' MHYI9";V$5FJ?JH,@H%\;D>/N5Z> HWEL:\4*Z">P'_T=HWPJOX@L Y M?RY]SZ7ON?0]H=*W-R-]9\'3BUO>1FY;Q/NN,=K7-"XH8U=RSTS0LS0[=R2^JVE+ZU)CA* M]+',<$X>RPP[9SR2';9WH!TU^_9==N0CI3!3ET.X&D*^ VVZG=PZ.)Z8D;D* MTU*0;\YZ<5X&N(YV02Y?9A7;>?8T='[Y\%1L*/O/)8=QXCRHB'NH8:8S\-# MAWE[7YAGE<90-!1M;*PD+$:W8+C7\2P4X&1@+: '@Z]1 O)256 Q6\8#*Y"B M?$R,1>APYY= <7^/1DN/;IF6U;J\I=QEM(E(YPFF8$V>KRMYEL<%5'<]56_*P MOFH]M!5.S_Y9KF4Q9Z;RWRT,"2Q;B%D2XDU=[=7GFYRN>B)V^I=W MP6#R_7#)1P_E.^=?]%U#KG[VW>/Z;I,[2$R<><41 71% B.5' 86%S+D4.Z2 MD 83 >LX=SFWJXPD6L_UC6'ODRWSEPVSK> U[F M$RQ#I'[!?8]*@!&K8KZZKT_Y)9P[M'OQ@2";_-;;I/;=X Q\U*M:I60K$3]+ M!WP?D@9CC%OT-%^/%&*MIK&MQMHQ#'F 6/,,H68XWX=%FAHSU8NL.8T*;T'5 M0.4_V]0-:/8--!R1!5XQF;8VH^1."CS<_N\-L,+$CN'MB[\!4$L#!!0 (M (&.7EFPV[7%V04 ,X> 8 >&PO=V]R:W-H965T&UL MM9EK<^(V%(;_BH9V.NU,")8,R; (ES! GV66:)6Q(V]EV^D&Q!7C6MJ@L0_CW M/;+!SJ;R@$L7Q+?SHL>'5U>28.-5%_3I1":O,11DEZUEEJOWGC/X, [V\:KUKD4#,>1;I1[GY*'9 /:/GRRC- M_Y)- \6VWVR)^EFH9[X*A!'&8%/_YRZXB7@!-"Z7W!W 6X.6I0L MQ[KAF@\'2FZ(,E^#FKG(ZR:/!IHP,6F<:05O0XC30T^NA2)MDBZY$NF@HT'3 MO.GXN_CK(I[5Q/?))YGH94INDT $W\9WH"QE@=B^0- <,%9R)U3EQG3/"'-:U ME,?#PQ]\?4Y8SQ;^37'%])[%O8+LE;!=3']Y(/X,NJLG3=B5LI'@X==J? M;4AH5$.D7HG4.P[I<\:5%BK:DD>QDDK;\' IK3);I7AH5$.\BQ+OXCB\J5"A M#$PO# .6).'*Y7]KK;CH?$-.2]+SLLC6Z;B,(7D,T!]'G&M.8]2:R+1L(: M[TK =VBA;A,=ZBVY"R-!)EG\+)0-#-=P'-JFO96YQCN<>)+!6V5FV9[1F8:.BB1BG@R2[3:PO_ 6AD'U&]N;<1X4%/D5W:" M'H/\Q%_(.(.&\Y#/^=&6O4!21=:=9?U&>U9>='@IKRLXF7'\(Z" -33L_T% MN8?OR$-BSRLNZ3K]'KF76QZ!L!PBG1RBI1 MW."\!9W*5/.(_!6NZHBN,%Y"C78(SDG ME/W_ N9"3]3D$DK)*[DR3B&.0F6U_[7, [+BBJQYE GRHW/N4+*")5^^(+;6 MP2F<%*VL%,4]$!C@($P69+:-GV5D13]@HN[L8\\IK!*KK!+#S(!HL#BE^LVS4> M'M64L_)#[^@_-$Y@K5ULT9GU*-^#6SEQQ3K.4]@?5MD? =I3],>LU,/)@"!92 M60>B SKW7$%;'_F^ "&0"0I)*_$I;!"K;! [R@;-8AY%Y#I+X75J;[>X3NWR M&X]KRE>Y'W:4^[F-A5J8COD!%/02#$*\XHD]M;A@/>@IS ^KS _#OMCM7]*><\$&G6-L3)"[*C= (@]&5 6.;YP$XH7\)NQI/+1IY%#] MT)K5-1[<-)>5V6&X5RFW_>["U%C;+P*MW(^+>Y41 8%9,2M7>^ 0.U@@\]T^L3WX W+M-F5MEUI!OZO?Z;PZ,3037GZ0FA+?[$@6AX?ET_*P=I0? M47:JSXN3WD_"!T*9#^#] M7$]JOS$_4!YA# \#4$L#!!0 ((&.7ED]3\RWT0D $$T 8 >&PO M=V]R:W-H965T&ULM5M;]LZ$OXKA, !00NDMDCJ8J=)@#:6 M=@LT%YRT>QX6^\#:="Q4%KTBG;3[ZW.%J)-!]<753W[HNK"[4Q69K+^X+HS6HEBI\?9::>+P=T\'+CS_1Q::VRO]*Y65X.Q@,REPNQR;U?_%C:XB] 92W#&#;

$+0,X-L!W![@MPSPMP/\4V<(M@."4V<(MMP/"RO:UL2I+3X415Q>%>B9%B09IY8?*7=5H,'":EY'U8 KX-H5QYNKK[8>O MTT]?XBFYOKM]N/O\:?JAO'CX O]NXMLO#^0N(9]NK^]N8O*.?'V8DC>_OR5Z M*0JI29J3FS3+($+T&?E]__)B9&!QY12CV78AU_5"6,M".+E1N5EJ$N=S.4?& MQ]WC)QWC1V"4G678BV6N6:? ! [D>$NZ=$>8Q'UG/]/3A'%/GUV9/_N?9#XS! M=V'"*WF\1=ZGW$CPN $?S]1*8NZM!?BX@#)!GNNUF,G+ 61 +8LG.;CZXS<: M>N\QV_8I+.Y36-*3L ,O^#LO^%W2&R^(? $X6$G8@Y.9,"7R_U;+"2E9YP#Q= M45;&TM.^H3%0$!Z"8A?$0S\X!"48:!+M0 <*!SN%@],4!CUG0B\KQ=/\"6[! MZ6:(EK--D9I4H@:H90=[*PJXI;X+L?6*70@-J:4[@N$!KGJX4SWL5/V+,B(# M78_NN]"=FT61I2<"XIZE1>R"^-BS8B'!0)SAND8[7:/3LHO\ 8Q)HVI&?::7 M/H7%?0I+>A)VX(;QS@WCDW?;7*Z53@VZK\9N,#D;"\'X%B9V,;ZSLUP,'[6"XDLK.G"V'AV%(3P00^KB;U&FKGO2:% M=&RNK:"#^7W/4A4#T8FE+ **F 5*$%#HTQ9U]Y@L[53W5II3\N56RD%H>MSV M*XH:,UM;%\4]._DF&(I.VO1EC;ZL,VO>JOS=*?JR/C-GK]+B7J4E?4D[]$=# MD6DG]ZOSRFPI\D<)-?>3S#? RC.00E&H!UT:DF2SJRHF(HBAA)8?!2R7N1,R[M26"'* (:^W:$(B 6,3M",93?EH :NDJ[^>K?!)2$D&77JC +!84AT2+#@]1W MSP);71?BV08P,7Q2:4VS9P49Q%O,4*#16DW5SPOE!/:=4^7*B" MS HY3PV4FEKCI19%>%HXL=5&0)Z3L%S09.S92KN@R&^AA;3AA;2;&)[N^3,B M%G"#K%]I)9?FA=39'PBE9)%M)1=$)W;62! 4"UA+3F -KV3>Z<1CRRI1?5DG M/WTM]>A56MRKM*0O:8<>::@OZZ:^\6J=J9]2$@C.TAVB[MI#\'Z3N5RTU'', MY:,6967)% -1^^!%0&%@-X@P4-NF90T+9IVL[NI:%/-*4]B+,ZDUU'+=,3%IT;ILF.,3JKOD3U M=ZE>9)]/V!B!,.8G:=14,L)S1I:R;IIY8THODMSU-$HRE8WQ, [U M0C"4MC0 6<,J63>KG$I(%K.TV;9AFZR;;;;R:(8U,$-;-1?DM+(1#//M<@B;+6RIUUE#+-E)Q/+DP],E=D%D MDP4,Y-E="@1$ ^:D9PP5M9&%ADBR8TW%DC"11:%6D)QRV+:;JM2RJ.-9P M1$$VDUMF18SXT6(/I%UHMZ@0#+,5C5%!3G@C-#1HJ1-9PS!9-\,\9-5'-7;I MFU,\(IC \3]"%NW-DR

@%K2N,W0D"#X>F>B?]%^H"5VN]8[: M-D0P=NB<@$G0N<8M%FQX'>_F=74WM_5A\]4>]^I/Y1Z'3VXO[UKC7XYE8926CP%E6[WX?L_3YE[_[N?LO)K6M]*@[MJ2$HB
^;AB*H8&C70@F"H@<9\M 0#9GW:6=2^ZOZ>3+$A'B"F'BLNJPKJ.&V MOX)5&Z.-R.?E3NI,;I(9P)6\6$V*^U7)K-[E:6S M5.I]#OK^Q8B;7&Q@<6"6:S
38.:5C9(T%SG8*R,/,$O]VY8AMIU'>V\K@!T> MJ_=*-*FFK7\:O+N[>W?E8_7&AG7_FIY/*7(_IN<)=O^#[Y_'OH]^$\ WU2L8 MHV9)]6.C'\7 M6P")3C%-1-_:2KF[MVVQW$*,Q1W;0:+>K!F/L51-
OK'%C@->I:28VI[C^:, M26(->FG?$Q_TV%Y2DL 31V(?QYC_]0"4'?N6:[UV/)/-5NH.>]#;X0W,0,YM M3URU[$E16)(!&$)XK#N6T/W/G(=34@1WP@ M4_G,CE\A-]36>DM&1?J+CCG6L=!R+R2+
<[*:04R2[!^?\D"<$92.F>#E!*], M:+U!:.:$YD='':.6$UD=':.>$U+J=>4\#%V*)!SW.CHAKM%+3#VGT4[:*%TET MH39Z>HZ_1
M=#;^%]'Q5+4CU$#S68AN/MVB3X@D:$(H59D7/5NJ:6EQ>YE/X2&;@O?&%)IH MPA*Y%2A*5K R\,-Z?K>&;ZMP%#'Q7F/RX-4*SF!WAYK.9^0Y7LLPG]"Z4V3 MG?\V>O2O1[\
(1K,HD&:JUWQ+3V()ZLL@$5NC$8O5YVBKOQ,'0.-DR6) OP\7 M0G*UXO\PY3;YG5}6?P7NSP$OJ6$A; #V -?O[)9U?3(& IEAX3;'H2F(7 M*6H5*6K5J0^F:C\A:2Y,"4RRZDMA%7OPB
M+WYMR3)0'KG/V!"\8)"0YUB&@)34/OV0B(!RSTGDH!QMA\A&:Y^53]=4I%5$HUNJT2JD5:I0@TC'7*!!$8B@-A O^(1NX*3.;0)NT0(2 M6!-IZ5S8KUGF!HCKEY9Q: !Y0=FZ >3[W9)Y^^SD' /?I%<6
MHXEHT3"\#I?X']W[D&OI#?8U*3^H_Y+,[V 3S#4D$HK!60SEW M@5R\ ]02P,$% M @ @8Y>64O(CA;K!0)A< !@ !X;"]W;W)KR+42/&'W*%OP\9,"&T)OUK_DSH,SRU*)!2@?
RJ@ELJN+FC!;+AEG*H6W'/34\.EV]#29/EY/T/CN=G9W,YV, M],W5Z&9T.[Y&LZ_7UX\S=(*>9A-T]/$S^HAX@KYQ(6 -LHNN @C:4#+)6+IAG>&G#]AWSDÙ.O9.Q Q?=G8NNS?IP3+,E
MHDF$0GW!?JSYA@J6*,/B%;;\W)1N)NAZ_7P17>S[XU!]#=P=D('*+T=2L^Z M$..415P!QC3*P4JU9"D2DIJ3S'O/U7DG8P=^]W9^]ZRK\R@%5%2AL]QX=\204 MZXAEY3W=4"[H7#"D),J84G
EYX(QJ&Z+&+9+/*(1^A$%8O0AJ8\%^>)8N" M0K#X7'[5P",6H6#QG:>'.:UD>HX\8' N>=XZ@WO8%RL+3 N2X[$Q&%&+O@$LU#ME T8:BY34+@>.F/ _:M*W\7G (\>)KHW!9K*2 M\LE.YM'0\2P0"@R-
=6!TV>$$A;!&A/&]]'2J1UIA?7QP_Y3G3KFLF,:)%-]X M9.*A\]Z!"-=L*\R]W'_&,I^N]0NET/DO[,M8SX%PJXU,2C$1)#PMKNQ'68>: MP.^\(A*0?"O@G8I:.>)%F1Y6E-
FV&B@Y!Z4C28W.\AKDZLI&Y[:75P:1:N< M=&;T<#M^F,Z_SJ8PN;M=WGV93\=V3;[NH3S!5.8FA@-#YFX M@'?PL)S"^=D%Z)A6-/ 4;K@0M#'Z$L[JTX%K"-,^S U+I.L"*7@!:8E9"]K>
M)01>T&F037[+IQB2W,_E[6.Y2\6I*A14%0IRO\X+?O-TA]K0P364VIIQ!3LF MMMB45V*4RXWLZ[,;!6UOX.[\ TQ?K^*.2)L5X3MDX03F23T1M!9"9\N(6,E M(9S3-D12"*8T9*B*O;IH
B \^S4HK^7YS\C_$G2$WJG0.Z] 9UL32\5_870X M5S:%8MC(79AWZ\7TGA?\=,P1=;>B[KZ"FFN]_6?BPOA#C:;$H=5_AMP8U&YF M[E7,O9/,CTQQMA((\]0@T1F8I8:;GY>P4-Q^P.$:4USSD-.XB?
RDO6TV5SIC M(0X=ZB8:U0Z=T=LW?L_[V/0*_R>SHTKTJTKT3^^>PH@;")F*@*412/JN*1"2 MI1K8CG&1E\E(T&@,C>1*\ VS34>#7$-(5REXQ QM^NY057ZH*MJJ/=]O]?I/-O]AJC@?2VJ2-JM??-
MO[UA:L.4."=%ZK3X=(%3VLF!B9Y6U@ M)0TUE7P84]M'90-H?2VE.4QL9ZG^2(Q^ U!+ P04 " "!CEY9+H]H:D. M AA & 'AL+W=OZ&_2*XRJG)?'8F<0;][NU-34?B-2VV4B@ 61G]M?
O;42,@*N6\-S, M%UOBT.=>Z$/3G(O@\BE)OV0/2N76U]4RSMZGQQD#BZG(=WJM;E7]:WZ3P[>*991&M5)Q%26RE MZN[-R34;!XZM&Q1K_"M23]G.9TMORN:XI0OCWJ*1: M+C43Y/%
[27KR'%,WW/W\C7U6;#QLS. 1M NO_KT[OK3Q/\XG5CR_;O;]S_[DVO]Y?8C_/ME^N[CK?5^!M_> MRW]X[W^>3# _<_OBW(6>#U];TGY_\C_^QSJQ/MQ/KIQ]>6=E#F*K,BF+KEVBY
M!.UGI]8/NU\O+W)(6(>]F)?)O=TFQ_CZ2 M^/.1Q(LP]IRJX;\-E&_^5]1-(?GLLO++"W)JH^;DEV*G%>YQCAX"159\>Q]DZ MG*LW)Y!RIM)'=7+UX]8QO_<:.S HR:9;LE%!IL^SCU?VZ'QT>?
&X*UK*B"XE MF4=)%A"1U90EGI4ES,I2]U&LCS&8"6PU=HRNMIS]G=[CO._4>'\: W?52SLB M:X@%R8F->'TEM[W22-17\2C3#MKQSGB5>*W'[.<>LXM&8D^/^?$<)]JL9# ;0
M3<6G5_I,6(S\#\ERH=+L[];T]TV4_X%UG4TY)%"232G)9I1D+B691TD6$)'5 MA.@\"]$Q#AWOX HKBN?)2F$ZV[9U=I3?'S1""- 5_E0DLTHR=PC=H5'&3 @
M(JNIHO^LBKY1%=M9T+PV"]JJ/II";.A5YA8^JT]=-9O:,48M:M6*,EFE&0N M)9E'2188^Z@FE<&S5 9&J12GK#/M0"P*P8!:0CV/QQ0R:$47C7.[-;KJA!* MLMGAY%W*>!XE64!$5E/(\%DA0Z-
"X")TK<41+I=6GH:@C\+YRJR[1(\Q\:-* M\^CS4EF9BB-8%">YRJS%!NF9ZQ#3T;"M8M%K",F84UI0SH49(% M1&0U)8V>E30R*NF#6F_2^0.,-9FV#.9;NR33(]#N534F&2-QUQDS)=ETU+J(
M/NNU+J(I([J49!XE64!$5A,7ZU5.9^^E\D*MR1YR(#=GQ^:07;5"RC8[9@-< MTI >*5M Q5;7RXXSSHQZF42/T4+%B\P*XX6U*+]9"B[;'\.EBG,KU<47.)>I
M^1)&I@6J(H9T@FBJR)A(9Q51LLU(V=QC=H=\&C*@8JNKY'%F=D6]K-L4WAV M,.24)9(\L=1JO4S^4"H[M6*X1*^PIRA_>%#+13%[^K:6E8=? 3MP#C0GTO4D M2,HV96TON7?
>Z/<9:4B7E,TC90NHV.J:K/QD9C:4Z32)ZE"TCW&[.>*1&L^D M;+,C\G=)(WJD; $56UU MD+38D#6'A_9:SL!N#@^DAC,2\HSW]@P/E9/,AM^S;.XHG5!)RC8E99N1LKFD
M;!XI6T#%5E=DY4@SLR5MKI^7C7>/ C9@S4&#U$XF99N1LKG'[Z/-&1 Q5;_MXZ^RE+G94GY1(9TCONR@(1ISW,XW\I'ZRJ1L+BF;1\H6F'NJKIG*5N9F6[E+ M19VW[5+6K(2:PW66"JEY?
3^+FECY0MH&*K2V7GCF*S=_PG"]}FYLZW%=/> M5]PV@Y&:*&E,EY3-(V4+J-CJ*JO<8&YV@SO613EBC[;JHN:0G05#ZN\>LP$N M:4B/E"V@8JOKI3)XN=G@):F+EC%JG=
^M9&:N*1L,U(V]YC=X9&&#*C8ZBJJ M/%QN]G#_NKJH.9'.IT)2B[AD]]=%FRX0:4B7E,TC90NHV,J:K.QI;K:GOV]= ME"-WYS;- G."G=5%>@_U$?F[I!$]4K: BJTNKLJ8Y@>,Z1?61:1L 15;76*5?\[-
MV* H"[*V[+'Q@::7K MHLA:[;HH:>X!$\G)O7917-C,WV\Q' '88[SW2?YY)V:\\?>O*V>;^GL)%ZOJ+M^?;.!\WI$ZGE2\KFD;(%5&SU9Q!6EJ]M MMGR ;SG;1NS3IC%L3K"KNDC99D?D[Y)&]$C9
BJVNK@GJ]LVW\9\1#G;1F5# M:G"3LDU+MD;)JCE^D<9T2=D\4K: BJTNL;@YI$F'R QSSC?,SY4MK#M^,\BN4UZ1R\IVY24 M;4;*YI*R>:1L 15;79&5UKR;K69SD=Q&N:L.M.06IKTS*-B-
E_CX)IINUYJD;)-G:,<7-*8+BF;1\H64+'5)58Y MN ZY@^NTW53$P37'[:R:PPXNL@KBX&)$;0>7-/D B;G7P76T@UM?4AENCMEP M^Y7]!I,5G5 ,9Q:X)K+FU0L?5?G"Q[*BF(=?3_7_L'CK(RA
K[Y.DW62EJ^P M#%?ZX_^*:,&U4OG#]C61X7R>;,*8RB'U]^4VD1XQEM$\4ED1@[W68?7& M;N)P \G!!0!,Z\)89U&?W(6Q7 D1)#P+41>E/0=T]>[+S1=:72^^(-PIE5 M1-7O/-
"]]KQ\^YYBR<>3XNV\C>4>' O8 ^"@B!>A H#H Q$<1*4 ' M4! M(#Z*2*$'?WSTU\_J@,!.A"H#@#Q440*T(% =0"(CR)2@ X$]@- ?!21 G0@ M4!T XJ.(%* #@>H $!]%I =%0'@/@H(FW0@8WJ ! ?
1:0-.K!1'0#BHXBT M00K(J/#RI/O%C58#6P']J?^W30]R M]W?C/^_ F[(R=7GL37DN(J)V$(10MY%@?D6W9;D,\@_WA3E,Z_^<]^&?OSXKA MU-^*H_FE^QN M,[L:B!U>X AZAIQX'-
@*#._?H'UBG3<5_BW)_+U[';77&WW:!\CO\GHQ'EN%/S%*R5N34&,V +O7\X MBN@R%^577FOK%=?7D_V%/$]+Y**4&^T-?[M,;S!8DYRB%N71EM4[E**ME&;ECBH%00LJA&=4R)&NCXE65*? -;6!P 3"0 !@ !X;"]W)K6=\7M^[*\?G8BM3GK.[$E7; M+*/EC\\L%<\7G:#SKS=2W>.SPNZ9@LF'XN[$JZZ^UX2GK&\XB)'}5M=M=";!IVD8J0:UQ5?.GJN#[TBYLA3BF[J8)1>=GE+$4A9+U06%CR@(= M_^PZ[>R?J1H>?G_I_;IV'IQ9THI-1?HW3^3FHC/LH(2MZ#:5]^+Y+[9SJ!88
MB[2J_Z+GG6VO@^)M46V:PP*,IXWG_3[;B .&D _]@9XUP"W&X2.!F37@-2. M-LIJMRZII./S4CRC4EE#;^I+/39U:_"&YVH:%[*$_W)H)\>/\\GCY>SAZA)- M;^>+VR^SRXFZ6#S
Q\W5_&&!;J_1=++X"UU_N?U[@<[0X^(2_?;+[^@7Q'-T MP],49J,Z[TH0H[KLQKL'?VX>C!T/'J$;D7=U/'F;S/]%D M^C#[.GN872ULH];T&MI[59OZ4U70F%UT8-=6K'QBG?
&O_PGZO3[L+K]39T<# M$.X'(/3U/IY##.)Y+#)F<[-IVZ_;JE#S-,:#WGGWZ5"]:=,?1'N;(U'17E3D MG95)\E_84Q"&9(6D@#@4BSSF*4/Y7JVZKZYB6FU048HG#NL3+7\@")TEE3Q?
M-[&'2\ZLZSYZSQE\I\Z.!JN_'ZR^=P;OE/-UO 9BS?MB29[$ACHTQVNL;^7>KR,_J%0_$ MB;\AT B)0N4MF5%<\I["186_& MHI)V'/4,0<&@I=EB@WL.T0>$#?Z=:%'R-
>BN[[ME!^:6P6W9IDW?L:L"K&5C MK^P_(0=$H*P 2L!E$<53:VQ?-?1T7H:DX$?E&V)IZ;'I.!9$!BK MRV(5]1U2-2P#/RUOE4"K*)-Y9X&QBTTC[%KQFHR!'XWSGTFV I.% 3'2#]O5
MP![5]-#.#T9MR_-G\Z]7B%3E^X&7QF_?G._5V7'5I)F,_D_7BWV6(,2V3.DKM M-H.@]OH0F["-C!AK,<*!@VU8(QG[D0R9\C$)@(M(VLSFT;#GBCN:T]A? MW-
ZS@OZHA76SH[V]_3F/S!+W;(C;=;#-*L N!!#-7>+G[J42R*MJV^RB6.05 MQ/R$2KA^HB6DH*FBLF2P%* HRJ5S8Q%+98S[;238K"(7BHE&,?&CV#DWR?OY M9S+X+.@;Q;_-
+!P,'8<61+.:^%FM@E["@-**UUP5J86HN'U)$0MW!P:=;591 MY%I1!R?6)_#<3,1;#U:(!<+M S6;3>1 (-&@)GY0OPBNCR=I48#>F*8IDB6D MG+3^G6L-NJ/N(]V#;^(G98CG*#0<\
(31:S,'0EY$2#D?C!>%"[@?H/C0_LGRU_ M@I(HWQTVJ?A:\EC6NZO:6-VP,2XTPI;%*G*MVU"#,#Q1@+Y:.J(2+=F:Y[F: M&5CD!2NYL.[#T*0=Z0?]EDM;L^?WZNUX(#1=0S]=G0-
A]=SD M)0DC8\HL5H>'7\=*#WZX]6/UOK7&FA(3KIZYW$"LN#UQ#AN:[,3&;[N6DMBU MUC1>0S]>'X2J?W\NE.T>T3^Q62Q6YF;I'KR7D;%R7;^N4@%:M[EL7FS8W]V_
M$C.I7P1IW?\]CP,05C<0074A3UVQ[+ M(:7(ZJ\;1J'"40;P_Y40\N5'/6# M'X_U!+ P04 " "!CEY9V2Z-JEL. M I)@ & 'AL+W=OKFWY[.5*J7?M94R>+*PKI0!
M']URSU=.R9P7E<7>X?[^-WNEU&;G[6N^=^G>OK9U*+11ET[XNBREVQRKP]?M[!SL-#>N]'(5Z,;>V]>57*J9"C?5I<.GO59*KDMEO+9&.+5XLS,Z>'E\1._S
M"S]JM?:]:T&6S*V]I0_3_,W./BFD"I4%DB#QYTZ-55&0(*CQ2Y*YTVY)"_O7 MC?13MAVVS*578UO\I/.P>K/SW8[(U4+61;BRZ_^X$6MY(H-\^]K9M7#T-J31!9O*JZ&< M-
A2467!XJK$NO#V9S,97T\OKZ<6YN#@5QS>SZ?ED-AN(X]%L.J-;EU>3V>3\ M>L2OC,Y/Q.SF[&QT]3,]FTW?G4J=/\^/1^;48C<<7-^?7T_-WXO+BPW0\G" M[P6H2!OM94F=XZC.X2?
4^5Z<61-67DQ,KO+M]7LPK;7OL+'O^/"S F>JVA4O M]@?BL'R7GQ"WBC+;&V"-DMQ:0N=:>7%WT=$QSRZQ^/&1SE M'3TNCVKNI:]DIM[LH*B\A?
52XJN0$ZA8$HE,DI(:3)A9=W=.EM41/J^%W:.@-< M!B5L55D7:J,#90V4$+9VJ<@AF-=7T@5#'\+*V7JY$KE>ZB"+8B.4D?,"^V8K MRZJRBG:Q4$XHX-)
J+*R:^6B4IUMBT+=Z[DN=-CP%NH^4Q4IAV?-YK@)V[0R M$+PK3AR0TH@YWF_V'RZT\'("CZ1V6LB\@W@ACUP,*&!8$Z/'L^/SRP_-&/.);9]C< MDSWD:_*@**PT40"I^M6?
OCL\W'_E*[AQ"$"\^>!5]#\TBH&6A;6$C1# /P@Q9AW7SBE\(4W]P?1\^,X9E!6GJEUNRGZ[,O6<7ZQ(4S MSO/VI<:3N^*BBRNW2T'F:P\GVP6\[Y@#CED2,\I/AXXX;WR_0BOT:B'MXB;
MB=9V07HFBVJ%N =HB[IX+D:CT4",,IFK_!F*A-Q:!Z%CJ;RDBQ/(M%-=-:FK:,*R4.#_],! SO30*=7-3(*_)SA]U%JS3DB)]\.TK+V8*J84WH (I
M1W]]"0V&_'H)+]7ET#,T="):9[.S8__\$;_H)":GR0!ZH;%.9L["\Q(F6S@9 M=L=\)LV.?+$Z6T7H>?*Q'PBH7P,%B|:^4+%!GG/U^U@%5^%%A-X<+3PZB MY4MK<|A;(?
V:ZZYLHU3B3LX:G<5"(&!.-,%=#2P M&.)1=%F38NP5\M=*5Q&;P., ,==R'"CY2?/>#%C66A ML([2@[9MK!YTK@;J$G-',&K'VN)U-(J:HDN;+QQP:DJIJ'PT;*%0 M8D,.7G
M).A..FUA50^K(]BPQR_W$9F$#//0L6'*HI:52!]9F& $F9><.VVR9W2L2LT MK8;"PB9C0('UVB>+!Z(V)%_ DY1-Z%"4[20?^PGJ_]2T6<&UIFY+CV%IZ9O>
M$('QM.F[J4,,VL>G[]M;M#;=`D?"|?#MM7IX![:T3:?M1[5O[F&8@6_@IP=J MB/>VH,R (ZJ6,30&O :SETJ:M7L.L4K.1(#P22\Z|>)T*9$'V]WU(U<"EJ4N M&@H5DR@2.3*.,V$-
F&,F8KOD!X#W6GN3(0_]OIT_[=,N!ADR ^#0/DFL,8]= MGO2K/1=+DS$/=GRX8;H-E_7B39P4+%2C@T89N851Q@8T'E0+WJ 4)<+&@WJ! M8EGB_T9ME$0L)-TM"N1:DKN&/ZG
"J)&75I#XT=2FEMAO]2B?R-GUBYZ2J]N$ M.0RR#/FQTEN\[;,9L*X:C|$2*^LUFNZ&B9@.C/A;F3J@K%.&8/18FELVJ;TS MEA5157XR2,TIV*7B?"#ZSTE#.\%:W%-DO^|7(ZUL
KG[B:D$L(YPUD:B"5.E MC/METV7]C' D=@W&|KE2!&J*,C]GSV.2=#G>5LF#W60)G(403!Q>+!7"Q_2? MJ&$5XEI2^<;P]KP/!RL1.#2IT>CR>0RW!\X51 ($1Q)+4>4?:Q./1'A?DO7[
M-I P) Z\'? <'!AY2-'HC@RAE#X*I8II-.IB3C8' Z%^3YMLU'(7L7,J41E MJIPC+B\.>#9_01,+J;I6)]"MVL51B3:?W&CSB%M!PTZ$HG;=B_"V"MD4L5>8!1-)R0LQ%^[I-B(;4K-@F$?51$
MWP9;$P_0)XN-0C_G/ P'9C44C: 4*?K];HC.7IB6$Y&CD&('+2OV MLE /5DTJKPN^K_Z2@^]WQ8SGF&1ETU9 8WB&$#ZX/633VE._8BIF"XV#UP@
M%_#Z,,A[Z@<@1J14GR2!OJLRED \%24#Y/VP8]%(::))I]1T4A/F=?$ F-?, MB3Q%OO@$AP//:.YI._-HW27&O5UF4%V[MJ$DLK-AC8J3P?
N^_JV\])05%E/HFIS\U#0C_I=:$>EW9DQ]+>:MH_$*^A03' MR-6ZK'JG&1)0FH6$!,G")LFA!MY7!$V%EGP4Q;V\F1[BJ52%>5 U?'^UC<(1 MBQ%|4BD*XQ=[\G93:^XUTD_KW&
G;32G:>5CG<[%G,EH9?5)JGO M,+RO,9%&7"97N91==TH*@*<%XCN6L\X2CXFCID3XRA'9*HR-/IA'Q M# !5WH]:GX(UA_L@B)2(M?<1&1BU#CK04CYSNFJJ[3C-
%@,@%IHOW>IC$_MO M%K__HF>SWN:/?+/00-E#9-IF-P":R1CT],//8G1R<7DJ.>&3_;F=#:[H7N= MGV;7>&%T=3+K;SKC,8P. Z\ /LR/1KFM$L?D1^)=K2-CO::PQ).61W))3&/O
MF9H[U9",H9@ 6X V9^#C-H[/UCD@/@1SZG(7_:UH43O+X?EUVAJZ3!R%ARF M"$:&&\]'8MIRBNJ#-6?2(5?9AY/[BH\6&4B;+PII M%*JJQ&JJOE#9%UI&H81MG=I4S5
SU:_N&3!7&TMX9=?#6,!#4/.H^Z,+B,41 M*TB|% 45>W'L$=A|MPU/C084FT%I\\@@P-"=I8,X;AN-JD;|(VSY=BCCAJJ
M&)$MS24F'NNWB9G3N2=U;AC'D[!BV@W)AY[LQ;DD%SSB-! 0%]$PT5,.K%[MI"_VO['@,9"'?Z>6-6"21D*G_6TZ,<[BH,=#>)+9"J+ESF;I/#GA4,3)I;U3 MSG#^:AHKJ]C8(\
(9M1;+E-Z[OU,7*9&H-0 .Q,\J_-NE,DLL,;(-+'4)3X#[M"9SA^ZON:*YY^Z37(I-2Y[2$> @G^%73T!NB$8]$F=AT_95\T J70UE33X:_ M@UI:UXQB6PP|SM44)1H$NK,/V-
:RE59ME.$%Y%)L9$0IW-99^K8ZW(262TBF M)AEWC >[VX ;#WM:C@VGMJ7V&8N0MA/F*YH[Q%(;H_MGRD^@?K3N(?<[BB1&
MM5OTJ9YK(MR2ODZ!.%9|#>W8F[(I+ 702O!S'33K'1CG3X4D|SZ*:JPK)P*6Z M=;W*)'*0JHZV4(QZB:DWZ=-\)_?)M;^DK/-RF9LH|\U#%46|@')MJV^"V*5DF=
M]^>GK:Q/AY6)DU".F%0^RJS88#Z0(W;$9Z;9)E5!K*-A[=6B+0@XD[\G:O;M MQ_:/3?8_*EO9^8T7V@#&||+'K/S_R_ '?M2QU_OY3JG[YSJHI%B5*W$V-V@?6# M6Z+(JG._%
[^[,]5GN]2Z3KZLBM)^_VA9U^MG3Y_:=*E7R@[-6I?TRJQ4*U?3 MUVKQU*XKK3)^:%4\G8QdXYT]7*B|?O?B-4KJ%[7^BI)QU(7 MYN[[1^-'_L+[?
+&L<>'IB^_6:J$_Z/JW];N*OCT-JV3Y2IXGZ^X9^YOK/1YP28S(SYC"JOLN\?C0"0+G1:8P5%?V[UC2X*+$1@_.[6 M?!2VQ(/Q9[_Z:|:=
<)DIJV],\2G/ZN7WCRX?)9F>JZ:HWYN[G[3#YPSKI::P M_']R)_=.Z.:TL;59N8<)@E5>RE_UQ=$A>N!RM.>!B7M@PG#+1@SE*U6K%]]5 MYBZI<#>MA@^,*C]-
P.4EF/*AKNC7G)ZK7]R|_'^5FX_)S?7[5\GUKZ^2MQ|_M^N%|)O/;ZU_?/>TI@UPV]/4+?92%KO6>?Q4]=(F/Y29SKK//R7 G03 M#]W+R<$%/^CU,)F.!LED-#D]L-
XT8#OE]:9[UGNO4YW?JEFA;?*?US-;5R05 M_]6'J*QSVK\.-.697:M4?_^(5,'JZE8_>O'WOXW/1|\/0'D:H#P]M/K7\N1/
M+Y:\;:IDK3:D8W6BRBPI=)GEY2*QIFB@,Y;4SI)X)WF9U$N=F"I?Y*5B=3+S MY*;265XGJ:HR?MS0/552&%7:07*WS--EHBI-:Z2F(GE(5,VKU*34B4IFIB*Z MT
.TNZXL[5$;NKPV].'$S^L*NC>BA93HL!W>4T+)BM=I4M5UL/._KPK;<7L M('0J?6N^6R #@EB F\KM@'2I;@$"+;!0^(D 6%D"3@'5M&@R[>\N\E5>$SHY
M@-26%E8U+8=%YEH'/%-5)C.@>IM;PM3<$E2,)RP&?2^3D@Q47HH597,T(Q/ M] #\2U-DNL(V9*= +E6FVF&\7A=Y"IFEY1=-H80S@ !/+[!7"40%"5Q/#?&1 M;R,BA=5MDBZ-
L7RK(1OR&23P["(SX5"T_CY^3DO-=47(TF[;4C//OP 7 M)GN[02PG Q82WH-$TY%Z3>N9C'[#9:\%MI] VV38(9A(&K2*P&!1IL_ K$^4 M\%LD3GL$9K]6|^4@2I=IOE:%L+;
<$.0DF.!3FE8-_0UT\)H2A,/IJ+ 9$-W0 MMJ;(,W[^I9.X#_!HEK2F]DA=%Q1 \&^D1$$]C;6:@/ZD@4.=EXT&[02^2 MOR&EA/J1=(,\$*!!HK^D>LUFCO6=X$CS*FU61'G:D&Z@V_*"P?"
(>M5@M&@Q M?[T'<2"MJ*'M\D::&LS><;%L9#/" A6^HB8RKDY2UM M!4G@U2C8*6 AU;_(4M>L!E@MW;&3WI #CPTQ@%; _2]5^3DYNGEY+*(9_7*C
MUCDICK^#;O'*5YN%9NA$?DE9G/S2-0T9M$PVIUYXWCK5&N"N5%5 HX M:PAT19&/38[PY$?^?!QE#26F'^^^<'I$L#01!-3U9[>C%#;%:G M#1$H_T-,L5#15"1')&1LJ2-
/9^JQ=;Q!IJ%,Y&D8=?($/2R"_XL]Z$RGJB$P M[[18^B +Z7'.6,WR J0'*^E61&32].0/BH\EU@"H,CH)R
M6@%&A.0^X8Z5N)^*#*|JK&F!3IUP%OI6%V)HD+QD30&+"8B)UQ(#S!N)<. ' MJD9,*/$@&R8?@3G!6]62;BP(/':5A[ER")G]S/+QPDIEWLLG2\H?B(&+2C-]
MG6+05@M*6\12.EPV299#GF>-C\1 UHP<1UJ?U.8$A"'L+_X-_E/P MA'*%VTS|^W.1M1R:F*=M7(JTC8U9>5C>7HG4 /:] KMC"0<^L!"[(C8X!\:]
M5I8J1S*KL/E:5349;PI8JWI.UL@@>,D)D->564GP!W#PUQNY74-\8%?$OP-< MB6S+0[;_Q!%EM>FNY/>K78" P)N(HA8+B'H-$V!AGI*YRJOD5A6-]I%!4$@$ M\HLR_T/O!'B
JQ2OJPH(RVRRV1.6\G69/F+$HL!8>T)O)-!,ZZ0;1O]:XQ MW:%NCF(S3AQ #/4LHQ:WU:D;W(L]]10FJ?!D/DJ-?[* M!SKN274>)^.+P?ETA ^7@ZNK*XEXMZDY'4V3Z?
0T^6A@(=,#=#|:'Q]-CK'J MU72:C*\&4_KS,]'IV:'0*SF:.#,97HV/\G4XNCP_3 >$5HH31ULB%RSC0Y!V NH4<:I7M_#69'PAM/0DF\?F827B^@ 0?U07P(M)=_0K)1<1Z7+$#X@>5#J
MY#JLCY)7:F.3=Q2@LJLYY\M7VY>OQK!:*P2AW1]$ >/_ M(_7NX='C9'IQA?]'T)2+TW/HR^!T7]-/I9(*G^?/E MB&|>G)V=RD/3BZFS&_3T]6OU[RT'$: Q8+) ND216?
NM_W>UF.NNB0'I&:4 MTC)SO6 (W'R#CDBU:'[!0_EDTUMFN MIG3JW%=&82O [FT?Q$R K]+[;V1NF$_W&+?8Q PZM#T8$MQ;*.B+NNX0I*(R M<8)L)H(4^>?XXGF4_X?
JB'/[L,$6-24P-6M-1P?=I1'2Z"^004B39UE.V@T9 MR].FX,R#(G6^/PJJ*?)%V%^&V!I(WX%.Y:+D2IR1FI%G-.L"%^)J"I))EA'5 MH !!LHP2USU*QC%C*-OXNLFU(T&R(BIRZ9?8
RU#9X-#SI02#D)/N3P:M,R0 MSI5;M4NN5X%5.AA >%'*M,'MMF#E(TY7AE0A.$:IRV\JZ#KS3O&HXY0ON@R3 MW]:2OHE&WV2?YNXZ M:2E[G ZG?MV+=MV2"/DGEXT(&)Z24-
VOEH7&]$65XLV9$X73I5+/N1%T M3]U;T#9IZMQ[MSK4I,O2M5ZY_IR#2)M%SHAPLJD,D-1^M+JYD& M-4IHF0]24E6DKE/DC*BGM)A|+FV!MI+PAA
LAJAE\)&OWF52!W#24*/AK4N6 M%I7^WN0V=PD4BE&6:SP^H0J+|:^,W%UN]3%[:"F#KD@|Q$4X"7LP@3E* 941
M1)0:0BAMH%RL#YCK,H5(L7>M"'L1I\@!X&$$!_E1RBW*V(V@/@+[V' 1/W(U M^1RZFQD&JN*^LY1X49Y=-:M0X)1O4"(\|T4EK9&L1D1M38
0$7(V'O^F/L>N^RR6;OPDLO'6,"9.98=G0&X M&"".WA;,C4RO"[-!SO&& @W&5G]9DC1+U8FHEI6"]G(KBY<< >=HO"'W"B:K(#I=YLR9!P#Z00
M1DG641*Y;EE.R+EVR#KU9'_7*MANY5EZ-\]{>#]@D*$A5W MD=M'WI:7XRCWUV7F/THJ./#:U]3&UK>TV1SBUJU\BN?T%Y?GUUMFS*Q69PL MG0]/)7([YX]V8[!8.
[>|;!_YH#]&9N#GF:H=S,=5'GJKE<"N@X.|VZDN+-0-3AIK2DRDX0>VTH0U5-%DJ$K6^V&PI(M*=-(Y8YC"AA[%FUM"[&H(2/T9N<'DOYV!@#JLV_SS@0*\DS/;C(XJ>M.(8,K MK;8]
(R5Q8-&4;.9VH)3YAZB5VT%)C#X"<1+=2IIAW,CC XAPBF?DLPRP#O9@?D"(@72VW.8^CBM'4DBBRHK# M^) ;N$=]2*RD=C.93KJUF\GH-
%SX=@GKXXN+K1K1^>75SCY_*8&^^]HUD_=Y ML5[#ZN%QA4;G7*Y=D_Q0|N^?C%P(*;2FI+ITTU/_4&6#@ >XL)_W V0]0?Q# M=L38$%=>7,I(H>W"# MBW&
/@24=A0OGBF("C-^4"DT)6>!,NQTQ*]SC9>E8. 7R=JA)S=*U09KP^3U MGQ13V,Z]&0:KQP7*-N*MKYYLR_6?E%]_Z[N]NU[ZZLX%?=BIT[ALI5MU><8E

M<'%6VUOCFM7JB0:QJWUW EY_ZA0MQ8A$QTA2]K*H68;%F!J)^+=#CMRP=K= M/&LHM&OB&0%+.Z?:%<5=79"!V2W9W6L7K$MX7% M$&8>YD(/'BKL"^,O2=9Q3B)[$)/ M8_(5ZMZ<61:2#3V/0LT8:N4 "JP18I,30F&@[45S^5]C&(FL-DE""*74+KQLB M%]"]6)DECF4AB03C8VA3S7#HPL?O-IKP'0W'3[Q\UCM5;-'\4 'XZC:RL_PB M9T@\'T:9CC1N$ZA__*5#%TA;&LJJ@>ES18;#O20_8T]B._V6YVN>$$6@>R] MN#O)<7:1/$DF^&]\3O]M??W3ICS*'+9L.&J1W\Z0LR%B'?*S6YP[.%.<):\Q M4/3&*I4F-S[8H)6.7K^Y>?N5)KFG^'\86Q>O:U45$F3)L.-J76@>:Y/S!;F/ MDV/9(,Q%Y'P%RJ9*YAN0D7(S,/#95>VR4 M]RLESS2MW.9 0T0OZKK1Q@.KYH M+_REB9)]E9,!,K? *?,E)R!"U7IYZVQ2&>#D4BB;#9*S 614W6AA1613/CQ+P M&%L%6$PIA>^M#-G>QVV[NX3B2Z&U]^4\YU['+<@A>'Q05B=4/#F/;S;9U,SYYZ!.Y_!;8H!]_-\ MG0,FDFO'6LR#K^YWG^CTD=H<71!#/LK5^SM%C*K$L+H&@I THIP_W>3VYAEA MUWP+&8QOL;67AD7O%'6._(RIJ41P7P M+?.G00 #]N?)&()9AI"(=1K30."I*$P_?@ W#/BB:42K;J+D64E"ST%;=P:* M<%,;Z7:+J+F]>70^G"H*PRG=_G683N$IG'"(S6K97U"N4?*;=9R48COA+(B(MT-'9#6&AU;VJ'I6=MPY*[*S'XS@X>Z;>?2#EJI^.313HH<*! 0$V2W;2 M753*:X$L/\1D>1W(\BJ0)3G:!0PSG%)YYM'MK M(LE%M-P[S/_@8XVNO$TJ)K:315ILI1LI\K5QFS0 BAR^5SH_)!! MJ3[&N3FVMM\:3,\@-A![E8&2E)0B>#YQ0.9EV+-)>T#3E%R_-W)LQ$]K=0X! MJF"/M[JN@VUKRR[SJ>%VY1XK+;%4?+@J!H%LO.*Y\43.1T#>E"\:HDZ,'-D7 MBB>N1/0\6? IZ.;LHYW&Z%EKF&?;O1*F\:18B+80>JMW=6#EB8S[?'MOB:!AY M0Y X.1;H>VK"FAY.=&!R;BIN0FUY)5>N#LY)@O,5FS X,^WL*3R?*J(3,#N% M;AQ2T#I*#=KC7Q%BKF)DX[,K? *32G<#Q!PLL G:=2^52$GSICS84,G$!K^V) M1V1SPRXX_KHAL4=5(;C"F'TM =_TG\<,U(8=P!L,<"PX]GZ!C0I'@UQ0053B MT[+I9PZ>ZG!LHHA;K&[QH^W9F/:&CJ@?1W- JWMD+:I$D^ I+2S7I#&%FPI_X MM7/ ?,!STG4L*"I>C9V;U9 NZN^7QA]-B6A(L+XMKFKEE_GLEU8 N_C?;Z* MM%&&7I@;T3&)?2H\O&1:X/QJQSZ4XW#7U Z9^7%=&ZI^TPY. [COL3 MOTB#5O-=AM"]>@]VO ^-K;,G\K(\LO_GEW"P'X8I&G'0?>JQ M(#);630YX(> +,8M%Y\=X[^'S@W,&Q9W$ZB27(@=ICGRG=B$^NSO'#:KTW* M5JK$:4>%JG!YLG\55^[!4ZUT0=6I='+7,24PH.-J[, M9@JSV,AP@0-L%W8)?O9;W#VNHE.^CF>*]Y[<;TN/9G852M.O*%= =J4)@"39)Q[:G MMNWR"YVUDN/JO[OH5 -? >N^KF^_N8M(<_%X/S,Y:AT^1T,#[% M)%U\0P?_?P?1\?E@>CIA+4K.!V?GK#/CY+<2KQ.@WW]V+Y*Z,2O*J"0I^*1= MPXJ4$49A? M<#$M/- >&V]+,VG1> ^L#M5L0AY(K[#VOUO90*OH?SH*@TP>?E&SX>5?DT9!!F M^.)W-I$"YEE(\OT[HWX;?AB&@0(XGZ@RB,$]) .E>WF#&UC#R:R%AEE?4P*' M!]4P8HJ,_'N">HYXB]7E ^?)GHC2/FX'3>61@73'9C*$3_:QB=@DD*<51EWZ MW%RGA1<.OO@-^9 "5^G]ZS"ZUGEISJG U<(%ID/J!&>%) M:G4^CUZB2EUKPRT+17 9E3>JAJOA?;37\AK6]G9YF>TOJJ(@&Q-7T1^AU\0*U]JL^:7LI*7)$KPQZ7&:"-NH-_GAGRQ^X(-PEMZ7_P/4$L#!!0 M ((&.7EG2#-Q39@H .@< 9 >&PO=V]R:W-H965T+2+H2NLD@D?RM)A-!]'F92Y[WS4UZ[L^>GIBI3G:L[M*UR59=(^7JK4K,]ZXUY8N->+94D+P_/30B[4@RK_6=Q9/ T;*HG.5.ZTR855 M\[/>Q?C=Y93V\X9_:;5VG>^"-)D9\YT>/B5GO1$)1/%(5ET1!XF.EKE2:$B&(M\:.FV6M8TL'N2H*](^L.76;2J2N3?M-)N3SKG?1$HN:R2LM[L_Y#U?]\(GJQ M21W_%6N_-|+FN'*ER>K#D"#3N?^4/VL[= ZI:?+RJ%U?WUQ\^?14W MMP\/UP^GPQ(,:-LPKHE=>F+1#F)OQ6>3ETLGKO-$)9OGAQ"LD2X*TEU&>PD^ MJ&(@)]. ^B$;1= ^]2:/MA.E-=M"[LBK1I;@QSHE_7\Q<:8&*_VQ3U-.9;J=# MD? +.%3)69SV$@E-V17KGO_\V?CUZOT?*:2/E=!_UO^J3OTU,?%TJ<9$B+F4> M*X$(%[$W4 H#*8>@8^WRT@E36:%<31*&V?RQM(F2>" (.M%F=E[OI"Y[&QA;&RU/E"S*NRL@I0CZU1LNYCF5>IN|D2EHILT>F M%YNL,(Z9]D6\E 0Z9348QUZV'Y5.=?D8K 0;E'.3:D,+\3Z322?62&CT28S@ MK974*9FO,5FK+QJO+5B5V/D_E0P8!EW?E@=@ 4>E5:*(8'N.ME7P8,KY=I:2 M--BH"YEVQ:SR0NH$)& !G/4R*05GW#7;/9N^R%&3(X$)EAI8@A$(+-4[)6Y M-=DA60?L- +F?"? KKG@R?P2N_D3>S1@Y@-8A:TCG3*P9ZFM=+O>P@?"DBX4& MS M/I$H-X4_/#F"=_3PX&*@ (17@$O] NUQ:4RV6Y)Y6EZ#*G34KS25UBRK@ M#%(45]QO0K2%D0Y? 8B%7CJ62A%@+<0%WE$0-"3\U4"#T$8KWR-OG)<7ADT V M! ^8.;5@0>$J5ELXA I1YOI'A2U4QA-29 DBQB)R/>@XJP%H$+J_)6'TX3#I3"X)W43=507%*C^W M@=5&J47SL4)6$'- (;"PJ4GA0\=H2? MX1$ZBE_DO]]$J44#262%Y$Q)AK"S!L[$35G>H-A#?*&>B[PL)>7L1(,E MI,],[7,GI+$R7YW?FT3<=^;.S=@!'(M.FG2I1 M*7]^@AM2S)M+ NJQ)31GBF'^(>/\"6!81P:8?"">-O13]9!-T]5_5!.16=. M9<2W'3-*BETK!A6V6W,07'I%+KUA1P)0 ORUN^_G431Z'UA3*H22AB_;VLY M"1CX[XR3K7.>.367- B<*D,L[LE2#&E$I.KDU@SFT@4 NNV (.\XKW^W WB& M2X)L$_T%8GE!{4?CYP[/WYF@C[ZV$C M=6]=5!:VH+B@T1C6&[2!@IYU!IAS5H-P'[6%/:"'_W); ^3:EDT YVB[BV%1H M0V:-G-$7]H5E,C#,9YWth%T,!) %S%7^V@T>HN^^N+ ^ ZT<0ZMR:1*3F@7U M?)"7"V:C&W1*$#H?B,LO=S=M@->V. 0[P(X[+M5*^8?2]3*>6>VS6.&.V. 2\3+=A-ARW1G3/59RZ D%_OTD92O]5U1 M#[KP_!;*+*PLEF#"T(.D W'!%J)87ZIL!A.&V=XC0\7UZIA7)_V#A6+3F6L$ MX]%D+)"(4YX$0?1H$H5GZM^H,OK*-7A"N#/D@?]!AFLK@G5Y!FD6VQF/TL_ MW*"-IAGH$-QHY<#HZWTO,PJ=8%MV+KSQ*\H_;5NH\\/[R;P.55152EX(>< % M6*GGN*:R>\UF=%''W'BDY"['B?HB0"7O(*Q5:N.F1WRA9G)CA9U*/NQ\>_'9 M^\$=BTNUT#F'38C](Q'UQZ^G_!F-WO#G)#KASRG6]\TM+\;'8O+Z+= T%6]/ M1N+-](VXXI8GJ+9G3-TYK[WB;F$W5^(+AM'BR8@]7D3'XL5D>D)_1U/\ M'??'T80_D=..R1;/=`P[VM"Q^_S?@_ ^QJOM,T<[F8E;I-!E2%T8Y/CBT =3& M[0$24:IR[99A MNF[H#UW6H(JJ$-1+8,[G@Z.GFU&9AP6'@.PI4,KRKRU%T\GJ3332-GO')":]_C\U@NP'^ N5)M=*VLWJ(M_KK,J_G<=\,^-S1U&\]TY:--Y=")K*TN,;._-'/&&E^(ZVZ>6P=G4B8HL:9M M\K+ !$_M^XQ&W+2Y)5]0=_6>>@<_5+1"47;-9-+$5&C#PR#TH;*AN_DU/_K> MSH? &KUT[T9BGDCZ9(\.X2.-'1B?9\QCRCTOZ;%;4:QU2 ;^T+6O39+7MM$_$ MB?)\@I[[9$I:G7\)4]K5V9V&I2 E&-*M;7NAY?PTFI*T\CN)L6](E8R++;63 M'(PA):5[Q3GFE' =V=A1U%?7@N?-IJ4)_OS:V1MLL7&"Y1U'@]$_=@E!KL&& M*&QX;I$^F82T&=4?BIP6= M=Z8I7=_]0<]ZS]/+&7J=9\SWP;:W&\/.VZ=,V06_8W."$Y!_$=6L-J_Q+OS; MJW:[?P?X65IXQV'\FN/H:/#F50_=)[]7\P^E*?A=ULR4I66-9&ULG5A=;]NX$OTKA/<#+>#:CI,F;9H$2-(N M-@_M%DVZ"^SB/M#2V.*M)*HD%3?[Z^^9(27+<6H4]R&Q1 V'\W'FS$AG:^N^ M^((HJ&]56?OS41%"V:6IZ:-3OJT][1ZNJ+3K\]'!]%OX99%9%X(7IQ5FC5W1+MX7/ST>%NVFO)346U-[96CI;GH\N#TZLCEA>!/PVM_>!:L2<+:[_PS4U^/IJQ M0512%EB#QL\]75- 9LB*8\37I'/5'\L;A=:?]-_$=OBRTIVM;_F7R4)R/7HU4 M3DO=EN&37?].R9^7K"^SI9?_:AUEYR.O_I;B,-CP:O:= M#?.T82YVQX/$RK; MNYN_+^]N_OAP>S8-4,J/IEE2/6NSBG? WC^%,;U%\\ZB MJ_E>A;?43-3A;*SFL_G1'GV'O8>'HN_PN_JRUIE@_M4, Z_^N5SXX("&_SSE M;-1U]+0NKI!3W^B,SDQ4\;=XC MK>HO0BEDMJV#0DTKA*+V2W)>V:5:FEK7F=&ETMY3\/A19$)!*&-=$F1<)U.O M_$3=[=T<"AV4=OUYE,N)T*E%G3QS5-E[?N)LA1VDKI$D6YIQ<=L]AHDRK^,,)-U\6- C"EOF.#>YGX*R MHIH<7(Y2.Y875.9J]3 X9(+L1#3&,$#I'&QH?*!HG:@:*] A M(T U^B%F6M>YR@KM5O3"+I>JK9.$62 ;BXQNG';>]{DP)S31-K5)(;AY';A M36[0M<8)'")1&MB@$]ZR'FL('L#2>R.RV1")?]Z[\VI!F6Z]!.5!%?]>H,2W MRR7,@.6*OK;B>%#.^"^HP>;Q59)')X) MZ%+28:64QY'7GPO^=(Y5[(@V]=* _5I^[UV1C.$# (H<5(LL)\KI'66]X@7Z MEE$S/+K$3E-&'S?8-RY_T6C'JP(>_ ^0AC;/W)H?Y?G. X\&#PX@@$D8<(*NF MI4G@9PF[*,U*<,EB>N&M6PAC,A0BGE&O; D-8\W"PZ*\Y"*$'1AXDB|^ AL6 MN=A=8VDZ1@6H-F<-BY1L9WCZJ\9E7$M=0+HRB=:*Q.UVP6P9,:@KQCKM0_FF M5&M;OT!XP"E<<1;QBYHVP "IQP1NF#?_(;**'>Y>FU)R96M E%&?*&C#P7L, MA;B5+KO)%.M%70&?YI%=*9',\3J:/E&_L080YE[CQ|-N!_(,W+V: C,M&ZD? MG^#(U/= G7@1FZ.D-J)Y67(7#MQ^D5JTL ;*AN'$ T"_T/6*>A88-J:NOGC; M3IB!>+N3C<9:*<#8<"? J[<8;75G7&VZE ;456JG2'S! M.87\TYX]8[8G)[YG6HJH;:2R>#(W55LIWX 5EX:[?"6C%FD@L>))^3EPVPU5 M.1J8,XLVQ%+9,H;=$+3A%%WW,QO^3E,V+A(OML;;.!Y))Z8MS3F]I&&&;Q) M\2ZXJD/K2,8>\4. +_AEEND%U&W;-&4< ML7HB<-S(7/2/7Q(E:MRZ.4Q; [+F9211@LI+NP4.A[L5Q_M$O.['&ZL'LEXY, M]E8 %[WQG4T";-Q6%/KQ2?<8M2[!P?=F1!!0T"TXX].I7[-^S?]>\R,#!#)V-L?RI$? MUFE)P&G.[:/A0K$\M90R5FT0$+/%Z!BF'X=4? INI8]7(5.PHS1I=/<"2U8]D M+ND^3F#>6]#]EH_#!OTC>1,RV2 O-JO4B0;%V&,M\>(8#[.RE7P,Z#@]H6\- MU5*\TJ5] 'T;7W1"Z? U)\AD9FF0PWV::91]!=IAJB@V)W*6RUHAP>,%LH7Q& M-;C=;A$84(2<2TO 2UUD"M $OU-C.&WPXK) 0KK78A'$QO>$8AP". T. [@4\) MRF.G6P(Q=BW'<9_J7Y8&Q+$_!7PD@*0CSO#J^;5%\@U[*&:CB#9T&8<+CL]^ MI5UCB!3-\XT4*>6GC[Q^B]DFWAR,U;/WIBPYP<_5G5B^]B;B3>-&9R!MA%* MVFJR#-V=T? QG=7 P/CXZXHOY^!4N_EC&.CX=^)AXEC7L'/_Z0.7Z03B\XFFF MT5X8&1H/9\?\?WZ(M'#.AY]/'CG]@:&PY[E @6$PN!K$YL/_E9*?H6?&GI^\ MQO_CPQ/\?_EZKI[ZP#$=?'BJ""]9_'G-*^E4\1M4OJI_P;N,'ZXVXO'SWWN\ MH^$%2)6TQ-;9Y.3E*$ZVW4VPC7+B*BW-(-']_U[SX M'U!+ P0J "!CEY9'4"D[6ZI'TVY1MJV'Q7XF@ MI+'%4XK4DE0<[Z_Z3E2+&=IKLXP'FQ)8HHS/*J-^XU Y_DHO \,+R^K,0"9^B_5!\MO0TW4G)9 MHG;2:+ XO^I-QQYJ)7_9):_XEJ? M8Y:7&>7"+RSCW&/;,:N=- ^5Z,;V74L=_<;^V0VO!V6C/@F2](FXXT8!Y6OA MQ?6E-4NP/)ND\4-0-:PF<%*S4V;>TE=)Z_SUNP]?W\P^OW_SX?/L7?]D(!LT"0-FIOD28$SK 9P-.I#,DHF3\@[MVFAW%.0= [=-.WZ'S%$/>]$UIAZ$SN'-G[7T*YAA5EOI)3KX8YHZ;RE"_KW+ M'"&/R>X].&LN7*4RO.I16CBT=]B[_OFG[JSI'^FS%P#\9@$]Z?\TWMP/@";6N>@\I*REZI5E"@RB%= 4V!&Z&_.2". M@%M3EK5F^W['EOQIYN'E[:?I 52UK8Q#-VA!:F^?&=EPEI)&PH/:TN5Z N31^,Q M7J19&*Q@,3,VCV;(C(L))_+_$)/1(16!"FVHF!34WTH>]WA9_E1!\2??SI+ MQJ>O'*VP6NH%1: (%99QCWRATK $9@N!*RQH/X+>M2 TVW=A*TZ.3"RWG,A/D M/2_N(;.82]].@R4K TM2E,L&(?8&1%6I&.65-6QQJB84$((C3?XE0G&)!@DQ M&RU'F/M!Q>B\H!NAS0@734K)RV&L(Z1C@P"'C4<:F!(#WA0USJ6/\3:O%<%B M>Y-2?R%/#,L_6G,G0\WD[1]6<\9]IN\4+U2)"1\-4FJQ4GIT7=EAC9FGOXB&//$N^C4- (LE^DO*;7$K08K+Q"Z'!>QF?I^STP#H< M%=W->'<35%*7Q/1'27U64)RJP#9N!(174X:C5H0UP6HHOI>>U2PZE-'()#Q/* M=7OTZH$D^IQ14IJY&\L&FR_K73(MZP)0FMJRX(!8EUF'3TH_,#4%I?O(.TN7Y^?TV[(A>05/;TD', MQ[Z27&,+P3292]J..\:GU$!T*:*.\[G%)5*NN<% ^HES\4!3\BWLB0![AG% / M'$YE]+0^GQ%W_4+[4'BO;=SRZVYO?W? T!*AZ\SQ\:CETN/SYJ5Q_O-F;T?] M_[,%"%Y]E6=(IP?P]N86U/&,LA1$KJ(U9[&M6E1?&$1P_9T%,(FMI'O7/8U1IP1@UW7#\/6 M55&)=A$NQ/C036>6>&NT&=WNF<$Y+1X/3XQ[8> D6 M7[RIPL43G7:*<-C@8*.DCR!OL^-\=U M:W(*1)2BB$?:1(2N.55"^Z0#3P5HI*3[S"F/]FU]-9@27375EC1?\LI"J9 MH:5:]G2MD.7,J12]* B27LEXY4W3O>DIF/9&,$K? %#@FD)D:GV!JXF7NAM M%9_YLC!6T9N.:[;$.9I?ZR=%]]IX.)>'.76WMG\!O'E3Z0 MP4:22OEB%P_Q YO LL(128&8O Z.<5[U$("T0T_MI@>KLMK>.AO$7_Z&*G6%*F M\5Z*+SPWQ<0;>9#C@C7"?):KGW 3S\#B95)H]PVKUC8./,@:;62Y<28&); _ :M7_:VR<.!P^B40[1QB!SO=B/']R9RO+*',C>*_N7D M9Z:S#T^?Y@_/\W'/$)K5[:*- YUWK&9WPO(9'69E"PX"&HX89UYF0NE$(O^7<VBBJB3_>B[P%CM\'MGURHVN6<2C1M"H7M&;_O!=F 0_GJ$=[VC'Y#/GLBW M> <(.:ZFYT:!""C5C!I=2|;\Q!Z:!5X:TVERER!2OEB 55+*Z^H^>;!=24-=] MW\IR 910R E-@XN;'/(;H&,S6*:4:GMV,|PVB]"'BTOH2'?Z-W((S\ M4119H>\/KF/XY3T2%[S*1)- ;,6,]+Z3("3Q3F'-#[2A8E2'!1P.($GB6A@G] MR4WT[1;QL-TBB8)]8M+UU@S,NL;_']^.8($;LMX7/(ML=|?CL#F,SQ #0G/:N,@@?N36?S6)#Y3ENSED#>'*HH&8Z/:]B*.V0G.KA#W M!;7)\W%]:=O?'.;4*N BM/D:]%=#BB(:^)(8@*#)+#"$)+!T HC"$>Q94>7 MTX+*"$C3!G.*50<2/PP3^,K'T?#!NXX;3(&;6T29I=/L]G1)ATT%PEQ#RB%= 4V!&Z&_.2" :1UL@O"1EUZ M. 5A)X-G-#3NCDZ?$6N'"$QL;%;;8N#US_4T!NW:'#K9UT11H K'L;<!4 M$18K1|2>6/#["#M6!5F#+U"+$@WP0_X\ YJR:&:3A+6+=6L/;T:>^&R$S[$W M.!^H? ^[!QW)\#ST-"W5B'H4IN[I Y6NH*>GQ'=$. [>0^)@\'5@:XWBD.*2! MZO#N]NK#D5I'H*2&MUVOH]#7!:IP]HLP[C(!O[05 ?$41)WV;##/MZL5-#H$ M)=8:NNW("E(8#>D/XR!\" ,R$K[C_3]QS&,',/3A=,(1M.'^0Q @U,4_P?+X#) M/+$KB-GYB.5MTNT/G\!9TNEU2, ' 9BC0298'CDB=I4#TTV?%=ELV[HN]3;K# MB=MM?/|EW2;=T1EVF\LO5G-9%A0=&+Q!B$5R!B&/M1'ACUX#2!L$A" MCI?47-@,NI*@Q38^KD9|^V#P'5&ANIX#'1584F;BU3K:")I^A00.F9IJ$0,$ M6PR>,_K=!5/*^I U^3DQ%%BF*HI9_(10*_$"&UH#I R""XU"-A#"SBA"9 Q)KA&UZ;5N61O#PA204+4?2G9]KQ/Z/@4R.MYXY+C%SIC$]I..(2@7IJ%/M"< MI6$00EA,RDL6\%? V"9X_/']#5($L'6ZA%JK2QU_\M2[ID679^H 5 HIT&+A M@M!B=SI<9! G)LR44@S%JE7B!D'(PBS/Q,T#FBS"|\=E",HYA4|1B"10C\XI MC/-*PH+"/^=QZ@94OI|1YFYIL.(1.J0N%V%!8I65^[GHWW\)28VMA7Y1575 M8<2FAY';YQG%G#63GM-)U-Z=N^HV)G]D:<_^64VF|H($3"7=BXGZ3:?,\QL M*A$Y'K$R+$'|H5>ZUR>;G3'1'Y%!T2=^#Z!?6$S@F/:4J9'UB,!=(. D;YT0 MY5F,(PO!J @M;'O4M&:M0Y)6D"824U-I% V7-L,D_(@GK/0G4\DHRPH3@O6R MZT*M>HSFHJAW'$6]*6*T+=5QKIFV@&,.5(=''N(*A>@$%6A#)<'R(Y9H,(]L@ MDHDO[%G&A2QB]6G\.T3KOFT<]D4GE7O0&3NS."9G5JA\WMDKC!O$?14>RQ08 M8M!')TC9852M.VU_S W@(R.8$Y-=] 4EF\[L.8!R[I)S-$;O!(FYRG<06$MOV#:QX !UPTM@L M;:.,--PJ?T">#]?R,,7#D8+UB5/-VZ9-)]5J:X!E3KNM=4*Q(Y,&ET!!684 MRD5.!+O J,'M$.&!&Y#,<9@U,(\S@AR$D8 M##.<"1FHS/I?) M"79TXM(' MZ+#-"##O!.2T\SEB)%FATR7Q7|P2607@E)A?\Y#HA,U87W!(RH_2,D%K$^-= M9"=2L8_B0TE5I8$'/,,_G"/5Q #/Q78NB,0([>>;KKHB$QW /@$(DUO]2WS> M>$L.6L^O:DQM<,.#^,L|Y%0>Q_6#WHO+1OS,KO5^\V[5Z/!M9 ([7C\'CK1) M/4J_*L7D+L- (XAB:T5|Y>25*D= XOJ8VB_R10[|Y=3BJ0BG,("DRUZ[,%?Z M5(_:7!P8A2O&,FHV+MPX.0)YCF[,E%+6@S4EMA4++-O L)!.0QBR32>=!1 MCD&"7A?0X%_@!D^@P 0:FF1.W8CQ6SC/&2A5$VN_I0Q5A!QI)Q-1R&\ A[]1 M<,;YRAQOA>H'D_*8=$F*BEV:L1AGHZ4;1S3%F_7H>$X.'%^^OID81.8]WW(%^$2LV3^G#Q&T)2)NTR MXW77+!D8Y5TF82>A/ZL0TD4*5@VXZ-_WUF|.R_RHK|IYFK $D(^/ GFR/5.?^?,1)C=+K#%L'>_(>9 M&W8&TDL2>##> =HMEU(]#VY>@]< M*PK,YT]&GYHC^PB&(?*-D+X%;(41H+'E!_I- WGH:]=IA>+/TM?T*S$P!M M:#(D;0%7-ET^Q3J:"W=8S8 +^3P2*ZGD_'!Q\;ZR7]9TCIVFA%U;A*S[PFV8%;&5HLP'9I'+W=@]U"31^;%ZBCB+PH4N)*@I*_L=XHY4[TM\FG.)W);H:R8 MK%>;XXXM5Y!CV^ANQ" *# <+YR"8+C+./>3QIMNZK:V:@YJ=V&\&/-49G=>6 ME:>7KG"6?#K.I#%[FMJ[IB%66FEGBP/DREMQ4[I'.KAN#$GW:.X"G_B1#UWW:)VZ;:]#M\ ^PLH8-VM? I>V5@^71I=/PCJ2'V$N4)5X81 MPR>7?CY)>I"1H;:U6B2:32$E@=V?"!3!A]35*L>7D'U=TN6<) M2>:[NECD& MH^8IY2Q$C<\97UA0M8RO+5H3I49=L8# _&*8X[F69V!O:34#]QK*M=NSK51$Q MR _B9H!C/5.HDK!M!0-ISE:Y\L'3^TOL395M)QOO@-%=(+%5Y5:HC[O_X)ONQ MU'R10? [,D+#VA[UG+2%059_A^C7=*F8J.IHK'T1/QCK0&IXLPOZ:9@$2>3 M"]GRZDK_+JA5W!TRF.R;3'6A,D9K/_!?%*N\2OC"/M)T,.]OG0 CH4(NV1U"19>> MH ^4,V<5\PUI%P1@UI0TOL]AH^)@0K[,NB2@%*!-PK5?5^HE%17NNTKQST5) MW-V.%FR7VU0832IZBY;FZ|)L^_5!3Q-]YW8(M*7.B@ABD'!N)5%V:MS-K\=; M>R+8:16:56+,B:RFH1G=9SF=8X39L^UL6TL:JM+STGVC"]/ MP[GB6|SO'B#BW'QS6EWF7#OZON0|BQ:9 685E+DP\X!-8.G]QOD^A&&I0!6 MQ06[:OR5^+&M7_$=8&7//=]DHG2P#\-.JCI""C,+/F3BPC!+[GJH>!5)AE MFXC-R361KG)"SI'NQ*]Q(I0#Q[6%4YS(@X5US)>E7>;[G0X[)-,MBK|+M=+-62JI)C9UBI:M\OQGMW M/FP=/G(WK8Q#5?'K]_KOU4;28N3|22[544DH.#RI;IX'TNTCEKD=$W?> ML$D*US3B:)'622 M@57W0$K.OJH60=[I%HU+A5*=E&I2R%>1G4F-?AQ*MN%4 MW]S&7W<>$FGK_' R"BZ;]_G,W\:!R?GR_2O.DZ(DA>^T]>&$\(S+*T V*N6Y M*:^!D$M$AIVKBT1GEMA?5^SD0#)/76*W3BS%&:7|-A+B#D(V]U@XRP1S8A<06 MK%R=?I.V]2HPS>42L;- *@5F5L5AG5%L7?FT]F]I%=XCYI^N]0]=EY^%TJ_P M[MF-Q0E*"KIT?. %UZ*2&0ZZR2~%SEIFPD6<=H$D^4B+LE.B(4W#K]FV M[BO X]I-MOLDIA-%&HOZ4LHBB+=- =[Y+K]>H=3;Y. FXLD9MYCCC+R^V=4,$ M=TT/P+!YU+S$I_2E,2M=LE1("E >/?O-?"B+2IJR_([5/V >4RIZMJ*67'7 M?Y\@%2_[E8A,]>Y/P3*]8SZ8|*RRI8VIPFKBIZ]71VN% [+-H(-- V=A;(93 M(P^3'@=GIUSL[Q6^C[6*RB6P']; O2"7@.N6+;;NOXCVY+0.4"55E2XY3@(V MD$Z?<9_I^%;:4KH"S]<4+$@K>>YBQ/D.@G+F55(4J5'M=K^F#V(8.:IUR=;3 MS3J*F0/7QZMW-NWOLU#L__N7]'7-'OSBE[XW M/.N5V2^W9A.H$M*TSYW&@]Q&DQZ)0/Z[I_WZPM^493=P_K,)LV,1L"G#? M[GV/MBM!\MCP]%1=F5E2^(JQFDXO[NZ9P+0&YN+LWBU/T]&HREE5P(VNOQZ(1'I?||?V|XV1|>$[0".?+ M1;D^VB2JM\2\,OF|B%6T'TY)9V^0%!OO1Z*OZE#8?R1MX17K_N@6 OWZ^EIV MX V&7WN$0AI:T9XZM(FI)8M;P6Y)UP49#VFEKWR) \R<)CCHQK_V^'2U"XK MV(5K?PY8Y9SY+EQ#I]<]5;.B/(:%Z/2[@W* &ZX;:R*0!1%[NK.TV&P:K/K7 M74X*CQ|MRGMPXVIZ%+G#>N4N$DR,.N'7$9C4QY=BI[G/2X(A)!GN\1(D&.X$.0ITQ]=/ MHF&.-YD9%XBDD4+|TL;:< *Q:X[C,[O^2+H$@[^)^-2T&?5E -EX;:HS;D:) M4ZJ3@L7X;K^KCD?]_G:!+|30&^ZD-NACDVZM&@4D7\SB:7612]?"-B; E>6 MA<%D_^Q+F>WJ2 X K;PLL&MC)C49M3"H$6I>ZHBK/7?TUB*7#NB^VGO:L/24 M.T|SE8H[EU_-*

G1_S:/-=F2/O(Q7,Z:;]!GA2>VL38<2"WTU-I=M47N L1\O7 M7R_DK<[]NKP[>\/Q"C7$S[$4:C\^4(F\CRH/F5WS.Z#(O3*[X]]+HV%,:)^ MGUN%HPTLHA2I$I2=OSW.Z04U>DFV9=V;6-$#N=R9DCQ>+Q7^HLI M$"T\ED:25!86UV%H4D++)DY5Q5*6LF5+IFEJ=Z&IM+(,N]4BC")HF%8,BZ# MZ=CKEGHZ5K457.)2@ZG+DNG##0]UGP1Q*18\6UAG2*:L%G:E]I^Q MK6?@XJ5*&"]AW]@.R#BMC55EZTP(2BZ;)WML^W#D,(I><4A:A\3C:A)YE)^8 M9=.Q5GO0SI[BN8$OU7L3."I=[]RMIE5.?G:ZV'R>K6"^F'^XFV[F]EZ W?S M\V]7I#*[GG^'%U=E?RIE\/5N/0TOI79 P;5/=-*F25U)=PX2MC PDQEFS_U# M@MUA3YZPWR1O!EQC=0Z]Z!=(HJ3_1KQ>UXN>C\]?[/WK1I.J_G,]]:E>F8BE. M GJ7#.H=!M/W[^)A]/&-0OI=(?VWHO_80GY2*M@4"+D2="MPN07+'@1"I=6. M9VC TF*JRDI)E-:RF%!*@U2R0[<6]2>6>"23%P0[>TKU%QE!GQ#R2:[HAP: M\=FQ@SD5|%SC3H\3O:/1Z3T7@FX-$ZH>/G1$+B M,G;B$GY3QD"N50GXM>;V "7:0F6$=D>@?:CW[T9)G'S\U_-T<-;6>0$QC"'"! M:3).@']U=LI!X42OR4UB^_.:BXI'FJ7T98IM'/[MM&F*,>F:\IUT]56.QG$#-:W$J>\Y31 2/.ULRZ[?>LQRU'<_[2Q1(>,4>)>NOYT5#Z6MJ&1#IM1\'7 M#?-\,V_X^Y[I+:,$ @3FY1N<7@P!TPXG-Q*K*\]"#LL1J?EC0WPC4SH#6&PO=V]R M:W-H965T5CL [N;DIAT-Q6RVX[FU^]71?8E2XXRN[-88!\L]T$6Z_S]D%[<&?O5 M+90]O?<|*]S+P:(LER=[>RY9]%RZH5FJ F[QN:RQ*V=[[FE53+E37FV-QF-M#O=RJ8O!Z0M^]L&>OC!5F>E"?;#"57DN[>]5RLS=R|%X4#_XJ.>+DA[LG;Y8 MRKFZ5N6GY0>+N[V&2]IS53AM"F'5[.7@;'SR:I_6\X+/6MVYSK4@26)COM+- M9? IR,"*&5*;2DBA(_+M5YRK+B!#8^!9H#IHC:6/WNJ9^P;)#EE@Z=6ZRWW5: 4VC0@5'<_0Y('J)RU_BCN_=GHT$$GE2I.'S> @UX7_+I\' M/70V'(^V;)B$#1/FVQ_$7+Z6I3Q]87=8$X79)3KTN*MQK[R M],+L\]/X?';UZ'\A+B[?G;T|OSR[$I?OKF]\^?GK[YMW-]8N]$B?1^KTD M4'WEJ4ZV4'TFW]B7#CQIDA5VM^_!PX;-B__C(^'#U_@.']AN']AZC_:3L]2'4SS[L<)5B!MZQ [2@, M0#D5%PZ+ M1W;9+$ 6;1+5::G63 M8!LC51>W)H.)OE3IG!&,5B(T)?3@4(&P*@M3BD)1F$BKLQ4[:R+9M(10N:E8 M7!4D1A4&7Z3|8:HE:PU]B&Q2DOB>P^5P-Q0UD(<0)IG0&0^O:-BZ"?H=XWG M7*$0N)P*4CY%C&$'B M5W2+/0I?!]PD GB8%4P;C0@?+]/ M4C[V-N$B0R9G@0PP5|*/H7]*($-Q$4@SMC*Y IA'IU+QHJAX$2@]217'L&9= M?_!"7$P)4: /:)25W^0L,A=0%<3)^:"X8.7('|%=6.>M*|_DV-/V6O>PR\|(M/N4+9UC,8WLBK5W16Q;8:Z-5@*-S364%4!RNIUOTY77-PRX62%=C5LK!PC4! M0C$]V:2%U_ T_V3,3Z;BO.:(JX/^W>.W.LM\]%ZL8E&,:(?CPRGB%?FA M,YE.V7T_7[YQL.\!6,3GT1B?Q|^.\?EL-!)7II@_Y8S0"I<2L7$TVA_C=]@;&:^4I:ZW=/KS]"(MIW"?U8QYB 94CV64GPA)HMLI2<9> MIO.N/E_)<)=?4V/C4;/&F(#-'4^/"-((HB00RB6$'L2"= LQP[D(YQ31|U@/ MU7 =<)|$!/BYA\M8)=*324P.D.:@NUL8?)*|PLE,]>JW.K-Z;:0&;PF"U7=- MTI.V&!^P5 6DT(38F4R^:_..IXKAC[BY!:,4HCAHH(\<8Z*^VD,9>/\#B520UX5VM?J,=()MDO*B]2* /;1 MG2#3=XG?+30U"5!!#DU@UZSRNR@)KP5!)P?MXME_[U55D&YC[:8WZN1^XO_WON4U;'\+H'YHW1_0B#MS>/1]%U+ M9=?]\N!>@H10#6C=MT7/N((IRE,HU&@GO@ '9&9LHL2#2,O@$-/!DQX3Z5^FM M/QGZB_R&U-V&T [^@IVA?ZT[P+9;YC&,S%5O!K3-X;85(_G-^T-;4EQT.0C7.<-TITBF)B8^A"N TQ|$JBE-G4XKEVQUOKW;IB MYIU#^M4&30/J0V(Z)!*45>;&LE>%>FUCEYPJEZ#F:TLU.%NB?&&)4GANY7+Q MLQWBC2FIYPAU1JW"N@+O=(2;2[Y'W+D]$OO'W/=-\,DSGLGS0#FTCUOT\<#V M^ZWKO\\]FDN<=A\?#U:Q=11<0?4F4JQ#>5#$2I-@FI[<[XH?*W@1+7$$1KMI+9^MH\TD>]4 M>?+#L6+5>=\BT4_.I+"KO_/A#5,4.)6MF^D=3ICRW- :WS+RKA9A'QV*W$=(M/77:Y@2DL2NSDAE>?L8]?^UV621#\?C[\'567'W=N"/9YAUT1]E?<_;^Y7 M_ILQM!D_=_UB+3?3ZV9'(6A, <92!X%FDLBU4R=Z\GL\[:IY_F@ZP%N=Q*] M8B>(U=]<-C3;O0%'06,3^NJKLOW:O)M9$5;SN55S/R21")#Z&X@P^6W0>N-\ M<7OR^>'@< =MUK//LO?U7^S'F'K'9/9SZ:?C%SL ^Y^:2M;#R!]MNU?AI(> 1:AWWNUA_=3[W_ M!3/Y"?$6U?N7C0PIK/VQF?S$N+=U_=$.9J+A<6NF[MT#9J(!MH>'0P\$5 ?5..)?]HD)39E:7*^7"B9*DL+\'YFD(G"#1W0_(KI]%I0 M2P,$% @ @8Y>6:([+FM-# P2(!D !X,"]W;W)K&UL[5IK;QLW%OTKA/O8!)!E6;:3-T,RK2NHB;U'&V*!:+!35# M28PYPRG)L:S^^CWWDC.:410G1@KLEPT0:Q(DY7V<^Y2>K;R[]DNE@K@M3.F? M]RU#]DX>']AL]0KIA[92)=[,K2MDP*U;'/C**9GSIL(C1P>%U.7>Z3-^ M]M:=/K-U,+I4;YWP=5%(MSY3QJZ>[QWN-0\N]6(9Z,'!Z;-*+M0[%=Y7;QWN M#EH]N2Y4Z;4MA5/SYWN3PZ=GQ[2>%_O3]Y7O7 N29&;M-=V4Z(7F:-Y[]B%=<^PN*L]L$6:3,X*'09/^5MTD-GPY/1)S:,TX8Q M\QT/8BY? R"!/GSF[$HY6@QI=L*B|&|SIDHSR+CB|U=@73B]?_O3^]>3]S>4? MXF)R=?7R|IV8_/I"3"=OSZ\FK\7DQD>MY$=,[^A3 MD]M%;62P;BVFLM)!&G&I_JRU4|!<|*(&WTZ IW_O MTDH\I'CWH>1B3WTE,_5"#$IDE;M1>Z???W/X;/3C'2(=MR(=WT7!XSYMQ 6 M'9U>R!"4\V)ZD)K2'S\\^P I%L,)&.FUK#XJNUV9)_ZZK?YD#[M]#B,K%;"W" M4HEW008E[%R\4$;NI%-"ECF_>??B?#H4TWB:--[^!4>^#W*Y==PKJ4T-)G!$ M00&4=A=UL9MX)DL1G%XL@*I,N8" "4-HF:W%HM:Y(G/ZEO>.%N9.%HK"ID!X%Y6S M115$9IU3'"S3>0,QLV')KN!%@9@4I?65RO1<9^VAG;/"4@:ARQMK0 6LVP MJ>2:U)'K&RBXS#VQ2PO?8G,9Q!2:,P;;>VGAE:6K] 1[#9/L:!V21<(?.V4TWV==$YI"(B<3?.2<@_M[M9ZNS[[IY,CY\ &,7/M$WYA'205XK)8-KE8OX(Y4"7_P_D(1!GJ/F<[]&I MZ5FBQ_H^-&,]..X]0]9$%X!%B(7CU4*$M^^V G:9@ M+FDLBU4R=Z\GL\[:IY_F@ZP%N=Q*] M8B>(U=]<-C3;O0%'06,3^NJKLOW:O)M9$5;SN55S/R21")#Z&X@P^6W0>N-\ M<7OR^>'@< =MUK//LO?U7^S'F'K'9/9SZ:?C%SL ^Y^:2M;#R!]MNU?AI(> 1:AWWNUA_=3[W_ M!3/Y"?$6U?N7C0PIK/VQF?S$N+=U_=$.9J+A<6NF[MT#9J(!MH>'0P\$5 ?5..)?]HD)39E:7*^7"B9*DL+\'YFD(G"#1W0_(KI]%I0 M2P,$% @ @8Y>6:([+FM-# P2(!D !X,"]W;W)K&UL[5IK;QLW%OTKA/O8!)!E6;:3-T,RK2NHB;U'&V*!:+!35# M28PYPRG)L:S^^CWWDC.:410G1@KLEPT0:Q(DY7V<^Y2>K;R[]DNE@K@M3.F? M]RU#]DX>']AL]0KIA[92)=[,K2MDP*U;'/C**9GSIL(C1P>%U.7>Z3-^ M]M:=/K-U,+I4;YWP=5%(MSY3QJZ>[QWN-0\N]6(9Z,'!Z;-*+M0[%=Y7;QWN M#EH]N2Y4Z;4MA5/SYWN3PZ=GQ[2>%_O3]Y7O7 N29&;M-=V4Z(7F:-Y[]B%=<^PN*L]L$6:3,X*'09/^5MTD-GPY/1)S:,TX8Q M\QT/8BY? R"!/GSF[$HY6@QI=L*B|&|SIDHSR+CB|U=@73B]?_O3^]>3]S>4? MXF)R=?7R|IV8_/I"3"=OSZ\FK\7DQD>MY$=,[^A3 MD]M%;62P;BVFLM)!&G&I_JRU4|!<|*(&WTZ IW_O MTDH\I'CWH>1B3WTE,_5"#$IDE;M1>Z???W/X;/3C'2(=MR(=WT7!XSYMQ 6 M'9U>R!"4\V)ZD)K2'S\\^P I%L,)&.FUK#XJNUV9)_ZZK?YD#[M]#B,K%;"W" M4HEW008E[%R\4$;NI%-"ECF_>??B?#H4TWB:--[^!4>^#W*Y==PKJ4T-)G!$ M00&4=A=UL9MX)DL1G%XL@*I,N8" "4-HF:W%HM:Y(G/ZEO>.%N9.%HK"ID!X%Y6S M115$9IU3'"S3>0,QLV')KN!%@9@4I?65RO1<9^VAG;/"4@:ARQMK0 6LVP MJ>2:U)'K&RBXS#VQ2PO?8G,9Q!2:,P;;>VGAE:6K] 1[#9/L:!V21<(?.V4TWV==$YI"(B<3?.2<@_M[M9ZNS[[IY,CY\ &,7/M$WYA'205XK)8-KE8OX(Y4"7_P_D(1!GJ/F<[]&I MZ5FBQ_H^-&,]..X]0]9$%X!%B(7CU4*$M^^V G:9@ M+FDLBU4R=Z\GL\[:IY_F@ZP%N=Q*] M8B>(U=]<-C3;O0%'06,3^NJKLOW:O)M9$5;SN55S/R21")#Z&X@P^6W0>N-\ M<7OR^>'@< =MUK//LO?U7^S'F'K'9/9SZ:?C%SL ^Y^:2M;#R!]MNU?AI(> 1:AWWNUA_=3[W_ M!3/Y"?$6U?N7C0PIK/VQF?S$N+=U_=$.9J+A<6NF[MT#9J(!MH>'0P\$5 ?5..)?]HD)39E:7*^7"B9*DL+\'YFD(G"#1W0_(KI]%I0 M2P,$% @ @8Y>6:([+FM-# P2(!D !X;"]W;W)K&ULK55M;|HP$/XK5E9-F[35>0,V%B{5 M0K5]Z(2*NGUVDX-8==>$,-M#^^]E.R*!-4=7U2^(IW_,\OK-UE^R>5%,E@$;W M%>-JXI5:UV.,55Y"1=2YJ(&;G960%='&E&NL:@FD<*'*X=#W&]DE'MIXGP+ MF29BHQGEL)!(;;]*R((&W=US3=:FM Z=)3=:P!'U3+Z2Q<,=2T JX MHH(C":N)=Q&,Y[&-=P&_*.S4P1K93&Z%N+/&CV+B^?9 P"#7EH&8WQ9FP)@E M,L?XTW)ZG:0%'J]W)H*&_^Y+ZMPP' \/0#PA80/@8\IQ"U@.BE"G$+ MB%^J,&@!+G7\\Q> M#H_ZTOD_]?FKU8^*$76/(\)T6L>0=]E-W1Q/YUM;6-5DQPFGNE="N06O/3] MNV#H?^NK]%N296]\-G\CL],IB;L[B4^QIS_-C* |%U7O!338HY3-<&@,+6K7_6Z% M-KW4+4LS3T':+._$D+O#2O03>CT+U!+ P04 " "!CEY9 'J]JT," "* M!@ &0 'AL+W=O M=@,A7VT*2,FV57/8*DJV[=G! UAK;&J:L/OO:QM"TRIAI5S -C//;XP8HD((M9U4 :/12,JYBK]"Z6OJ^2@LHL1J)"KAYD@E98FVF,O=5)0$3EU0R/PR"N5]B MRKTDOV6-O%\)?*)_=;6;6@Y8P8-@ORC11>QJ\!"!#-=,[T3S#;IZ M9I:7"J;<%35M[.2CA|)::5%VR<:@I+R]XY?N',X2#.=R0M@EA,Z[W!>ZA&:!+"*

TX80>:DQNU1U"YU>AMKO9JDJG$+LF0]#@3R" ME[Q_-YX'GP:4I[WR=(B>[&H&:!P<9O?CK?%S0KGG_6'*

M$F3NNJ!"]:BY;EM%O]HWVE7;7_Z&MUWZ$661;$*"$ M$0 G#(!D !X;"]W;W)K&ULU5MK;QNYDOTK MA"]PD0"R_$@R,WD"L]UD=->Q#QB/U#=E,2DNZDANVUK?OV>]B*[6[:B M2>YN/NR7Q);XJ"J>]CI5I-_<.?\E+(VIU7U95.'MWK*N5Z\.#D*V-*4.0[:-SGE06!\>'AS\=E-I6>^_>\&=7_MT;U]2%K;U\N_?+GLK-7#=%?>WN?C51GQ>T M7N:*P/^]NSCV<$]E3:A=&2=#@M)6\K^^CW;XE@G'<<(QRRT;L91GNM;OWGAW MISR-QFKT ZO*LR&A0IK7'MQ;SZG=GX^G]I>3]9G)YH2[?]JY-/T\G%>#H= MJ)/1=#*ECZZNQ]/QQ/H^L_Z+OIY,/%Y/WD='1QHT:GIY>?M+FXF%Q_4U>7YY'0RGJHG5ZZPF37AZ9N#&M+2G@=9E.Q$)#O^BF0OU4=7UF>\7K/OK+>*,M< M4]6V6JBDIOJOT2S4'E#[IVT*RWK/MZ'IOL=TCYOI7V^;_5W6\]SFY#_QC+J9@EY55/I)K>UR=6IJP),DFOZY:VM=)59 M7:AIC0_@T7502WUKU,R82D'7E?889\E', ^=SC#9P@WK)OT<3K[S%(JL"1EZ8 MRGA=%&OZWJQIF5LOC?I4\?:\3U!NKD:E\3;3ZLF'T>CJZ4#I*E=AZ9HBQ^;* MHAA-S5SUN:DD3/"^M-;?ZT"+58YVPGAO:H>ULJ+)11[7>#6JJ@9SKLW*^5IA M=8HDZNAP_S\4XBEOLS;:*T,05V/7LB$'Z;*#FML 7K4Q3DS7>UH0T MVGQ\GRUUM2!9R](&#I2TB9GY!A$6:PC8U1.:3"MV CP=]LFOO@\60 MD/1=.&I%B9(@IE/ 5X"'TOEG!% >-U!W2YLMZ:2##35!HZ*@7@PP S;U!+'> M>(BNL8@W@P0MM[(5VW>.|%LA7Y5LHPIG%@(9&\DB.?,P'A8U>\R..(9* 6A%M:!N!?D:L?' _7/?_QR?'SX M>D/=RTUU3W3U1?WJBIRPBPBPTM6ZAY4KP19/X-6.7K<&^7[W^C\):$=#$!2/ M(%QTZGA>C\(&%GGH)/!"CE/)U>B <61\6K>,L(=N!M&M%TG$L23'R$EA_+Q5 M-?15)5#0B=IZ+?"GI('%_VPL1;W.[V M*$064I_]@PSP;Z07\1JQ81!%3.MRK 3236AFP>86 .44&3/.G9%XIB7DN*(@ M&3H$,MIAD2&I*[]%614"5!5T)J:I@]I(+ H!DGFX@Q>^:'GABYV$[GI\"AIW M_H<:G5U>W8S/E.*W'TZETT_T6<>$: M\8 IRRAWJTC[^"QUH:%"(F_(4@L^H2W'JR:2#B;5K4EY?U^-X>X(!\-P)KS MU'\Y'(OZ#=^3W[WJ2T/8ZT_'L=\@SYP*5J%\D_$D]2G0<((-@$NA0%+(J*0? M_Y+(%+>-[X"$/$MM2/0LGT:M5)!JK_J*ZOV@IBU*XZ<0F M!X.8T:5L3X&963L*(>YN7WQJ'VQ99-\Z@8@5)>I(%8%Q28\2MK'YL#V>!CE!MXG(IA97ATKP5M+_TA436$D;SQ-[DV 32X4*_;#2VX@'253*(=U M(0T&(@-4$#Y$*<@@N676GKRROT2B!Y+K_+94->BY[LH%UI6"IJ)!Y'(0V=OPM99_Z!+G*],K61#$!DKAFNQ!-]XX2&@6S&!HD='W_@W?A&!1-$:O$+]8>K_M:M,(W$3_H)K^@;A.(8+V%[^4K/"M../NME MK2C4!4TA:L OTXY-N5^CJG"-;J41S;H'U=BD3%-PMZU63B?JJ,-4DQHE%,B M;DX26RY@)--D2VO:4X85@"7)+93E/=)O0!RGBB(\$(?SPF*!E2EOR8Z\>6Y"MYNTJ,0Y'E5)'>V'4UM5V: 38CIE"6([]"UL1F(6;?"<;HWD/Z=ASX16FW:+/ MOGPZX9:'=0((TW\!Z=B:..KF6#318*D"L7<"=FP6GP-RQSZT*S8'+=/-ZGDGYM.GH=;6$XZD7RG.!#(I+J%)**1*L8;.EV!'<(0MN1&:-:COEOW;WSZU;U'^BY MRSL-T18'OM0]^TVWVG/<=-W@$*T).Y$B0C^CR!$W6N@WX@AVV1L\&:.5MKF M_9)F_6"7^DVB)=6T7U,M62%244F+-3,J;)U] +QH_TFF'E35# :R=/MVS_; M'POV'X56-GZR0GN)/!V+?]_X','L?RI)98_[61[I]?CL\F-.@6!8Z)W>?/K M^%]=7XXNME+'W8M=4F&MU^S@7.+$4P9];U+ID.(&=VN\71!'C@X0^5A&&8^FM"YP+IZNV,R0)@MJ/5*1)$80RAQ-11@['H?\]3FCJ/:F\CNX!%JYO:>=&&S M=QOT<3)@D/ >U"L14\?,+S0A>4'8;]"'9GAD.$$:>17$2$&'--L&)>95'9R^ MIBO>W7K'/':@*HBII2I-YC3EK[A6B+:(7E*"X*V.TO' .A*X"0B;DIW;XCG MIHVD._H60_6[4:FCQR4<2_%(B)0\R/TH \?6PP I@VX\R&3L[U1E6)\U)2R/M#3& RH$BMIQ$T>0:J4^1/M^B."E--,#YZ!$YXMM\5S;XNG8_7^\EK%W'!^.9V.MV:#W8O%@Z> H<[YN&'5AMIRJ,28##([R@2L\-@^B/1P$ZV5RKNQVE87C;2- MD8_HPFKK!!PI*M_#IT]R@Z4E^= FAM$&D4.P 5M;F",/QMF6-2\;&)T3;<)=QJG;&ZZ5F06=FN'MU=Q\]WZQG]M"K'4]+38?KB^]M MH6;W K^W?5^],HCES2D):EPCI.9[4,9*I;_IHKH+)=R"NMDYN6U3Q/WB;0C6MU'*5)FFWA*MWUZL[4Y*0,DYY\)V_,&!!/3KGV4%3N[^[/=]8]]<$A[2Q(,T; MG_ MW*#K> ^.;4$NCJ@ZPK#.M*32%.E*P&'HR5_"%3Q=$*,1QXJ>\#RX11U@B8=$]L=^TU:2E#=1H-2R8[BY" MUOWBJKNVB%=M$6LPGES2B#8\-NLC\;?)F)I/F:; !>G7DFA!D)OYG)[=4,-, MFO9T^TT9H,?L,<'Z% IW! I.**[4+]/#Z'A49Q[9G4+)--[W2%VHM9*I*)H M?>YG%UQ>/#JFH3]) M_MQ@L_2,G,^0]Z?*('8Y+4&B6@W?'6[J>6HR=AUF> M;DJEB="MROK__%I1.\B5-DOBL1WXH4@Z=,D,?Z?J4\9?NA87F8%KIIIQ^BUJM'>;QB7*&%'):11/I%W[;V[IWF=G#OO4Y2A_?O^+J8G=P29 MD5939>:V[NI4AQ(F]LZ(H,^"\[..TL0Z+KX@ZC.JF+*34X[("6-70G0) FQ(MU%XFW$F0RPU";=ZC:U(@KJ-P&?E2,DARDRH^OYF[38?9$*+G5X1ULPOEG:M6 MKMJG7@CB.!<7 3>9?P@WZV0_"L^+O':G(IU:M(^^;D?G=\S96B0#\QI9Z=/#8S-Z0>G@:50-TK@Z$ZZ[39 MN"!TG(";,O9K4F+?HN,@FH+4=+X-)&&IY3)DNV9/;.JZ4+,3-2OV+'K':LNFM5'0#*!>"\0:%4+'&'82GU"N-I"I' O-VUM0=/NZ%(348;7(UF#B;5,.V[E04 MPLGF=;51=1?=D2U9<[>>;D MXK?QJ.;C^.)&)OOPA>_1^^LA[Q"I-U3)!9H#=!2:QQ*YBV:R(4V<4 MD>ZO[R&+,UY2&D*$/'X\12_L).\!{U9^WE%#\B?KU3^KU"A&WX&= =" D MTA)AO5CO>Q:GISC'?2Q/N6#691+.]_QT^W471=E?-Z^]YW";5YH2D]0Y:HA MO;?D,NCQ:TZNY>/ZK479]H^5[CCVQC/!$0;WCI$(O41$6B4^_6#?K1[A8!T= M-G!\EQW;-VX/H-$[=I]_TZ'3:QAOEO1<'X83" S:KIB^IZ=??:&EC;]]*^F< MDI1MCRK=B'X[_)H57_:'!/*V._?0+(A'[>.,&(DRA22-T-$^"92*=:@^/!2=M[I$VWW]$*OH@=9U>CUI;QQ'QN4-_^H\PO-;H=-#[BX'2@,_3WT7P*ZZJEC\>_M:#]M__1B)'QT V7O|OXB'*!C%*8.:8>#G]^L2E MT2!!- #?SQW2>OR%-FC_(.7=_P!02P,$% @ @8Y>685[A*49!P Z18 M !D !X;"]W;W)K&ULY5AM;^.X$?XK W=3)(!@ MZ\66[5P2P(GW<#GL9G-.;N]#41241-O$4J*/I))U?WUG2-NQ$T6;NR[: O4' M2Z2&PWE]9LBS1Z6_F"7G%KZ6LC+GG:6U]J->S^1+7C+352M>X9>YTB6S.-2+ MGEEIS@JW]2[].S37LE$U;DXBSG9B M)A9+2Q.]B[.56_ [;G]=W6H<]79<"E'RR@A5@>;S|\XD.KT<$KTC^"SXH]E[M!](D4^H+#:Z+\TY(G')^]67DABA&+]O>'9V6]+"_?6?4@8+/62WM3#W^Q#?Z#(A?KJ1Q__"XH0T[D-?&JG*S&"4H M1>6?[.O&#F]9$&\6Q$YNOY&3G&JNM4HG*C(*7=6XU>!MZ^S%U>S]]/H>KB:S*4QNIO#I_J?W,_CP:7)S!\?W+)/<_'@U(,_33)C-8;'WYL4]7SZS7PH94[-BN7\O(,Y8:A^X)V+O_XE M2L,?6J3L[Z3LMW&_N,,4+&K)0Z7'.9*8GZ*:@&6K (KK1Y$@=;9I)333@QW4FXG23L%P)PP. ,% MLTCL;%!97IP">LSR,D-:T'40#''X64F)+FY(" [XPGO(!H&:1+2RR@8 MC\=P>7/[X?G6R#2!).G#O:),0OZZD' LM$*F-0E>,XB,;A"3V3>'32;H<*T1/E'03#?N(U",,!_..;/Q(.K]M<MUF3J=U'432'SQG&;O(OB[F@W\^3W1D79 Q/2.<\J,-Q:"IQ,B@4C_',>RO&I MI"!G%?#Y^KW9>/#0691CCON!UW V"1"'S8H])7K+I!AG\1/1@E"U)[TR3#: M3@2T#/. D,$&5E'->>XUBZ9A25[X% I"VLT9\9YY31'>M2'-%XJ67#] M;\KX ME/ZQ=L$(>U@W?JF9%';=A#+MK+\98H7'DID]7;#E_&5K>$SJRQV^F!R\D!+ M!&P)&RS_TK)IZKR:AIM0"-VH:?)EMS$8PA'$](>,.7HV:'')<,>2X9M=69AAK=1UB;FN-UF]L\%JE^!,U0NS)MJKG$%Z)13;"A(%,:S4*5F7]%J!%858A\+BI$'(&YA.F/^8_GI/4>RB *>,B@ MKB3'HSVJO&\H%MQHW!&V,*:4,5!X-PO->'AX^F&'H+50*3/%N*;XO=XV.C.,<'1C4?NSZ/$1UE+L@A!<_C.[!- L M0!_E]"L9+ ^] C*E;I=B;LQOBXP3#[IJW20/1_;^HXM&4'4[7M;#YVMH]$8IR)O;']\L1>8\4TV>%A6M346BS*E3+95N[5_]BTS->M2 MODQ#XS/4LB_<57B7AE1$K4LI8E"1PWVO<-AZ!_NGK.>-QU/34#9D_1MD[KHV MJ%%?X4\HU+D@']V8#%X_B70;NZD=+K*B<#45H^40(A>H#]'OJ]=@O:=SCJDS MPUU+(}?;;Z2GENNIW?(E4NA#N_B*>8SV-(*Z.E&N)"\IR-SGC&,+59$\/[,J M9GH-FV)YXIW0B)X_^&FM.H;G+FP3:._^-9(:|'V)SE5FEO--_]M9R?ORJ4W1IN MC/)\VG-P|^S+_"/AGFCW[8CY^)J37O'/,$@'KIGK0S\(^]32#;\C$/[O*(HG MF:0?NW86TF"0NN8U:FQ3>WO7CR77"W?):L"!K;^)W,WN[G$G_OKRB=Q? G]D M&B/7@.1S7!IVAWCXU?YBU0^L6KG+S$Q9JTKWNN0.(8D(/M<*;L=T :[V^V+ M?P%02P,$% @ @8Y>63:2481)! T0D !D !X;"]W;W)K&ULG59M; ^(X$/XKHVRU:B66A!!:V@(2L%W=2GU3Z=U^.)U. M)ID0WSIVSG;*]M_?V(&4;BFG.X3BM_$SS[QX[-%:Z> ^F0+3PZ02C(/"VNHB M#$U:8,E,5U4H:257NF26AGH5FDHCR_RF4H1Q%)V&)>,.RF(S\W+V>C%1M!9=X MK\'49."KPK])<#*JV H7:'^M[C6-PA8EXR5*PY4$C?DX MF/8N9HF3]P*_<5R;G3XX2Y9*?7>#K]DXB!PA%)A:A\"H><(Y"N& B,;?&\R@ M5>DV[O:WZ%^\[63+DAF<*_&-9[88!\,,LQ9+>R#6O^"&WL&#B]5PO@OK!O9 M_ED :6VL*C>;B4')9=.R'QL_[&P81N]LB#<;8L^[4>19?F:6349:K4$[:4)S M'6^JWTWDN'1!65A-JYSVVLC7-\M%E<+.'YD M2X'F9!1:TN3DPW2#.FM0XW=0S^%&25L8N)(99J_WA\2PI1EO:<[B@X +K+K0 MCSH01W%R *_?FMWW>/UW\.8:,V[A6AD#OT^7QFI*CS_V&=K@)/MQW)&Y,!5+ M<1S0F3"HGS"8?/S0.XTN#[!,6I;)(?3)@HY@5@L$E<-4T/EA,D6@DTC$F?3LM]U$^#/I8. B'QN4*K LQ5%H]\0P-J%K_I"EM/"5(%ZVI&2>S\5_*= 9.9J!L M@9J$F#1=)V-94M7=KPV-U>AYBHSX&,EB=$%D=6(K](5;LECMKV=2"6_>$<2=WFGBVS@Z\VT_'OHVH?E[MYW!?V-XZXKAW OW3VM9 M,>Y\8,E!IG%6CH0Z@(\?AG$OOJ3> &ZIW%>:7,8K)EK%\0D<]Y.A^T8)?7N= M7MSW;12=GSA?O+'Q/'IEX^[XSW_]>5,/N6(34P,.EC4764B)A%2#VX"V"=4! MRH.U%7?7;JP$2FX*NCU\#NXSM^OMW>L(IO$E14"BQ["8JB?*'Y>J.1P-!U2. M?0)X'QI1P+;C+3GK4ZML$@E](E$=LU@N*;FWQ=.@QH/ M3U^KB9/XC1[I\O7_]>GN=\!_0.YO@T0Q.NI%+VRSO^CV\@'8GGZKFNS-5YW1UIZZ:&))GEJ),X3%*>$!&J5?TP8\-R:&[>=;=\KT^::?A%O'CLW3%/)," PIZU1]VP0@&X>$,W MJLI?VDMEZ0G@NP6]N5 [5K/E;+:@5/0ON(F_P!02P,$% @ @8Y>65KF MPCTC P -@< !D !X;"]W;W)K&ULG55M:],P M$/XKIPPA)6T-K+P23]MN*VVEK1NB$NNFM8$XH,;7QMK3IS9SKKQZSD[62A0*L07 MOYWON>>Q?>?A1NE[DR%:>,IE849!9FTY"$.39I@S*9=A$D7],&>B",9#OW:KQT-562D*O-5@JCQG^OD"I=J.@CAX6;@3Z\RZ MA7 \+-D:YV@_EK>:9F&+PD6.A1&J (VK47 >#RYZ;K_?\$G@QFR-P2E9*G7OM)E,^"B)'""6FUB$PZAYQ@E(Z(*+QT& &;4CGN#U^07_GM9.6)3,X4?*SX#8; M!:_;4G,._.'2-M0^)YUX$\RTMFV7BHU0:TVTUH;N"E>F\B)PIW?7.KR2K(SX[G5Y./=]/%],OY M8GHSF\.;!5M*-(?#T!*ZVQ.F#=)%C93\!>D,KE5A,P-7!4?^JW](K%JJR0NU MBV0OX!S+(^A&'4BBI+<'K]M*[7]\[E_QTDH+*[XS]QX.?#U?&JOI67S;);;& MZNW&CM'J:]EFEO'_IX3JG'*XF@5M"R1@X3 MC5Q8F##-X8-BI($5'.Y0,DO62R2QERUXW[/DV^XXW%42_ M;.E+3]\=R7Y0*E2>0(E:*&[[S^YRS37=K='6V$4[DE)^<4=OOGE![?); MKE0)MVI9CGKM*[:A$Z6#]"PHO<46NT=')<0"Z MKM+UQ*K25\:ELE1G_3"CCPVUVT#VE5+V9>("M%_E^ =02P,$% @ @8Y> M618[Y'P0! " P !D !X;"]W;W)K&ULS599M;]LX$/XK [4H$B"-+/E*7-N)U]FE?)!XSWUP?R1EOI?JF8T0#/])$Z(D7&Y.-?%\O8TR9/I<9"MI9294R M0U.U]G6FD$5.*4W\L-,9^"GCPIN.W=]#FHYE:A(N\$&!SM.4]9]7F.CMQ_N\ M:N$S7\?&+OC3<<;6.$?S)7M0-/-KE(BG*#27 A2N)MXL&%T-K+P3>.*XU8TQMV$@64GZSDP_1Q.M8AS#!I;$(C'X;O,8DL4#DQO<2TZM-6L7FN$*_<[%3+ NF M\5HF7WEDXHEWX4&$*Y8GYK/<_H9E/'V+MY2)=E_8EK(=#Y:Y-C(ME3A&(2P50N=W8<,,FXZ5W(*RTH1F!RY4ITW.<6&+,C>*=CGIF>F' M3T^W\\?[VT^/G8-X1L]_UEB7)5H(3/H%S"O10FUG K(HSV]7WR MJ'8KK-RZ"@\"SC$[AV[G#,).V#N UZW#[#]\[G-AB@UJ0V0R^@QN<&& B0AN MO^?<_(0Y+G/%#4<-?\P6VBBBRI]M22AL]-IMV.,STAE;XL2C\Z%1;=";OGD5M##KO#D30JR/H'4*?SNDX1GF"(%>PBZ;-RX,X[5X^Q@@KF=)Y6(-QM(,B4W M/**RS23PMFC]=^=%@SZ[_H'.#:H.38XFF,W_Z@+%_!>4>6:"?IHYP]2<_N* MMG'IL+F6JT57=PO9*]H*]SXO]&=H90MYO6#M_&IPS3(,LM(OOSG+IP3%VL2. M7=0!T!(SI!]Q,I=3YANH,=M8*]J.H\)?T@'&1R_QY(VXL1:5V/:@FPN7"%(U:05JWN:.BN]N)%SWR M/5-K>\,FN"+5SOF0[G%5])W%Q.C,]7H+::AS=,.86G545H#V5U*::F(-U,W_ M]&]02P,$% @ @8Y>6<(E/]F. P I @ !D !X;"]W;W)K&ULI59M;]LV$/XK!ZT8',")7BS)CF<;2.(."["L0>VM'X9A MH*2S390259**F_WZ'2E9=3?:*S!_L([4W(!CZ7HM)S;V=,M/?5]G>^P9/I&UEC1FXU4)3.T5%M?UPI9X8Q*X4=!D/HEXY6WF+F]9[68R<8(M7N&S MV4)5.O]RCD?NZ%WF'C/=_NC-WP%[.:;7&%YM?Z6='*[U$*7F*EN:Q MX6;NW873^\3J.X7?..[UD0S6DTS*CW;Q6,R]P!)"@;FQ"(P>+_B 0E@@HO&I MP_3Z(ZWAL7Q _']Y3KYD3..#%!]X879S;^)!@1O6"/->[G_"SA[',)="NW_8 MM[IQX$'>;"/+SI@8E+QJG^OS%X>]LR9RO+)61E%;SG9F<7R[?.[U>-Z!8.09AAK=^_:,XKZ%B,YMW,*3K,Q.P]NJP.)K>Y_H])RB Z?[Z"+@"NL;& 5#B((HOH WZGT<.;S1&;QW M9H<*?N8LXX(;CAJ67.="ZD8A_'Z7::.H./XXY7D+')\&M@TSU37+<>Y11VA4 M+^@MOO\N3(.?+M".>]KQ)?3%BAJP: 2"W. 2:ZFY@>P5U]\UG]Z$>PTU0Y5 MPQXI$CDSN)6*_X4%, V\,K2KS76&3/%J"U)!):OK?^V3[D8*ZFX]M#*QI7A# M06@:W%ED4$R!LFJPS"@3-K5+S+M%.(3!$Q>"}E1?P>,_T=] & TG462%T3"YMC>&74R0&O.I%4U@Q9ZK825$0>*ZPL%%C@E4Y%3=$"40IK*5A@GJW\[X](AZW M1Z11 \U@*-Z=&AB*^__W;\5>B*.FVRB73651*2JZH*Z-O,Y)H2G)9*#0,"ZN MB,]H& 8)/8E?.H((Y!9J1B5!-(.0_L>C&!Y0&;[AN2-$[Z$+R''P]%X C:> MX1%]2'AV-PY2>#@;Q6\-XH462/H62+ZY!=8T"_H^>&*F4:Z73[7"9= U94]W MP 7=I0TA^)I:N0;X4>E<'7Z?0#L,PA3__\V=IG,J'?S0YJ$"VM;CY]<+79#I%^MQ_!=^WD^:+>SN\GIK:\TB!P0Z;!S9BRH-J9V"Z,K-T:$'7U&H+(*!'XCI3DL['JA\GB;U!+ P04_" "!CEY9_V3?I((& #> M#P &0'AL+W=OJJC:VAJS.]KJ[:W+77]]GUR] ";E610JVQSO/ MS,[+,]Z3K51?](9S0U^S-->GG8TQQ?%@H,.-SYCNRX+G>+.6*F,&C^IAH O% M6>*4LG00>-YHD#&1=\Y.G.RC.CN1I4E%SC\ITF66,?7M@J=R>]KQ.XU@(1XV MQ@H&9R<%>^#WW/Q:?%1X&KOHB?+^>>;NY_N:7Y-'^9W/[U;7BUNZ?SNDN;+GZ\6=*EUL:2C)5NE7'=/ M!@9&K>H@K@U<5 :"-PQ,Z5;F9J/I*D]X\E)_&=;CX&XXM@+^]+_HT]'H4 M>$&X!V_81F#H|(9OX%WRE:%+H>-4ZE)Q^NU\I8U"M?R^:[,55K@;RW;0L2Y8 MS$\[:!'-U2/OG/WX@S_RWN_Q-&P]#?>AG]VC(Y,RY2379+W>Y=]^A \R?WAG MN,J(Y0E)L^$*)8S]QQ)MI@U/+#;$M)8I^E7D#\1T(TN8X9KK0#8Y :OXUKB.\F09B@%&]J2I73+3*F$$8"\ 1Q0#2VO;(E1&HO&(M?,^C"+]?

6%Z"ZRKAN.]YNQ6F-,7B$7ZW3,6;6M0?6_QR9:1!O/R>!Q?\7@@G M/G"MC^G7G&42/O^%M+DL"]U+EL<B9?<-^*&[3N!F MJ;:22KGNB;2>7(Z'=V$]H+-"FMH_O M;>P@F/B1]%\#O MF;(@/4*I6YLODA?++$-'"T2B8.CM.JP(!6>H?I$GXE$DEB3B.O>%DI!@Y1Z? MSAW":Q[J.0=>>*KQ/W^)VLE,Y39-'3U-NK[PT,,8+,A1ELWT+&&(4Q@GFJ+ ML(#EX\/&W"N. ^ZZU47\XJJU%T^];&_7#R6%_S_2(VND1_;OI,5^W+77-8I&Z M+MHU2_;CM2S=W4GT628,/ML.KL'PVCS-&,:F,-_H4K%M3D>C+J8"V!OEM.M= M/3P@LF&"-9 JGBY8_H4^7[_=WBUAR9N^^W1]Y]KB "PQC$0FC<@ MJHEG24):9QU/6*@6:>:[L@_&:/^1UP+89W_J/U<,GSR"[\)V?.W9[*5G0\#U M E@'!|-<'"^EDP_&8KOE*-0,DHMGL_'[I FS5X4X(?:RTOU:W?GX*^TO5I%:- MNJU*JPH"M+_F^:7QBKDL%85!5/%;%5#/<]*1DU9DO^H6K)] I$41.VD96Y; M_:-4:=)0$TS?<6,_\&E6S?094PGJ !\MBN[LU%DJ?" [3497^;L513ZG[OR8] M])N;F\]",S#\KUMHJF&GV[/:;9O4-L4[85]5U[EEUXK7T4Y_,?=%5@.[S%O< MJ/LL_[MQ[=*^:[#S3)8Y.#EQ+9=(.]C!:G%:)IP.O/Z85E7[NYEUX/>#5@#2 M^L=8M(SHO-'UU^0.3K P.\@4)%IP=W)+O_5HNQ&8#UM0J_,'LS;IT:HTE4AQ M@U-H9;)TIECS VZ+?MR;Z#9VK!R,*=X%;2X#SH;C&PO=V]R:W-H965TJ5"A'&G,P@+QF4P&?FYA9Z,5&4%E[C08*JB8'I_AT+MQD$4 MO$PL^2:W;B*(:'QK; 8MI%,|[+]8_^Q])U^> MF,%[)?[@JS3W!D=?KG8CI;35=POF9/ LW% M*+3$PUD+DP;SKL:,W\"\ADGO=G[TIQ_:BANH=AW)G[L:4+,%Q0(?*H-YB,'G_+AIT/IYP MI-8"UBP/5TOUG&SS45!W;1*B-<9Y1K M8FJN(]=79 DO#'T M>N[_S61I=^D,H]ZCUG=-W'-I&PTB^.M?_SS60G,JRUSLB3C1IJVPBD)D*#K, M&)5P/[?C-H66H[D\ MEL'A004K4&]\G38$7TE;%[-VMGT*W-85\(=X_8YX9'I#+$!@1]J=RRO*4EW7 MYGI@5>GKX9.R5%U]-Z?G#&HG0.N9HK W P?0/I FWP%02P,$% @ @8Y> M6;*5T-,\!0 $A !D !X;"]W:W)K&ULO5A9 M;]LX$/XK S?HMH WEN0SEP'G0@TD:1"GV8?%/E#26.:6$EV22IK]]3ND9%E. M'=79 OM@BL?,\)OA-SQ_"355[U-/]%9D^:2V,61YV.CI:8,KTOEQB1B-S MJ5)FJ*F2CEXJ9+%32D4G\+Q!)V4\:XV/7=^M&A_+W B>X:T"G:+ (PMJ,S/EZR!&=HOBQO%:4ZE968IYAI+C-0.#]I3?S#TX&5=P(/ M')]TK0[6DU#*K[8QC4];G@6$ B-C+3#Z/.(9"F$-$8QOI2? $'C\WBI#5]08QSE@MS)Y\^8>E/W]+I-"NA*=2UFM!E&LCTU*9 M$*0*[L>QF'712"4B%PN(N)',IS9MCX6,DG4%::K-F*<]5I$SB>V469&46C MG/3,^'(RO8.'R=67BQE\OH3+ZS^[LOUQQ$I?G3PGSPBOD#N):966BXR&*,-_4[!+7"&ZSPG@:-!F>XW(>NUX; M"WH-]KJ5_UUGK_N;_XPK>& B1SCG.A)2YPHU_#D)M5%$F,^V^5R8[&TW:=/H M4"]9A">Z!WV\/>UU;&;6]OF+G#]WOD/W&?:!][8'@6<__5&7 MA$(#7.N<*!$^0T2^2,%C1Y&'Z84&$B.(5 Y]*D<'(RH// ^N9);\;E"E->=B M:\QO>SV?2I\ ^NWN08_*7G\(#4SN5TSN[\SD21'E"4U^57/:K@\G[!-39_@U M,INE,7S.X,|&4=DE/&6:;Z5V(XJ=J:W7W'![6;[.+$A7T)BI$1WL\4-'V IJ M:*&VB4P&$VDMNM6RI*[I+#@JJ+%,RV$CA0/28JG3HJ 1D1'LK1DBB6*+1=O MS8QJ:0CZ%3ZB +_\!N6W6\^$[9S= '1Z7E,FU>B4># M^H\I^^M0*:EHKH'+2/_M4%]3;\B!094#@U_-@?)8(F"GN8$;;;9GQ3;F-\[= MP/S-'7H[T\V"XL04;L2-I5(9Q^=(ZF(8RS.*^&ZW%H7?J-M*CLD8EGR"@<(1*PF%,VT?W. KG-J'-VT1/SW6=HAF$3_K M*U?,U40MLQ")R3JK<_I%N.*EZ@ M1 M66$%(SR6! *0T !D !X;"]W;W)K&UL[5?[M3^-&$/Y71ND+).HX+^!H$LD![B[2T=(DM#I55;6Q)\D6>]>WNR;0O[XS:|<- M")1^V,CQ8_=;QI?[L [LN+_6YM:N$!W<9ZFR@\;*N?RLV;3Q"C-A YVCHIF% M-IEP]&J639L;%(D7RM)F.PR/FYF0JC'L^[%K,^SKPJ52X;4!6V29, \C3/5Z MT&@U-@,3N5PY'F@.^]E8XA3=37YMZ*U9:TEDALI*K<#@8M"(6F>C+N,]X!>) M:[OU#.QDKO4MOXR302-DAS#%V+$&0:<[/,$%@NK--9)4P> M9%*5=W%?Q6%+X#1\0:!=";2]WZ4A[^6%<&+8-WH-AM&DC1\|52]-SDG%BS)U MAF8ER:GAY/+#S:=H]M/D,UQ%L]GE9 K1CQ=P'EV/9]$GB"XN?[Z)SC_#P4S, M4[2'_:8CJRS:C"L+H])"^P4+[^!**[>R<*D23![+-\G;VN7VQN51>Z?"*>8! M=,(C:(?M[@Y]G3H$';^O\U((<%FDPFGS . M*]%B*5*;,\CC"YU2+;%G&VK>_\=LO-;'(T[#'&&FV9MSG>5"/?]HX7DU78/ MX"21:#UV&0Y:A]#J!!WX!KI!CZ[' CI[%MNNL,=!"*?T+ZT9:6^_Y]*1/,5W M"-\-CCVV%;) J3;%.S14$Y_BNX1O!2?D20B]Q_K7OOZ0"6$MTJX]Z!W"U]!Z M=Q2V0N:)BBERC-_,^B3HOIDU8_=A?1J<[L6Z% [1KUC6;S9[>BQ5[^596C-V' M%4=A'U9=PF[8_?'JS_O_!H&?4GAVO5D/I%WDHHPS$GRQ:T3P%CY%(Y%&F]J M'27Z8UU'E*95)GKPB&*2PG@\AJFC+!;LYLPG')YVVFS2D$ZW M^:E4ZJO]KL-I15E^!R1C_RDB#$Y@MQ(;AAD^L!^?] Z64LN$*10*K*UE'0R M5;X?@4(7^,5[=E7_#PWOTU>V\G:0//*_B=&V]G\7HB=+5X=%JIB.#%MYR*#V MEL&5)$5|+A06I"T/*7: &QO(M:D=I8G(3Z@8O0!I3:2#5!-!XL>INSNY]JAF MHE*P622Q<"00HW'448-(_]0>T/G@O*,]IBEL;)>H.%QJ(]'R M84P=,+4%):'7%S)XKKEI;K6O&9JE;](MQ+I0KNQDZ]'Z.R]V]]_X.5'Q)4P M2ZDLK*X=M=;^<45=!AH&T/Q";[=Y80/UU]'P M;U!+ P04 " "!CEY9OD1$"&@# !D"0 &0 'AL+W=O ML-7U+MU=A$S]^LZNP3$G0E'O[HN];S//\|S,OG2W4GW5";*!EXP+W2,28S'7 MQ]^C!#.F+^0&\2UO/_"8KA-C!_Q^=\/6.$?SM)DIZOFEESC-4.A4"E"X MZGF#UO6P;=>[!5]2W.I*&ZR2I91?;>2_Y[&)NEYEQ[$N&(Y-X]R>XL[/1^MOTAR[;ZP MW:UM>A#EVLAL9TP,LE04?_:RB\,Y!L'. ('"\"R#'\H89UN\JN05E5Y,WVW!2 MG3612X5-RMPHFDW)SO1'MX/IK^,YW$UA,!H]39[N!XOQ#3PL;L>/,'J8S!(' MM^/I_.[+&.X?YG.H+=B2HZYW?4/HUH) M=4D]V%,?!B<=SG%S 6&S 4$S:)_P%Y;A")V_*U0R(SJ.K$%]XQP)R*9(=3N MI=;U!DQI?\@5+-A+ P;&]'29&QL),!)F3*$P\,=@J8VB,OOS6' */9Q:+OU MKO6&1=CSB(-&]8Q>_\.[5]?Y^82R=]FL?K6A?Z6-*3W-9) C1CD,] "V'CT. MTB2HW/0K$TY,&B **H:H8$&E 90&8!]6DM-18_*R!XVJ% (9:W"!%>3V&A:) M0CRH1ZI,I@M"6Y?4D[NDZ"CC]=_TPHZ!6B/BP. "M4G*.9TNN@Y#QIF(' ,B M]ELN\-73>ZBUKNKV%[IO$-3+1% 0CLE,B_KKP(=WET$K^$RM0X0CA"U,6(%I M=>IG20W_,ZFA@_U4E=K\H52;4:B1T5ZJ;?] K ,*VE4@,II2L?VO:;W!:.>M M5=';J<;\ZMS4AJ7>\.=2>X;:?Y?9?ZH-'/)E->BM,[/;]62W\W/9/780^I6; M+T.U=O>[)@:Y,,4E6(Z63XA!<7. ^+B_>'Q.FU]G0P'%%ILV+3Q\]4,6=7G2, MW+A[="D-W2W22 \[C=+;II$._M?BB*@I9HFPTEZI)4G/S[GAE*BI/8 MV=T&B*P'YW4X= MI-/=:9)1\NQK2>%_Q3 MJXW?.A<4R<+:>[KXG)UU!N20,BH-I$'BYT%=*F-($=SXL];9:4V2X/9YH_UW MCAVQ+*17E]9\5%2P=>9:K]WIC M*Y.)>I3+)0B7X+^2U/ZW;9+!&X)>:;1\M8_R*1 B>W"L-GPER]+91PV\%';9 M^"6/;:!+A%0J'@K-4Y<7-\8*:B_?L=5MC;VQ<=38X"4)B&./S7V4N%&H C0I MRN L%IF2Z5]DTJ25:7OOYC6YM8S9L!R5$Z&.DOM4MUW(48AOF3273\0#=)=6 M:"<*OE\! "=2W,:(3RMB)M*#)"_2 ?/D@FC0L\M)5WA,:4$5PT8 M]UE%3_Q1,DA/<56T[AFH#:TW!A"5\(L\EJN54RM25#I0ABZ16K&X]\=$#DN_ MCEZ1(KB5*0.('.[%/,0"Q<$OD&YQ=<2MJ<^7+0-QT9T%==UF!K*@@P/0"ZUN MWC<.NV2]WN_&0Z?H/2DCZWI)@7>?C32Q"[LP>A650P/-*K[=MO\#A)Z81<\L M\P%#2^$ZE2F5<\[7&%N#J_6L%>'MAO6[?W)6X5;&2:_=,(J$)!J6+92>*# M\/4@"^ISDIMQG"WJU Y-$H\9YT!09'F$ IZ>@ $3-)(>14[=P51^4!QPAL M,!=9DFY%@RLV&>]HJ.>,P"1MA'\!>TJL+.(J>-+==#RWB)0TWG9C&0:=\T!+ MOU2_04,/L"@K5 $ETCX0MT>-MX""W6RU6O-&M+H* <+VKV6Q4G%>1J)12;63 M%^<8O:##3W>/7MK*=D507+AH3\BK+H'W$ FJ4"L;8B/#?A1>IK&>&_T:[14X M8TQ-E/*RJ%^@VZZGO:_ [6IO@G".T2SO&';@M=/Z)8B3?XSQ47O#,LNV>>C" M!QTJ=H [D7*E=!1[#Z\)Z&$O8Y!,G%1R4+Q2!7C1P"@\@"L57"[A'W@+FB-9 M0BT>ODFHJB&F[;K<-7]B2_N64<9[TC-+\C[*)^YZ3<$MJ/[_K+2+ T@N[!7; M O|Q;F.7MRF3"CJO>[XCXFQRDC95V64W8LQ4RV@TO7\K %\M_DM\!?]<[(D M\[].$YH=V_FLUXZ1;QK0"PPS"R_10VC HTX63:GAL1H*4+W>W?WLONM#0W_K>Q!&RQ5_]?*Q?N*GH?9N^V%M M%K\G/2^/7^70WE>H06'4$]*8;28=X>*7KG@1:,E?E] $@\WY=*TD0*,%>+ZT M<+.^(/MY\;S_P%02P,$% @ @8Y>6=>%)$#Y! Y2, !D !X;"]W M;W)K&ULO9IK;Z,X%(;_BL6.5C-2IUQ#DFX2]0V7 MZ:K3J=)V]L-J/SC@)-8 SF WF?GW:P@E@;HHJ8[ZI5SB]SG&[\&84T9;EO_@ M*T($^I4F&1]K*R'6%[K.HQ5),3]G:Y+)7Q8L3[&0A_E2Y^N<3,[I*$/AFM\9+< M$_&XOLOED5Y38IJ2C%.6H9PLQMJE>1&:;B$H6WRG9,L/]E%Q*7/&?A0'U_%8 M,XH>D81$HD!@N=F0*4F2@B3[\,.";G7,0GBX_TP/RHN7%S/'G$Q9\@^-Q6]L M#304DP5^2L2,;;^0ZH)Z!2]B"2__HFW5UM!0],0%2RNQ[$%*L]T6_ZH&XD!@ M,J\(K$I@'2NP*X%]K."I',ZQ@EXEZ!TK<"N!>ZR@7PGZI5F[T2VM\;#DU'._MMB@O6DM:L5/Z6ZJE(S0K4O%>Y/)7*G5B,IWYWO4##FE[./'1YZZ%O#U_\&;KY M=GE[CSZC@&8XBVBV1#,2$;K!\X2@CQX1F";\DVSP>.^ACQ\^H0^(9N@K31*9 M7GRD"]FS@J]'52^N=KVP7NG%/5F?(JLX0Y9A.0KYM%O^]U/6*?>ZY1Z)I-PL MY;9"[A_?>94\.+[S*GEX?.>MIER7N5 GA%4GA%7R[%=X*LO/T&4BYRQYGB_Y M^Z%I3F(]T WC'/U(P'H6I"4;3TT%14@9L172APP90,.)"(%C#8Z?V MV.GT^(9P?M&(:("K'$SE!$*7'.V3O8._6^;0:'GLO+!%MG*=9BM/Q;*M0/8ZQS'Z>MWR1G*B% -8^_%I9N]OM.^53KC MGGJK*$+V#:/7&FW(D $D+ 2"-2QV:XO=3HL?L[E<(I$8"5;ZO&))3'+E#>*^ M&&9[T/:U,]BIOBH"]LV6JY ! TA8" 1KN-JO7>UWNOH=Y[1<&%]G@DB\0'XF MJ/A]ANYR6KS?H2N2D06-J-Q7>=V)/W6)!GS(&$^)"R A(5 L$;V#.KL&;SK M>GL F4R0, \2YD/" DA8" 1K)-.P3J;A6]<0"&_D2WLY3\FG#R="R#TV3^@2M%S4ACM@"17++$AIC(9]1F^=IC3Y/:Z28UJAZ03=\N2R0*[764FW:V?M3\TD1 MTAJT0_J0(0-(6 @$:R2*:>SK/L;1J?+JJU@WX]39!)3F@=)\4%H2@NA;.U. M..:@0FN_ZA*K"0245),T#I?F@M "4%D+1FDFUKS:G76GMU6&*F:SY=.UVV6# M[M GIX0BZ& X'+:>,Z!! U:,"$5K>KTO IK=5<"KV[N:H^R%K(E-06D>*,T' MI06@M!'*UDR6?371=-[W:=-9O3PYJ2!I'BC-!Z4%H+00BM9,JGUIU>RNK:[M M:?.RU&D;[1I<=^"3$T(1TFZ_T8"&#$!I(12MZ?.^OFIV%UC?]+^(BMDHY]MF MVV?08JLRI-7V&:3<"DH+H6@[G_6#[Q>*#V"^XGQ),XX2LI!XX]POLRK??5.R M.Q!L77[2,&="L+3<71$#XJO).HO>R;_U!+ P04 " "! MCEY9*.\&,M # !6$P &0 'AL+W=ON3HS"Y:()I *RE+$83DR)O@VP+X& M9!5_4-B+RC'2K2P8^Z9/[J.186E%$$,H-051'SL(((XUD]+Q3TYJ%-^I@=7C M%_:/6?.JF041$++#X3QK)!<@8&"B")=G&#Z("P+TS #L'V*\%.#GR1H]*,O:FA))QD/.]HCK:L6F M#[+99&C5#4WU,LXE5W>IPLEQ./LPO7]"P60V19,O4_3UZ=.'&7KX.ODR1[^A M2<*XI/]"A (F)+HC@@H4<(BH1'A$2)IA!X82=$,0J [LHA!H+=3D(3&XIUB M>)Y/T=LW[] ;1%/TF<:Q6CLQ-*62K@6882[S[B#3/B-S#IL;Y%COD6W9O09X MT Z?0JC@.(,[=;BI!E9,S2ZF9F=|$AF^CS0E:4C35:7O]^B1J!E-MX#^>E#U MZ%Y"(OYNZO5 WFLFUP_NK=B0$$:&>C(%\!T8XU]_P:[U>U/G'9'5YN 4WO:&YJ[;54#7P*U4U MO;U";Z]5[W.Z4!94=I8LD[MF<02|4>6!J%_Y?F?@'&ELJ/%PL|)^H;#__Q-M MTM,*N]0S'9'5.G2+#MUK/CMNEW/HB*PV!Z^8@]?IL^.=. [W|,&1+1N*^OU> MLR|'A=I!JUH'ZV?&M="4_!#%:C5);.6Y=($Z(JNU!!Z=)6Z8]NW7882M?-54@CN-)5VQU6=1!A-\A622<]8L:QW_TV\JLITSEBV#"6Y/)CY&C",5M^$5 MIFVENGBA.F*K-U[F'=R_JFD[S45=L=5G428CW!HX?M*T[HD?O9Y[;-K3HH'E MGS%MF6#P:R),L.4<4MFHK15_\>ITQ%;OMDQ >'!5IW8:C+IBJ\^BC$:X-7'\ MI%/]T]]TKN6?9(*&,L_QCE^Q9F730^\X?29\15.!8E@JG'7C*:/SPR;.X42R M3;8/LF!2LB0[7 -1O_]T@:J_9$R^G.BME6(K;?P?4$L#!!0 ((&.7EF9 MR4NX] D +MI 9 >&PO=V]R:W-H965TB3I]8_G>QH)23'VF2%6>]!>?+DWZ_B!8T#8N/ M;$DS\9LYR].0BY?Y0[]8YC2<59W2I&]HVJB?AG'6.S^MCMWDYZ=LQ9.XHS]"/PG,8=FA:0%G3)^*K9])>2KWC/U=OO!G9SVM'!%-:,,1+1"C^>:17 M-$E*DAC']QK:V\0L.V[__$)WJL7)W,?%O2*)7_%,[XXZTUZ9$;GX2KAM^S) MH_4)50.,6%)4_R=/=5NM1Z)5P5E:=Q8C2.-L_6_XH_Y#;'4PC#T=C+J#<6@' ML^Y@'MIA4'<8'-IA6'<8=CN,]W08U1U&AT88UQW&AT:8U!TFAT:8UAVFAT:0 MM9=W3JL4M'[+*[U8(0_/3W/V1/*RO>"5/U2BJ_H+F<19F1]W/!>_C44_?GYU M:UO^5W)U<6N1BVN+?/GJV;?DTY>+ZSOR@5R'>1Z6 B;O+,K#."G^(+^1.",? MXR01\BY.^UP,HD3UHSK@Y3J@L2>@3CZSC"*8F^K^4T7_MOOCC;?Z"QLM?\-)0 B]6#Q^)J;\GAF8,R+<[B[S[[0_)N*Y>P2QS@=%>Q5AJ MS)>(;T9C*C"V&N/0^X_$F+R*<=28.[K< A^9@A!6J,M1:/=]TPRI)8\S4V"FQ71C\P<) MLY P&PESUK"R|!&TLN)_/-<^:L;TM/^XG1E[FDW:S3QYLX'9;N;OH8W;S0+0 MB;9T.MSH=*C4Z?4JO:=YJ<=9^"Q4NA9@7)!(E#BY6'JLPB1Y)LNPX2&2VHN2> MBMF>"H468O50?B2(2BY:A/D#_<#F23A6\TB8A8392)@S MDDZ6HT%GAD;&] Z+Z2-C!GMB#C-RM M)G;;C":=^B4 G5Q+@L-!"?]4H)RLLQCL5)<"B4FY4IPW_RH!!TK-23,0L)L M),R92.>-<:7-1E-M^S^]($]YITE7@7N&T&D6@$Z[)<+I1H13I0B_2E=5 MC"]$D5N6MM*93XD\5HY(F(6$V4B8,]V9C?3QL+NT<9$AO8-'"^LB0@23D9+H5 MLJ5176NNF&M*E7[+5@6=M61:-A'KK_R^*4ZSM$J1M(L*,V&TIR:-MS^+.X*&!GO>SV@ M#PT8*_V96LTLC64LKW)643I3"R.WK>T?=N(V,PI:[!4-K2[PQZW2EKW'NAG%&V);&*%YE+=0PU_MXJ_T"'TJSH32GIFW+H'N52M*D(R9/TF3:U=MN$\/4NG+[%3:7WOAH4FDUF5XEJWOR3AR3>=B7:M31@H-:5U":#:4Y4)H+I7E0F@^E!2A:.S4: M:TT?ONGW)G2HE0:E65":#:4Y4)H+I7E0F@^E!2A:.WT:GTU7&VW_UZ4\-?/H M'(%Z;U":7=,ZQ4&G.G"@,5THS8/2?"@M0-':VF_U8+DM+P]_MMOR*]S(1@Y,F$M2^A=(L*,V&TAPHS872O%?$!!LDK>Y_E*8-U)&T=IIT[C%*

MQANXQ>H81V>(S?L?./4@H:TH30'2G.A-]*\Z&T $5KIT+C*AMJ5_DF?$YI M>1\;9R2,OJ_BG*X7)ULWJTG5OVMAFMWOE5ZI8Q\][=8\4)I%I1F0VD.E.9":1Z4YD-I 8K6 MSIO&:C;U-ZV/3*C!#*594)H-I3E0F@NE>5":#Z4%*%H[?1K+V7S%2ZF\]?26E^4/UM)]R#^Y5QLNA;!W=/%'HHGJ.3N?XI7YBZY+CCG[B MRHY[^HF_?HY0$W;]6*//8?X0B_(LH7,Q!.WC6)Q(OGY2T/H%9\OJF3#WC'.6M5C\N:#BC>=E_'I.&'IY40;8/*_I_']02P.$% @ @8Y>6?+KA4G^ @ MT0L !D !X;"]W;W)K&ULO59=;]HP%/TK5B9-MF[21+PAM!Y%H:%4DUC+HMH=I#R:Y@-7$SFP#[;^?G82,5 %6*>U+8B?W'-]S M?&W=WI;Q!['$"D.@QB:GH&RLITPO3%.$*$BQ:+ 6J_BP83[!44[XT1/.M0!$L\#J64[:]@4)01_,%+!;9$VV+6,M X5I(EA1@E4%";/[&CX41>P"[20#@ M% #G?P%N 7 SH7EFF:PAEMCO<;9%7$AMGDJN_1.&D'TRO MAJ-[%RF0S2X';*[^YNK*1K?#6YGZ#,:BYF:\SQ]D"!1PB(E& >83&#%.! MYD]H%C(.Z,.0)":Q^*A@15BHPV(=UC.ERE6O:(9%7I=Y7LZ!O&:0MI!K?4*.MY;1KX,%Q^!!"!;H(:**3*^4Z;UE[7I-^M(06<67:NE+]Y5KMUM7 ME<[SVCT554G^K$S^[$3M6OKJ';-M_]ZD+PV1 M57RQK7\]BO7*]5LL*PT;>]99\,RP68>_V6;G:_8KXDJAF*8:%@5]NK+D&> M]X_Y1+(T:\'F3*]&+ANN5,\-7 >H_PO&Y&ZBN[JRB_?_ E!+ P04 " "! MCEY9=67R/$,# R"@ &0'AL+W=O/ASU8;$'6-7V^NRNH>??GUG; M\0%B4-3F!79GY_OFLN.=&6Z%_*G6B!I^96FN1M9:Z^+:ME6\QHRI"U%@3B=+ M(3.F:2M7MBHDLJ0"9:GM.<[SAC/K6!8R>YE,!2E3GF.]Q)4F65,_CO!5&Q' MEF]"F9\M=9&8 ?#@]UPCOI;<2]!9[ZN'ID_5;%3 M+ NF,!3I=Y[H]Q("Z5%ED#)@\R MGM?_[%>3AQT\70#O ;@'0)Z1P!^ _"?:Z'7 'K/M=!O %7H=AU[E;B(:18, MI=B"--K$9A95]BLTY8OGID[F6M(I)YP.PMDTNGF <#R+8/PE@]\/GZ\?P*U@N3(RD6M)%U^R%&YRC1*5AAG3"#-, MRKHNWL.W>01GK_A-? <[GB:DE@-;4VQ&(_LN/%[4OOM'2':ASLRMU8PS1-, M.O#1:?S5";Q-.6P3Z3TF_;7TO M&7Y;57[%YQ_A^\1SEL<\7]'5Q\@W;)'B.WB0HJ1% A$NJ#*H/"2512F-WM^W M1 $W&C/UHZL::GN];GOF,;U6!8MQ9-%KJ5!NTK>OG('SL>NJWA)LN@ER:8O M1+9W:;WVTGJGV(-Q'(LRUS!A*5T>=GZ4-<.@8C M:!-<4;EM=I/[5.5RL*\2 M/57Q_,M]G>E3'??RJM79"[#?!M@_&>;$$MX$)K>IR?O5U>P-9OK|/C@7#A. M_R#@YZE%W6KN0?JF1]3<[M ';>B#DZ%_KQHF?7KC#4KJ_T:W7> ME9%!EW.>>W!W8;>;XQUDYC;AX.,'&$[S(B]TP0SE*MJ^E!0U73]D*I-UH450M> M"$T-O5JN::A#:13H?"F$?MP8 ^V8&/P'4$L#!!0 ((&.7EDN,P:;F@, M)L2 9 >&PO=V]R:W-H965T((JO M.;IW^"2Z\7#'^$^Q!I#H=Q*G8F2MI=S,)D6K(5[;8 M<""+')3$MNLXOIT0FEK!,+]WSX,ARV1,4[CG2&1)0OCC.XC9;F1AZ^G&E*[6M4M^P@^&&K& &\MOFGJN17;$L: *IH"Q%')8C:XQO)[BO 7G$/Q1VXN :Z5+F MC/W4@[O%R')T1A!#)#4%47];F$ <:R:5QZ^2U*K6U,##ZR?V#WGQI@Y$3!A M\;]T(=F+7)L1JEB[<#";3]^'= YJ.IR$:?PG1UX>/[Z?HT]?QEQEZB\8KF]!0."7QHZ "MO0!!$AJ+UVKJVRQ$KUZ^1B\13=%G&L=J4\30EBHGS6Q'Y?KOBO7=$^O/8'.# M.LX;Y#INMP$^:8>'$"DXSN&=.MQ62E1RN)4<;L[7.<'W@:8DC7314XB ;LD\ MAC?H@;-,72Q0"'.I9H3D620SKN.^?U(4Z$Y"(GXTE5^LUVU>3S^DMV)#(AA9 MZBD4P+=@!7^]P+[S=Y,8ALAJTG0J:3IML$X85S2_Y0*$1-2/SNT<;\+%C]G MT2^1;> ,.U-9L#^MHB/$'54PMO6Z57KGYN5D'9YBUG>C2+3'%5B_[H O"5S9LN:I>0RQU>79=T6X MM;,XV[0E3&4-L]<+W70_N M7MNX1ALF4VQU>?8M$VYM.\XWKO?GUVU3C'O"N/O&!;=W+GG;BB89YY#*QLQ:M\1=OAR&V>K7I3@CWKNU6HSV3*:;Z//NN";=V'N>[M?_\^ZGC'=NU(0AWC_QJ M'YP6&ULM59=;]HP%/TK5E9-G=0U(0ETJ2 2$*I6 MZI>@VQZF/9CDM8U[+S2@33M0N MYIY4U):YX4S DR(ZSS*J?O6 RV7':3BKB2&;SHR=<*/VG$YA!.;3_$GAR*U5 M4I:!T$P*HF#2<;J-JT'3X@O 9P9+O?9.K).QE-_MX#;M.)Y-"#@DQBI0?"R@ M#YQ;(4SC1Z7IU"MQ+4?V"C?5BPO;)R"A<9<@S47\XB&^? M2;\[C$GW(2:/SS>#(;E[[#Z,R'ORK&0^YI"2&,:&#$$;E2,W@6,WX/^0Y M>-T\-PH>+$)BG=!C580 M^INHP2ZJU6S]E=IPWZS=-P^Z?\R--E2DMAE[E&/[CH_V6>W%&JM)QENF=V% M;#O=1?B76S;WQ&ELF737SAG<[*?% :])(G-ARK]K/5O?(;K%T;DUWVM<]1M[MYF.\G')C:?#,+%YG>&\" M90&X/I'2K8V0'T3B_X 4$L#!!0 ((&.7EGNNERLB , 83 9 M>&PO=V]R:W-H965T_B7AXQ@P7)OJ1;?I@; M4P-M88>/&5^3\U_0W,J8\A*2L>H_.M>QGLB8'!DG>2,6XSPMZD_\K5F'"X'@ MJ 5.(W"&"D:-8#14X#8"=ZA@W C&0P5>(_"&"B;-8%(5JU[=JC0!YMB?47)&M5$8+FCRHZENI14720CIQPZFXF@H=IV^6RX+$$4/:[18A\'=)[1\V&S" M#?H=W6-*L?0*>A< QVG&WHNSGSO?K^YG)Q00DQDR:9+=U,N<'R3907J&1 M]0$YEN,JY(M^^<=CT2L/^N4!)$)N5_*10AX.G[Q*'@V?O$H>#Y^\TY6:HN1M MW9VV[D[%&_V%Z4%+I*TV*,U))">\&,&']!-)G8F<1Z0V./0@L(VY6A)&$/_ M+@4 W7'(V7^JPM?97'4VN9U>LQ(G,#?$?LF GL#P?_O%]JP_53;0"0MTPD*=ML$@G+-8$ZYAIU)IU$?W5_A)-"?.$!;^23'"'+>($[8[\2 &51YH<1+.HNT[* MGU3VJ?E>Q9?-\^1;, -'TZ8G>&;S5$SIAH4Y8I!.6;X)U/.&VGG!|/='=2I)ZM*\G$5J(JO_NJ_(I]AU7_O?"!*M1S5:&!(G3D3%6AH2+4L2;IZ&AX:*P(=5_- MM;.ZXW9UQ_U/'*%\1[*4H*9R2/1I4*YM#;*MRV?KRI9-I+.NO?G> ^GPU.>T7M.5\LNLZ4D4Y8K G6*:W7EM;K+>WM_6]IJF.OZJT=5B_*7;XC^QG2??%@QEL!-XZVHB.A:MW|K4_T[* MZD?_(^&$\.>!?(_0OOKROP-02P.$% @@8Y>6:.K M$S!#! 7! !D !X;"]W;W)K&ULK5C;CMLV M$/T50BV*!,BNKKYM;0->2XL&V&07=M,\%'V@)[QC_(C)")/I:Y*686)F4U9UMBS@C!1:WK"(E/$D9+["$ M*5_.1#N(5)UJIR&W/QO>Y6D%+_$')3AR, MD7)EQ=@/-7-7F?3"Q'[8CD))8* L//ELQ)GBLDV.<_#:C5VE2*A^,]^H-V'IQ9 M84'F+/],$YE-K*&%$I+B32X7;/<;:1SJ*;R8Y4)_HUTCZU@HW@C)BD89=E#0 MLO[%7QLB#A0 QZS@-0K>I0I^H^!?JA T"L&E"KU&0;MNU[YKXD(L\73,V0YQM)0UH:J#9U]K %RU5H"PEAZ<4].1T]OCX]'GV<1ZAAZ<%FB^B\/WOZ/%IN8R6 MZ 8M6*Z"<8=Y@MZ$1&*:B[>P_FD9HC<_OQW;$K:@@.RX,7=?F_-=,>>C#ZR4 MF4!1F9#$H!]VZX\Z]&UPO?7?V_M_[W4"+DEUBWSG'?(<+S#L9WZYNF]RY_]9 MC_ZS]2,R_#88?(WGOX+W0$MH5D.V036"8)00'-.$BK1M(Q,"_:GB SW4 ?*7*1]J>X'9GD]"=Z+",9E8D.4$X5MB37_YR>T[OYJ.XII@ MX37!HBN!'1U:T!Y:T(4^O2=K6I:JT%8X5\=D.H<:HJ\AU-VQG7IN/W#T9VQO M#UDVB'K.P"0:&D1]:V@2C0RBP=D&COSOM?[W.OU_YFQ+[:VEPC.NPS.'\"3" MQ$0-UCO8B-\?&8DP2#I&RL)SR5'#PBD-YY*#X)3;(Q;Z+0O]3A:F&2[7!-$2 MR8P@(B2%2[1^8SO\ MJ--YN-#8EO 7D]NCL]PT-,?YN: Y=82C6>0$N4%K @ P< !D !X;"]W;W)K&ULM95O:]HP$,;_BI5)TR9M) 0*K(-(T'8]TOI'I=VD M37OA)A>P&MNI?8'NV^_L0.8F0-/4ODELYY['O_,EE^%*FP>[$#V) ME1\$" ML3P.0YLN0'+;TB4H>I)K(SG2U,Q#6QK@F1?)(HRC]!=*+E20#/W:M4F&NL)" M*+@VS%92C8)VI%FX$?,%NH4P&99\#C/ N_+;T"QL7#(A05FA%3.0MCX)Q^W@R;]P_^=PIEWMNX4077T6&BU$P"%@&.:*O-&K^YZ(T]YRI$G0Z-7S+AHM7[5[T\0!6 MM\'J>O?.'JRK/+> *-2]30'OW+(3*A$,B= M: T\5L(?;6X"[:V:]@'32T@^U2SVG3X<=W8?H?7 MQX<+;N9"659 3M*HU:=WR=0MMYZ@+GV;N]=(3=,/%_27 N,"Z'FN-6XF;H/F MOY?\ E!+ P04 " "!CEY9[I;SVN0# O$ &0 'AL+W=O,*4N,T2 ;NQ6C M =^HB"5P*XC,$>#E*Y@#NHAO178,TN6D,60 M2,83(F Y-*ZM_K2GYV<3'AGLY%Z;Z)4L./^A.[-P:+2T0Q!!H#0#Q<<6)A!% MF@C=^%EP&J5)#=QO/I-/L[7C6A94PH1'WUFHUD.C9Y 0EG03J3N^^PS%>CJ:M+^"1S'[)KIC;,DBPD8K'!1@]B%F2/^FO(@Y[.2I!M@%P#X&M%\ . 7 .==" MNP"TS[70*0"=[V?WLK^O[V;>O<_*1S'"'8"*;8OQ"2B8"0*3*A(B01IXF\(!X@MQ<|-) $#26@2?L7=?RL8]E,:D2]<2AQ_IX&B+)(?D/!A[I'W;S^0MX0EY(9% M$>XH.3 5>]]],(/"TW'NJ?V"IPZYX8E:2^(G(805>*|>?U6#-S%J9>CLY]"-M[5K",:27Q&E=$+MEMRO\F9P/=/ZJ6\V?6_3^S/]V'>Q @W*J"'\32*;>AD_$Y M+_I]6RXE*,62%;G&#:0D^?L+3B$S!;'\IVJSY'SM:CZ=COLRI0$,#WK1"D4PK2J15$Y^W?4D1YWD8IY%[^/Y&E*OJYF M;WBK.8I^Y\1_JWMU.,<[Y7&=[E%03WDZ5_;AG&GMLQ_G+G?+H+JU07VD@M%% MA(DK48#T"D\;Q=33A3XB]8U2>8W239MB.Q X5ZI<*_VD[[G"O/CZ0'U]DW/MJQ/ MA&[QHIM]\XH3O1>PQ1<16U%=.F4I-< GCUA(%>;4QYE?F49[IRG2 *B[.L MN<:*'H2>@.^7G*OGCC90_D65>3>MBU @ K < M !D !X;"]W;W)K&ULK55=3]LP%/TK5H8FD(!\ MM0EB;21HF=8'$*+ '8]N.EM8^'$P79;^/>[=M*LM&G'PUX2?]QS[CG77[V5 MD"]J#D+>>%ZCN9UN6EZZHT@YRJ=4OE\#%ZN^XSOK@02>CN^>;\>/MS=WC MF)R14;$$I7&1M"+'0]"4<76"XT_C(3D^.B%'A!7DEG&.*Z!ZKD8!AL9-ZV37 M5;)@3](QE.?_K]I0, M8:()+:;DYG7!]#L90[J03#-0Y-?51&F)&^YWF^4J1Z<]ASF$EZJD*?0=/&4* MY!*N]QTU1(3^TW,![&=1FSGH-AZE0YKJRBZ&WD[%UO26D*B M=F7=1EGWH+)'H2G'<[+>6__0V-T1$(3>ELB6&#]N5QDU*J//U"\'G8FIW?=" M9RW=+>JC7;+%6^)W0T)]U0T;K3&GZCHZ+"R>&>/!?&VM):8;KBES=VX2\T[M=DOEG!6*<)@ARCN/T9FLWH:JHT5IK]>)T'A9VV:&SRE($X#S,R'TNF-N[..! M3OX 4$L#!!0 ((&.7EE#7B\G0@0 &P9 9 >&PO=V]R:W-H965T M8#8R3G'OL>^-LYP1]DC7P$(]"TE&1]9 M*R'6]OFT0I2S*_H&C)Y9T%9BH4LLJ7-UPQPG(-28GN.T[53G&36>)C7/;#Q MD&X$23)X8(AOTA2S[U,@=#>R7&M?\2E9KH2JL,?#-5["#,27]0.3):MBB9,4M,I[0##%8C*R).PC=E@+D3WQ-8,>/KI'JRIS21U6XC4>6HUH$!'"A*+#\V<(- M$**89#O^*4FM2E,!CZ_W[&'>>=F9.>9P0\F?22Q6(ZMOH1@6>$/$)[K|H. M=11?1 G/O]&N?-:Q4+3A@J8E6+8@3;+B%W\K W$$D#S- *\$>$\![]1< K1+0M.E6A70+:IRIT2D#G5$"W!'3SV!?!RB/M8X''0T9WB*FG)9NZR.W*T3+ 2:9& MUDPP>3>1.#&^O?\:S#[?!?>?9^@2W6/&L+(:O?-!X(3P][+VR\Q'[WY]/[2% M%%0P.RK)IP6Y]P)Y"]W13*PX"K(8X@:\K|=?;_"V[&C56V_?VZFG)9S!^@]U MG OD.5Z[H3TW1\-;3=WY.?7@Y]1#/=R'2,+=)G@MEJUJY+1ROM:+?'.!9A!M M6"(2X!=HLI4#!L\)7,J$=SG#!-!?'R4(W0I(^=]-PZ=0:#;;) M,DH6&R&J>]RO/^_J5J&:Q2HX7 M*-W/\GDQRP]I4FZJQ0IE%'$ALT(L-]"B&BQ8P?(L$5$NFL9&_UDR='NNDW^> M)%9MF\\U_F39P*1L:(BLYNIUY>KU_^3J B<,;3'90).CU\]#V^DV.JIM[[F.MGBP;F)0-#9'5''6=PQ],1^OIW29+HF2-"9K2+&Y<PWC.>J)]E:807[SX8S'U1XGO)7/^M6Y;-/Q M?TNO>776M_YLCT_5#8SJAJ;8"H_MH\/@%-@R/[;GG"RN.]HN"H.O*'I. MA:!I?KD"' -3#\C["TK%OJ $JA6>[$9AF1 @ MVP8 !D !X;"]W;W)K&ULK55=3]LP%/TK5H8FMD(!\M>%C:21H84,:"%%@#],>W.2VM7#B8#LM[-?OV@E16T+%PUX27_N><\^Q MG9MX*>23F@-H\I+S0@VNJ= XY58>BA)7ID+F5&,H9ZXJ)=#,@G+N M!IX7N3EEA9/$=NY6)K&H-&<%W$JBJCRG\O41R;<)CPR6:F5,C).)$$\FN,H&CF<$ M 8=4&P:*KP4,@7-#A#*>&TZG+6FJ^,W]DOK';U,J(*AX+]8IN<#Y]@A&4QI MQ?6=6/Z QD_?*6"*_LDRSHW"AV25DJ+O &C@IP5]9N^-/NP O!['P""!A!\ M%A_V@-:K9596R.J:1)+L2329",:&=B]L6ATPPISBF,M<94A3B=7-X\7X_OK MBYO[,3D@9[F0FOV%C R%TF1W!)HRKO9PZ6$\(KL[>V2'L()<,\[Q$%3L:M1@ MF-RTJ7=>UPL^]#>&\I"$WCX)O*#7 1]NAX|@1;AOX>$ZW$7GK?V@M1]8OO C M^\4"E,9;]=4^&<%$$UIDY.*Y8QI5C*&M)-.,%/E]-E%:XIW[TV6YKM'KKF&^ MPU-5TA0&#GYH"N0"G.3K%S_ROG5MP\]B6]N.L-V.S=!?*>MM"-N6L2:K MW\KJ?U:63Z$4=.KJOZMZX!]M*.O("?QN;5&K+=JJ[9(R21XIKZ!+5/3^C(Z# M#5$=.4>;HMR5UF/;_C65,SP?PF&**._P"#W)NI76@1:E[483H;&WV>$<_SX@M30*N3X70;X%I<.W_+/D'4$L#!!0 ((&.7EG]EG[RU0(&8(9 M>&PO=V]R:W-H965TXSNO)V[9/-'FA!MUC[?"1QMY%8N4Y9"IIC(B(19SSGS3_L=4V\+'A@LU=HQ,9U,A'@T@ZMIS_$,$'"(M7&@ M^+> /G!NC!#C:>7I5%,:X?KQJ_NE[1U[F5 %?<&_LZE.>D['(5.8T+K6['\ M!]M^FL8O%ES?I(L:]NA0^)":9&NO$B0LJS\I\^K'-8$?F.'(%@)@O<*PI4@ MM(V69+:M =4TZDJQ)-)4HYLYL-E8-7;#,G,7QUKB588Z'5W=/%R,[X87-W=C M*"^@KO?2L&4-S9_@^ MX^P73.TJAMK%6?HVUUB\#=I]%6]@FQ5L&PO=V]R:W-H965T'+@)5HW-]ND^_>S#4%I1*,] M[5\[7N.S[G&EW0CU;.N 9"\5%SHD5^K_,2*JK/9 W"K"RDJBB:4"U] M72N@A0-5W ^#8.A7E DO2]W<5&6I7"%G J:*Z%554?7G!KC0&_C P:/7 M<-]4HBM'V)4C='S1&WSW6((B7QF=,\Z0@283IG,N]4H!^7D]UZC,A_>KSV=# M'/<3V\MXI6N:P\@SMTV#6H.7O7\W& 8?^US_)[)7-8BZ&D2'V+/ML9_.FV/O M,]LP#!V#;13K;!!>A&'JKW==]&1%R67<9;V2%W?RXH/R[)?)]B228R9ROBKLM,*>]*"4OS#GF"@]&YIIS*G+0)WU.FLV2'8UALF>C)V78[R'I/"0'/3Q*I-QT MFU]JAKVW)NDK<'R^IZPG*QJ&P9XX?Z<]V-9\1]62"4TX+ PN.#LW-*II=TVMLG8=8R[1]!\W+,T? I1-,.L+*7$;V";4_7.ROU!+ P04 " "!CEY9HJD6 M[WH# !S#P &0 'AL+W=O8$XN>?X'.?>7'N\]Y^*;WH]#UGA9QX&Z7*1]^7V09R(N]Y"85^LN(B)TH/ MQ=]7I0"RM*"<^6$0)'Y.:.&E8WOO6:1COE6,%O LD-SF.1$O;X'Q_<3#WNN-MCW2]4>:&GXY+LH8YJ,_EL] COV%9TAP*27F!!*PFWA_X<8H3 [17RCLY=$U M,E86G'\S@Z?EQ N,(F"0*4-!]-\.IL"88=(Z_]M)O69. SR^?F5_9\UK,PLBM8^_PMJ0P/#EW$F]2_:5]%)Z*%L*Q7/:[!6D-.B M^B??ZX4X N#X B"L >&/ J(:$%FCE3)Kc:T842<>"[Y$PT9K-7-BUL6CMAA;F M-?Y#-V\MN45O$"W0!\J8?@=R["LMP1#Y63W=VVJZ\,)TD@5E5+V@?]IK$/2D()?_NNQ5?+&;S]3< MHRQ)!A-/%Y4$L0,O_?47G 2_N\SV1-:R'C76HR[V= I"T17-B*)^$JGOET* ME^>**+%$YK.P2Q.,DI&_,_;2.=M/>HD;+W&W%R*6&\Z6(% F8*E?Z((P4F3@ MS-"*:W!D)QR[ ]QS MG=2$?=GOB:UM_[JP)TM^(=JI:9HY5@2X)-$=$4-H_A")AZ:..ZMB]=,K08R MC$X+QA$5Q<&%YHD, M!+4" !1!P &0 'AL+W=OP$,C8,O$EL MQ_?\GG-RE^%:R!>U!$#RFO-"C9PE8GGMNBI90D[5E2BAT$\R(7.*>BH7KBHE MT+0.RKD;>%[DYI053CRLUZ8R'HH*.2M@*HF]\IS*MUO@8CUR?&>[\,@62S0+M:CPLZ0)F&_,E5.J9VZJD+(=",5$0"=G(N?&O;WW/!-0[OC%8]YTQ.:G,A7@Q MD_MTY'C&$7!(T$A0?5O!'7!NE+2/7QM1IV6:P-WQ5OUSG;Q.9DX5WG^G:6X M'#E]AZ20T8KCHUA_@4U"H=%+!%?UE:R;O6'DD*12*/)-L';0LZ*YT]?-0>P$ M!,&!@& 3$-2^&U#M1^/V.ZTMCO'U&-S"C9/35141YF*6L6]R!^Z*PNJVZ*ZIU"A#=5$A3NHSB"(M[*RP986G6)&-%>ZQPLBSHZ(6%9U"]6RH: \5A3T[]M>B>]=0?1NJMX?R^UT[MJM^B^D=13_IK!IHA2!NPOP7?]J4O\W" M8/IX??_ 5^-[?[N0=]R&[O1:JKHD54%SH2W]AE2OSI&DNJ9%55@=;:1W:Z;S*

MGQ]WIT&:G\V$R@4K%.&0Z1COJJ?SD4W_;B8HRKIGS@7J#EP/E_J?!|)LT,\S M(7 [.6VX_8O&?P!02P,$% @ @8Y>60=H6]B @ Y@4 !D !X;"]W M;W)K&ULK53?;],P$/Y73F9"FS2:GRLPVDA;R\0D MQJIU@P?$@YM>&VM.'&RW'?!]9R>+.I0-'GB)??9]W]UWS\MUHI_2]*1 M/)2R M,F-66%N?!H')"RRY&:@:*[I9*5UR2Z9>!Z;6R)<>5,H@#L-A4')1L6SDSV8Z M&ZF-E:+"F0:S*4NN?YVC5+LQB]CCP8U8%]8=!-FHYFN.+U?2 M^"_L&M_AD$&^,5:5+9@R*$75K/RAK<,>($]? <0M(/Y70-("$B^TR -?N-:<%14.IVBY MD.:(3N_F4S@\.((#$!5<"2FI^&846(KM&(*\C7/>Q(F?B3/'>@!)>QQ&*<] M\,G+\"GF!(\\/'D*#TAQ)SON9,>>+WF&[]H6J.&SX LAA15HX/O9PEA-?]6/ M/G$-6]K/YCKMU-0\QS&C5C*HM\BRUZ^B8? BA3^I_(GLB/.F$)R^Q9[?4@O2; MU\H(:XZ!6U ;^$+1JU],+R?TR&:C>94C2%$*VU>+)L#0!W!#8IN=I/0FVWV) M/3[A^|G2>9IEWGZ/S,'M0*K+) <=ID]+$S**]A(-!V'ZAY]_>35Z@KTN=!/P MBNLU)0425P0+!V]/&.AFJC2&5;5OS(6RU.9^6] @1NT MY>]]289G\4J$0<2_)"A=+19^\O."A_'3>0=W7MX8!_-'D;W1'9XM_3F_X^+K M\DLBM[JERBQ8\"@-X@@E_.&||OZ?,H]F#?()O@7*=UZC:*N3.+X1[9Q-3OO M.-D1\9!/12;ARS]K/N)AF"G)X_BW$.V4,;.&VZ]?U"_SSLO.3/R4C^+P>S 3 MC^>=DPZ:\0=_%8IQ_/2)%QWR,KUI'*;Y_^BIV-?IH.D]%? &B:"R/8!%$F[_^ M]W(I&?!K*=&%[WWZ]N/MZAVTOT^?;FX]']A_$U>G_#T.W] MIP]CQ#YOOF'7J#@@A=!V$HO^OTK"ODD6? QN]/B*"\V1^DV'.4=7QXCXOR% M7,>EAN8C>_-_$@VQXW-F:TYX].R.=&;=Z7=I>=NZ;F;ZY$&OW=YFEZBKY&_B).1/"? MS+EE/O:C*9? I.!5F3L;UXZEF8'OLU@[4([H-N0+9TU$._4/'^3=SD%BAJ@ZHQ*#7=4D7;&!"W,2AO@ZHQ M*#5] [5$1MPM'W(64OFI67?"PQVN]E@';J]IQ<-5O.UB^+SO0G+T'"%2-0:GI M?FZM8-OY_?6\7PA@K.?]OJ/|]_+[7]V8_6#W-4/QO&OG>5.R'^R0[.VRK<<7 M*.-#J>F6*L9W_1G?!65\4#4&I:.[J!C?A6-\M\[X@WJR!X5\MP[YO<9DKR#? M/0#DNZ"0#ZK&H-1T/Q7DN[\+^:X9\@?]*N3ONB.S']*^75;\[MKY? 9^+0W;) MUB,(E-VAU'0[%;N[=G;?;T:",CRH&H-2TR]^*X8G=H;?9WB2.LL3CYY4KX"# MPCRIPSP9-"5XHFB>'&CUG-37LJL9RAZZM0&&Q?,&WBOV)KNLG>]S_9;4U[,- M%W#MX5LI8(C9> F7;-W_86?NR^!9=C21W45^FG)Q-/&G/^0[.>MD)(Y2/ETE M@0C,9RR[?-OD JK&H-1T:Q5[DP/<8T) &1Q4C4&IZ7XJ!B?P-YJ0.HMCXE5A MW!ZXM4V&%7>O*5@!(ZJ!J#4M--5H1.^@>8 MLI +[B-0-0:EIONI\)_8\? _UBJ<0J%W6Z+G5.0K*\5!JNB^*XXF5:UM/9O^Y M<3*#PCVH&H-2T^_P5'!/'?C)3"&Y?02JQJ#4=#]5M4#MU<+KD[D0J$YFC_8K MD]D>J:4OAUC#IZJ.H/8Z8A1'LU4@])ELIV:[8NM1!EIH0*GI;JJ"A)(#S%K0 M*@14C4&IZ7YNW>ANI? *]J+F0W*9F%P^J2QSVP*UMJLSL:^R\9TYB@UH2 ZT:&L+V:$.)3U7E0.V5PROYR5XL MV+5;SRS08@%*3?=5%0OT ,4"!2T60-48E)KNIRH6Z.\6"]1<+'B#ZBUT]DBM M?3&'[9&&V^BHJ@.HO0[886HVH[]=N_50 D5_*#7]B22%_MX!T-\#17]0-0:E MIONIT-_[7?3WS.C? J]U4;X_4VI>&L-[/#4]1?6>G>K'?!V'ZR":HU'"9W*. M7OK3(S$3SDIU6=9J^RYI^EFGU_H<_'&II'1*5#V!U5C4&JZYXK]/3O[M[I; MQ0-E?E U!J6F^ZB8W[,S?YN[5;PZ=]>>Q 0%?6O 38>[6_A9[^:<.TG\R!* M4<@?9!OGN"]9.=G\$,%F0\3+_-'\22Q$O,A?/G)_OI-L!_GY0QR+EXWL:?_R MYR"&_P-02P,$% @ @8Y>66#124Z&# ZZD !D !X;"]W;W)K&ULM=WM;]I(@;P?V7$O6A/:@(VMDEZ2:0DGK?3MEDE MW=L/I]/)@0E8!<%.O% (LF_WZEY]G;=|WH_OO&83F=E M_8W^S=4JF:HG5?ZZ^B6O+O5WRB1=J&619DN2JY?KWJWW449^O<'F&O],U5NQ M]S6I;\ISEGVM+\C)=6]0[Y&;JW%9$TGUSZNZ5_-Y+57[\7N#]G9CUAON?_U# M9YL;7]V8YZ10]]G\MW12SJY[%STR42_)>EX^9F]"-3O9&|OG:EU5]L$K39NOJ=I\LZ[$]E7OTTK;8K;^X>'A\??I.?^1-Y8.3G MA_\[M]_$1N/\? DX8N@CR2F=U_(&?F?%WZ[Z9;4'M=,? M-Z/=;T?S3XSFD4_9LIP5A"XG:F+9GKNW]QW;]ZM;OKOY_H^;?^<[P8=Q>4X& MW@?B#_R E'DR29? 3_TR2[\2V=_=N[$FMSLEPT&"_/L7DIS_;[J38S=RNIQ7C MO\PZ^7N1@T=#,?<-|+-?*I^,RUNDW0KL1J?$]]WW28C3=)]+(I=%F:^KYX.2_.OGZ@I$EFI1_-NREW=;+;!K]=/*U3^JGHW2_V3%PW^;LLF$HN1&$5B#(EQ)":0F 1A1HR#78P#E[Q-<;]+ M\8? JZ\EZK#:15M^J:5:A;&EVHEW3O,6B#59/V%YO+J/!YL]5_W4_J[*$?.*-/%LYI4$];J*"Q/7S>SZ]DGA4%J:*JCG]HBZUSA*ZQ MC8Y^!<&E]=$5.2I%8@R) <20FD)@$849L1[O8CIRQ?52OV?RU.B B][F]'HP) M2\;I/"V_V_+II+KF$XG%2(PB,8;$.!(32$R","/#%[L,7T /R2Z0.49B,1*C M2(PA,8[$!!*3(,R(\>4NQI?.A^)/R;=TL5Z0YRROMJP?DJNY@-])GGPSG2A+E?J;+9+J9OK M&M-&"]__!<;0@2E48U"- M[]3!'1@B=+,*.Z5&IXSBO>;.P%E^CQ7I)X!6./G M)#K'#ZG%4(U"-0;5.%034$VB-#/$O@ZQ#YVZ-APJT$@MAFH4JC&HQJ&:@&H2 MI9F!UNV8YVPMND\0H/U8H^W/\,+ /C^ ME]0C4$UWOH^$=!Q)4HS@ZC[+<]= M<#V5F_H@79;JXDN25Q>M 8166HU63XUV]_;@?!#XX6'^H)T65&-0C;>]2P1T M6(G2S/CI8LMS-UN;)_9DD:VK)_6T*-;65\+0=MTGVO,2V M;XZLSS<4NHL,JO%&B]Z]P0(ZKD1I9K1T&^2YZZ#_5R'O'K9S&D>G3GD,XS\DU%-,_;6D5@#ZQW-//W!85RA?1)4HU"-034.U014DRC-C*ONDWSGZ? V]N%;' M984:KS>KN0ZB:ST5U<#&RAG*B>?L^79[N0]/;TBQ>UWG?E"M1BJ4:C&H!J':@*J291F)EP747X /93S MH8445(NA&H5J#*IQ]":@ED1I9J!UM>6W]+:Z+QUTJYUS?5SIV%>W^,=+D2ZL M)XLI= <95,-034 UB=+,..HVS'>W8<&Y'P[^0O8G$D]JF6;U%*)4!8G7]EX# M?E'-+-J]9-]6N>8(K48JE&HQJ :AVH"JDF49N9=5W3^"#N?@%9O4"V&:A2J M,:C&H9J :A*EF8'6'9[O[O#:OE++S70.,K2T@VH4JK%&>_<%6!PZK(!J$J69 M&=5]G.]>F]7NY5QNI'-"H2T<5*-0C?G'"[.&GO6M+SAT8 '5)$HSWY=(5VQ# M=|5VKU^)4[^+5V9+J)OHFE"H%D,U"M58HWF^^1CJ1P,_&!U$%#JR@&H2I9D1 MU6W;T-VF-0=FR|V!V61[8'9IS2ETX194BZ$:A6H,JG&H)J":1&EFDG71-L0N MW!I'"%VY!M1BJ4:C&H!J':@*J291F!GKO;0W?6[C5XD7E;J-SBK%O9XA]/\/C M55.!? 54U@P[,H9J :A*EF1'53=K066P<1_0#&2?%$!4:(D&U6*H1AMM/ZC> MJ:!"&S*H)]":1&EF4'5#-G0W- 9I;OW2]+U>PII::$4&U6*H1J$:@VHK>VW8,:Z1SD MD?6,_.7H<)4X=%C:=E@&'9:W'59 AY4HS4R6;K6&[E:K76/@1CKG"MII037: M:,8Y_E/S5.@J,Z@FH)JTW"G1T9UB!E!75D-W9?6H)FJQ*K<+<].Q_6$-6EA! MM1BJT48[6$ T\ ZC!UT/!M4$5),HS?ST 5U6!>ZRRG:(%+4X1'*S71,+U6*H M1J$:@VH]! I@#9=4"V&:A2J,:C&H9J :A*EF8'635?@ M7E+6]A#)S70.LG_|?%T=-.S>V73[Y^#LX:N_U#^\"@^\#_T#X(Z#Y(E&8& M4#=3@;N9>E)Y6DT2ZH\#.[LEMT6ARK.[9/RU"N47E2|<^@&H5J#*IQ]":@FD1I1L8C7?%% ^C$ M(H+V>5 MAFH4JC&HQJ&:@&H2I9F!UGU>],Z;1K9\[8^;Z1QD:(_7:$?OP1SY M!Q.+Z+_JG&H]!:1&EF1G5%%R$J.C?2.:'0BJ[1VDQ^H0,SJ,:AFH!J$J5M M,]HO9DJ5<5(F-U<+E4_5O9K/"S*N,WC=]Y.[^R|)U4O]F<,?;_U>_^C[|]Y' MYM7?[VOFYFJ53- 6G))^FRX+,U4M%#LY'88_DZ72VNU!FJ^I!K4>>L[+,%ILO M9RJ9]+R^0O7SEZR:4#<7Z@'>LOSK9K=Q_@=02P,$% @ @8Y>60 <.+SG M! L!T !D !X;"]W;W)K&ULM5EM;]HZ%/XK M5NYTM4FW36SSV@M();1;I956P-8/T_V0@BE1DYC%IFS2?OQU0AH3XIB2>5_: MO)SSG.? 8/CX/<6]+XV>V(H2#'V$0L;ZUXGQ]8=MLOB*AQ\[IFD3BS9+&H-"C&Q[X$;F/ =N$H1?_')*;OL6 MM%X?3/RG%4|>V(/>VGLB4|*_K.]C<6?G* L_)!'S:01BLNQ:#_#"Q8W$(;7X MZLMVI\&22]/E#XG-S>+ON4DC$A YCR!\,2_%^*2($B0!C_O&:B5QTP<]Z]? MT:_3Y$4RCQXC+@T>_ 5?]:V.!19DZ6T"/]';3R1+]JG@S6G TK]@F]DZ%IAO M&*=AYBP8A'ZT^^_]R 9BST'@J!U0YH .'1H5#CASP&FB.V9I6B./>X->3+<@ M3JP%6G*1CDWJ+:+QHV0:ISP6:WWAQP?#N\GD[N%F_'$*[JI!Y[OQQ[/9U>06 M7(Y'X&[VZ6H"1E?#&3@#+HT6&Y^#:V_N!S[W"0/O1X1[?L ^B-=? IB/P_MT' M\ [X$;CU@T#,$>O97%!, MGSC,YP1P=5T.F"6QKQ%0-7T8(LBOZV2"W/#[WF M-T1:P"E9GP/L_ .0@QH*/J[>?43FPAVF[EA#!^? #C5,\7(GWR,%-Q'B\5 7 MP;?/P@#<!FW'Z=DO^\3+-A#M&14(-7-"32TAEXH) M\E/,/2B9_ +I!-1E\"-R4(L\U_@X7I\,YZ)B7>Z9U^OQRKNV@BGSHXAL,)@ MM/+!:!E=EBV3B1L"*R3>SA-OZU>!)Z#%*E EN?-L[JTZU&H>+LTC1@52G9Q4 MIUZM=$K!(.X<,BH;(0,BK2D0H#:/EQ=_9E?H? R[\)!3V0BU*O8C*)LWU'?O-[9_AJ+; M /2!ZLZY;/KPC5U?3+[/O4"]$RAS,]KL3:$5AT&V>VBVWT.C#=|46C%YV?)A M_9X/R_V\V4*EPE=8- 5!5YN'1GH_+#=__M5!+R^E U9Q(]_H_>V/^UU9_I/>8]M>',K4D3*$5!T:J &16!R"C.L 46C%Y MJ0-0?1V %"T>E7X$'+,J$I-* -54 JCN.[E=)9^ $KV N6/ GVHD^OA3X@#),4!,BL.D%%Q8 JM MF+P4!ZB^.$"*'_OEO4!O5*0EI0&J*0V00AJ4.>F-BIRD,$!&A $Z_E5 'ZCF MG&,I"[A69#O!(W*G4 ?ZN0OMG]"%FI"[!968"-R@)3:,7DI2S]64!5C3\ MDMA5&%74'-X/[/@I"7"YVY?XX-)G]"H^4@U@(VH E[_@*\;+J!ZP]\[$0A(_MI4>%#,SD)N* [X[\;7X<>9D>PMG22'>6>>O%3W[0"6PM4Y;XM1CG?'@[L; M3M?I"=LCY9R&Z>6*> L2)P;B_9)2_GJ3!,@;:0?_ U!+ P04 " "!CEY9 M4 8?6DD# "^"@ &0 'AL+W=OX[TC=;KQCO'O(D.4*,LJ)@XF935I>N*),.2B'-6(55/5HR7 M1*HI7[NBXDA20RH+U_>|H5N2G#KAV*PM>#AF&UGD%!<5ZXR]>9U MN.* I(&I /I(<2?V MQJ"=/##V74]FZ<3Q=$!88"*U E%_6YQB46@A%<9CH^FT6VKB_OA9_;/QKKP\ M$(%35OR9IS*;.)\<2'%%-H6\8[LOV/@9:+V$% <+\PJ[!>@XD&R%9V9!5!&5. MZW_RH\G#'D'IV E^0_"[A/X+A* A!*_=H=|0^J_=8= 0C'6W]FX2%Q%)PC%G M.^ ;K=3TP&3?L%6^WG^) [V!^.S^;S>_CNWAY#[/Y]/8F MA]MY!):G\5^+>+Z/EW &4U96C"*5 M@*;F6&',.,GLVH1(Y"PHPFK$3X$*$D M>2$^*I[7900? WG^$]Y!3N,F+0MT6,7:ELJ(#VP=3L\ MZ=:|<39#PZ.M1AU#QXC.X43'B$|=0\<(W^YGU/H9G?1SSR0I@)DZ0M4GI2TD MN2DD- J>CXXO8M6]!!!VOQY"]BUB;M4"&';?NW@>Y1+XVG9" A&VHK,MHN]HV M6U>FQ^BL7_J2:L[J7^E>^[NQN"%_G5$"!*[65=SY2I\+K;JF>2%:9 M=N"!2=5KY@]#P, +0+ 9 >&PO=V]R:W-H965T[J%C!ZGAFT\3ZS2 M72+4A.E/"KR#-8@OQ9+)D=FPQ&D.A*>4(;;J7%C7X=CA2\!7U,X\I-OI)1L M*/VN!G?QU+!40)!!)!0#EG\'F$&6*2(9QH^:TVA<*L/3[V?V3Z5VJ66#.H]0P57T0S7OZB8XVU#!3MN:!Y;2PCR%-2_>/' M.@\G!I)';^#4!D[;P'W!8% ;#% [KP:T-W-=Z&-8&I72STEXF+L "^Q-&CX@I MM&I3'V7V2VN9KY2H.ED+)E=3:2?\Q^1O4"'R [BD1"4&:O-Q_HY/P_[^%O M>S]+QJ IJT')-WBIK)Z+ (>W4PC|W&RZ8O"#^U6UZ1>OJ:=6E>U9?^DR_I9DP5N2A6]$=K8W;K,W;A^[OX)BSZ)$WJZQ/,+D $RD MFPSD:@G0'L2*SBOIU+MS|*^|B7DXS7078ITC@E^3A'TD9TJ'C=)AK](EHUO@ MZDG#&5)I3"-9@)C$\H7; [3,L*'M"6]"KKJB')]$XPY9J#>2J);L+&;=8PB[$ MMFR]<*\1[O4*7T31OL D>D)0'3N=0*_CMZWOEXB@B[!'+7D:B*=7-VK4C?K5 MJ&5XTPR,77V2(J.!;'#$YLD*EDAO:EGZ(,9&7/$&FWVRYB(G2 M7;&S92*0!!DHCNRVX_3MF%!FC8?9V+T8#WFJ(LKP7H!,XYB(YRE&_#"R6M;+ MP(KN0F4&|/$P(3M3'R'#,AC-!7AH'HQQYG&$6&2$_C:\%IE2X-|+C]PGZ;:==:-D3B MC$>_TT"%(^O:@@"W)(W4BA]^PT)/S_#Y/)+9/QP*6| <"/Y6*QP58SR"F+'^2 M;T4B\UT.W '3?ZZ%7 #+I=JX]"YQ+%!D//!3^ M,-::S32RZ&=H'2_*S#I9*Z'?4HU3X]O)? 5/D\6CMX;/MW]7TZ6L_ED ?/E M^F'U>.?5R[\.'GCT-;Z9D8/MLOO$YSK^TW MO';@CC,52O!8@$$%WJW'#VKPMHY &8;V2QBF[5K"-2:7T'$NH.VTNQ7SE;T? MWJF2|^^|>S_L_208G7)- =#*^SEMK@E !3R1*\0(F4J*20%@ "THV-***HH0[M)#(5&(#>ZROT4R$HVV562|Y$.3 EDDKX8Z$=P%QA+/^L6BOY;+K5LS$'Y8U, MB(\C2Y^$$L4>K? $O/[7ZS]|5B6]2S&N(["2EW3*EW3KV\8,@3&Y12*!, M<_$ ")T!? L+W&,$56MVFC/V,T9SW>S'SM#>'|?ZK(5[UL*KLSB1VBNE]MXI M=8/J@,ARC1):V?IL5TG-&7LU4L]:N&MLE7.AO *!QHG>V,;B*0?]LNL]:N&P^D)LG<)LF\ALA.9TB;)W";)O(; (3E(Z*%,Z^,].HUI7WYNO)LG<)LF\P3\.S+Z3_5Y=_M#/:1%WZ,8I>55A)\GC*5?]B5HV7U-LF*EE?CT];-K%4Q[NIJ+R_,_J;/2\4[M(G:428APJUTYEU?Z A-Y^95W%$^R^F+#E:Y6LF:H*U84QD"_WW*N7CK&05D# MC_\"4$L#!!0 ((&.7EEF/2,W,P0 #L4 9 >&PO=V]R:W-H965T MIV][G M"%$S"\1+HF[_^PM(0330VN6+$GC?A^?)C_<)&>P9_RG6A$CP*XE3,3364FZN M35.$:Y)@<<4V)%5/EHPG6*HF7YEBPPF.\]0D-I%E]N6F:)$M&$I(*R M%'"R'!HC>#U&=I:01SQ3LA='UR'3LF#L9I:814/#RAB1F(0R@\#J:T?&)(XS M),7COP+4*-^9)1Y?OZ)/<_%*S (+,F;QOS22ZZ'A&R B2[R-Y2/;_TT*06Z& M%()8Y+]@7\1:!@BW0K*D2%8,$IH>_O&OHB..$J#3D("*!/3>!+H(R'O./##+ M94VPQ,& LSW@6;1"RR[ROLFSE1J:9L,XEUP]I2I/!M/1[!$\CVZ?;N:@GRF8 MSNY']^/9Z!;,[N<_'I_N;NY_S.$W,.64@V<<;PE@2S!+A>1;-9A2@,\3(C&- MQ1<5]32? @,^?OH!/@*;@CL:Q&B@Q,*7BF;W-# M.WP^<4 .G.=E< =OZ"I"% M'$WZN#U]0D*5#O-TNYYNJMXINPB5781R/+NIBVB*TY#B&& AB-0*.B X>H1L M*5Z+#0[)T%!K31"^(T;PYQ^P9_VED]<16$VL78JUV]"#,2<1E2#$/ (XC0'3-\)!S' JOH*42)WX V(O1\S*QBZ ON5: W-WK$H3U?5[BS= M$2&SF0@$";>:2D]T W2 <8_>CNQ3AIH8Z.GYN24_]YU2S)6Y2X0>-&?FZ7$Z@C ML)KB7JFXUSHB$[)A@NI72>^L@R'R/?=DMNO;^H'P2EK>&[06$E AMB0" MBQ<0JL+$8AIAJ=K/LQLM7>^,B.UZ\(2M)JAO67JR?DG6;U^$F/,7FJ[*&'; M5+OF6@$NG2\=@=6T]DNM_=^NKOTNQ78$5A,+KY'5!35565A9-'RO1[]19V&G3MT56EUUY=6PW:S; M:FV1>E)L'>]T.#1A=@\U%#!8^3)L-^:/U%MX;L"V>S[--5%^WV\@7!DU;'7% MX):EJV^2\.1H649*A):H>]YIEG/J#+HHN^\T$*W\%;8;;+45UU)K3;YX?G>$ M5I=:>3;T? ML;8^OO7RRX(I2ZX,KWX1O&_Q%W_^GF6;IK0MKWG_#RKYAJV%>_MX [)|[B#)]C)'5!ENLCJQAU0JWE?_!W7$5I==>7;J-VWV]P!G;NP;BNN"VO> MBZ.C+^I68_R0.Q20;VS'=5&-^W%4.2UJ=]I+W %IOG3AV4S713GNZ50WCTYV MLF.U.\Q7-!4@)DN59EUY2B@_G%0=&I)M\L.>!9.2)?GEFN"(\"Q /5\R)E\; MV?E1>5X8_]02P,$% @ @8Y>625 VDE1 P <@\ !D !X;"]W;W)K M&ULM5=A;]HP$/TK5E9-K;0U<0*!=A")0M&0VJXJ MI?OLA@.L.C&S#73_? G;2!M*&M%39%Q(G]U[>L^^PK[/AXDDN !1ZCE@LN]9" MJ>6Y;W(NCP ME6(TAEN!Y"]*B/A[8QONA:V7A[QIX!)!$/%#9RYQX9*X^?C-3*OVF*

*N_]*S2Z&=_?3:XO;^['Z#L:$BK0 V$K0%>P!H8&5(;,RY4 =#P 12B3)SIN M,AZ@XZ,3=(1HC*XI8WJI9,=66]GYGAUF]BY25>X>56-8GB+/^89$VWI^\DER|TER$SYO#U]/2E 235//,5H9F9D;69D3)[*5^C MG, ^4YKES"*UR"5KEN%)(0K M016%T@5-:?R$QOQWK /7M=(20QNY3$%?8U<7Z-2WSU7A"&2+E $Q&3D M!]8G)6U6JBV)V:>VF:MM5JI-:P>7*:H$'IHQ-9$5//JY1[_F8O'KM%X36<%Z M*[?>]J=86F]2J]%^E7TE(7YY\K5S=>W_42KM]|66A.S1>I9K/?M H:AE>BJ!MAV9+360%C]C9[KU.S:62$=;DOBZVHOV=HP>NIUPRGMT$PVWW51*6!;5P>1KB M[FMB*/K<;/V[473R5 M1XF#[=?$5K2_/4G@ZJ|$QXNG^2;+7J]T*D.*^K:G %RYTWZZN=,>5W"YT4PS"!.CW M,\[5R|\"T77F;'?P#4$L#!!0 ((&.7EEBF=I_\ 0 .,< 9 >&PO M=V]R:W-H965TRNEUJ>^+YGY" M>>I-1L5[-]ED)#8]YBF[R9#<) G-?G]GL=B.O=![>>.6/ZU4_H8_&:WI$YLS M=;^^R?257V6)>,)2R46*.O8X]L["TRGIY0&%XH&SK=QIC?)2%D+\S"]FT=@+_MH[\\#]UR_9+XKB=3$+*ME4Q/_R2*W& MWL!#$7NDFUC=BNW?K"RHF^=;BE@6?]&VU 8>6FZD$DD9K!TD/-W]I[_*A=@+ M"#L- ;@,P&\-(&4 *0K=.2O*.J>*3D:9V*(L5^ML^8MB;8IH70U/\]LX5YG^ ME.LX-;DXF]VBA[/+^Q]S],\%NIA=GUU/9V>7:'8]O[N]O_IQ?3='W]"9E$Q) M1-,(77*ZX#%7G$ET+12:TBSC+$)4H0O*,_1 XPU#G|^9HCR67W3P_?PKP@'N.,*G[H% M)F3?Y\X^P%_SE*]^E9%:QI"]60-DGTXQ%7*$ES:)B$PBU8AF*!4WE5Y0RMY2I^E[%79,Q_39XGX2#H!B/_>;\]AVHX"'"ELNQV*KL=T.Z=4#1V>=]%=0]X M:RN;7><>P<,/ M@ZA,T5;!+66S"S;@#4'4O0M&90F$=AS6KD,2V M:G9PKP\!D%AG8$UBY#$MF@@&<*4;&ZS.NYJ?B")[?AQ+K7*XK6SVX9SA.(%'W7<=SP5O M.@MSR9H/PX@A*8%)VM@CLY"IR^'#/!EL$G>>JQ[%.DU\=[\)S M*H0I=4QPTM?%9+LG:KL+)=;%0ZF% M4$HDQJGFM._@=02P,$% @ @8Y>60!*99]' M!0 *R0 !D !X;"]W;W)K&ULS9IM;]LV$,>_M"J$50PMDD432#\EL XZ3;@&:S7.<%<6P%[+-.$(D4:5HN]FG'RDIHE.0LN14 M=M[$>N+Q?^11O^-%O0UEC\D#(1Q\"X,HZ5L/G.?GMIW,'TCH):=''UJ"77ANS08^N>.!'9,Q L@I#CSU=D(\N M^I9K/5^8^,L'+B_8@U[L+ZN 3^CF=Y(]U)+VYC1(TK]@DS_K M6&"^2C@-\\9"0>A'V;_W+1^(K080&AK O %,=6<=I2HO/>X->HQN)-/"VOR M('4U;2W$^9&^%%CWZT!!.R7 6>G/$3M,/&3QU\NQ)PMP'641;",A'^&LX0S$0__ZN1GW6!J-W*1G">Q-R=]2ZR"A+ U ML08__^2VG5]+G$"%$ZC,^F!*N1<)F5OTG@2RKTD(5P[T)FM=FI+KK[UP#US M7*=GKS42<"$!ETH8T7 F+BV '%!MMZ7M]QR@5J&N53K+0ETH9O#JZ\KG3V#J M$P9<,/=B7XX;IY6'KM6 #^W"A_:N$98^D,P'_M(')D-4ISBSZ:*MV79.783T M_ITIM'3^ T[3^XE8W9$?KD(PD:= +!PPRA\8+H1L;_X$QBL6TX1H!S?KTG5> M2'5P2R^U6TCM5ET;LW1)EXH6L3 CX+-XVS]K]_\3;5;10C@\9C2,.1A1QDA*M!3#,&"%NK/W$]&+K:OUJ&_PZ*_PZ.\R+ZZR!F'8=Q1%GCT@2X[H29Q-35.=& MJX:UNX4U]_"!G??YG5JG;1"KT.660J62V"8".I?UO3]=@S^*8FYEC&F7ZLZH M0-JHP*:!5FQSR^%6[QU2/SYPK?%4T'-+>?0C7WWQGI'2TLZ(P3%%0K<ST5:Z^]O,^JR2E4S(.O8U[SJR\76#4_A8J:$!]H:]W$UA$JC,(= M&-TK185Z]!GC6\$/5H+?#XYO+1)-*2I41(2OWR@V$M1Z5AI2*JA8"5^WF]P9 M%5K4N5V3,.4Z6,ZZAE/4O/>*XXD4 M&.[=_14U2DWTH:'%-01)4VDONF]$A/MQQ8TZ%)T1)7HV%"*BO0[0\,[#VW5-W=0\M@I*M)N+4TI*E*,1#O+IEF*^CS, MIE2UW,Z^]67%0'28 BIJHH**%#M1$S54I-|O&N"(%!S1$;JHJ%X9%2GTH;=> M2$7U*JE(P1,=J):*FMA08D53W$0Q%>L): AOK!"(CU!+Q;5JJ5AQ$;_-6BJNM54O%BIBXV5HJUM=23=L7O/5_PJ/64G&M6BI6 ,1OO9:*Z]12L4(B;K26BO5L MQ*8X47#$QZREXEJU5*P@B=]X+157JZ7:6Y]^R,]H;CRV]*-$"+\7S9S3C@@V MEGV9DIUP&J=?@\PHYS1,#Q^()X3*/!\3]>TKY\XG|P*3X/FCP/U!+ P04 M" "!CEY9Y >?SHX" L!P &0 'AL+W=O-E4S7M@QN.8-6)4]N!\N]G M.R%B$K!I4]5(3[[[KGG.1_G8,/%DUPA*GA)62:[SDJI_-1U9;S"E,A+GF.F M3Y9M[7MM-".7|RQG#1=3Q#*!G&RB 0_5EC'QDS0)K&>#PMR($,26$ M\P$J0IF\@#.@&=Q1QG2!9> J3WX+Y= #G M9Q>_P[A:3RW*KT7Y%K=U!+?/==M0M84>R9X.T3H9;OX'US(G,78=W>@2Q1J=M\.V;1MO[>()&ULK99=;]HP%(;_MRE%639W$" 0(50>1VM /)+Y4VNUBVH4)![#]Q)EMH/WW.TYH!!JP=>,"8B?G M?8^?8SM.:RW5LUX@&GB)1:+;SL*8]-)U=;3 F.FR3#&A)S.I8F:HJ^:N3A6R M:2:*A>M5*KX;,YXX02N[-U)!2RZ-X F.%.AE'#/U>HU"KMM.U7F[\<#G"V-OMN$$K97,UWFJ#)9E(^6P[MW6G;J=@!H<#(6 =&EQ6&*(0UHF'\W'@Z14HKW&Z_N=]F[,0R81I#*;[QJ5FT MG0L'ICAC2V$>Y/H>-SP-ZQ=)H;-_6.>QON] M-1&QALQC2#F27YE+YLZ; FJ M]0,";R/P_E90VPAJ&6@^L@RKPPP+6DJN0=EHI');D!$8F3@,: D<78F,(S9%MI0-1<5:%;'I!MLG<-4BE/ME/Y(;R[G8|-*1T1"XO.4 HNO9^*2,$R9Q#C^*4B-LL|T<() M<6GX1S#GJ[$Q,,"<+/ FY/=T>T$*0=V4SZ=ADGV";8&U#.!O$DZC(EB,(KB M_!N_%!.Q%R!XY %V$6#7 SIO!#A%@-.VATX1T&G;0[<(R*2;N?9LXCS,\63$ MZ!:P%"W8THML]K-H,5]!G/Y19IR)7P,1QR?NQ?3F=S0#ES=@ZKJ/UX]7TP?D M@=N'"W0/W-OKNWMT@6YFE]\1N+J=S<")1S@.PN0S^ H>9QXX^?09?)!#*Z# M,!293T8F%|-*R4V_&,)Y/@3[C2$XX)K&?)4 %,_)7!+OJ>.'BGA33$X)O>NI=@ MRCD+GC8QJ&0#R\6\SF?\G^!7D_'7D_ MJ2&>)6OLD[$A'"\A[)D8DU]_@3WK-UD*=))Y.LF0)K*LCIELCHJLDY609Q M',1+89XACGTBRT-.T>+ OC4RG_?GMPFR^TZO"O(DH"<5%(K)[MW1)4T=DM=7:5.MT5CI1F,Y5NH]$]$L[@DX"6F2?)9-0<[> MW1M339K;1'SMU]0W(4Y-NH2D)Q?>*X7WE,*%Q1W(;]\Y*@CMFKHFE![T.C5] M;9C0 ::*R'XILJ\4.?7]3;0),2=S<)NEUZVD]TJD529=R?I>@!%)YNDD0YK(M*JD9E*D9?-!J,-"9+)UDGDXRI(FLDJQAF:SA\:O!L.E1=MTN9)C:@N%),'!8M,PL9#Y1[!;1V&UCK2$LL"*ICJQN^#&37+;\-$SK 5)6YMT^'2IGIP_48BUHP M#/X5OIAZH%@ 1:DU_38#, ^)O6, #(M]^*YG?^ZQI9?.TLB%=;-4N:!7;9HED,:N68*I;YME-&_LF^&N8H#JDJ'%,B'9KD.G+E$"LNL[MYS9,Z !35>:N/H#J D&8"@F6,7 W3-B,_Q.\,!PG8B^=OI6;SO_>)#P2=B1? M)Y34|S8=G6R>5C:DBZV:I%U]_L?M4YHK7FTLGE:V9 NMFK*=G4/5.[46ZX3M@^8CW3"0PQBO!0:I,565NX(!JBN&H]>(Y@Z__F+I,,0[#$%*2/6E[ZZ0L(\M M)J"GBJ_+3!>"PQ28W*)YMY[_XBP97;@DHBD;6*>O^$M6\M#G6EVE%%K/X=G M+I2T>_ ,Y44\M>;M((R:&SR'U!+ P04 " "!CEY9+7-8>7P# !)#P M&0 'AL+W=O@Z#R-(,! 0#%+Y9$U9@H4!&,57P3\06#+]^Z1VLF2TF+>: M:H9:$,00"L6 Y>4%9A#'BD@NXU/%J=4I%7#_?L<>%'N7>UEB#C,:_TE6(IIJM8PVM8(WS6,S!]BU4^W$47TAC7ORC;15K:"C,N:!)!98K2$A:7O'G2H<]@#D\ M K J@/4:X!P!V!7 /C7#L (,3\W@5 #GU RC"C JM"_%*I3VL,#NA-$M8BI:MLJE:PJX"+04FJ3I8"\'D4R)QPET\?IR]?_OQ@^?/%S\A__>G=X]_H5_00M#P M&/0 Z,:AA..+CP0F,3\4D8]+3QT\>,EXA%FP!%)T3V)8WE@^$07M[/LG\/LF"GL@:WCFU=TZG=QZ)EVV6E23. MGF7.:[-:0LQFB%>&7#=8!J^"_-8@NQD4M 99=5!#BE$MQ:A3BM_R9 D,T?7N M-?:M,/^G/IW,YY:L/LF\/LG\T8'LA]:TE+!AX55MX56GA8]4X!B%E(MV&]NL MZV0\U|H^R;RKPSKIM-5)_S#0--L"@Q.8&[]/:]W'G;K/0:4N)-T@?.:[H)/WM7/7'ASIJV?KON^V:'=> MS<_,&\]LF?=EGUBV==_HRR;S'K,-23F*82U3&8,K68U9V;B5 T&SHM%84B'; MEN(VDKTN,!4@GZ\I%;N!2E!WS^Z_4$L#!!0 ((&.7EDZD@,_X 0 !(@ M 9 >&PO=V|R:W-H965TN*>$DR+$[9BN3JFSGC&9[8]< ML>($)\8H2]W \_INAFGNC(>F[8:/AVPM4YJ3&X[$.LLP?YJ0E&U'CN\|-]S2 MQ5+J!G<\7.$%F1%YM]KAZLZM* G-2"XHRQ$G\Y%SZ5]$_KDV,#U^IV0K:M=(M3^6>L0=]&3$F::I(:Q]\EU*E\:L/Z]3/]%S-Y-9E[M+,B4I=]H(I@>"TDRTIC-8*, MYL4G?BP#43-0G':#H#0(]@VZ+QAT2H/.:SUT2X/N:SWT2@,S=;>8NPE M#SG;(JY[*Y]^,-$WUBI>--<+92:Y^I8J.SF>??TR_?73E\]A=#O["46_W5U] M_0.=H)ED\0.:LDPM2(&-I-&COB;H*"02TU08FGU3Z9J$H#\_*R2ZDB03 M?J6MCL)_M]V_SI\78H5C,G)4@A2$;X@S_O$'O^_]W"8-)"RA5 L(:(W4K$ MKHT^-D_YR;T1)ZZ+2(IGO4V6@M@W1+T+;<:^6D^;>K!;NGC-+N'W7:I^LTOT M?9=.4'5I3+=73:=GGZX*XU).6$53LEI+-6E,-ENK=(6PGIMMF8K*_O0]0@) M"R%A$1"L(5"_$JC_SDFE#RDB)"RA5 L(:(@TK$@?TI*]X#%DHQ_6P=]9> MXM7@N$T0*^M002!A80'K-1*=UPO.!WMY"LAI(]9G5:S/K+'^9MZ#593QAG#U M7E]$_23!DJ YIAQM<+HF1H.$I2GFJT(+_1HE:-P-Z@GW<'I8&_*4^N@#HWS M]UQ&0"X;43ZOHGQNC7*16C9JOZ#Y0@>0LK;WT8F5$FU(X?_,F:7=PJ":@M!"4%D'1FE+5RDC_G:?N<@!0M4D+20E!:!$5K2AGLI P -W [[&!9(&EA2:OOX4'@=WIG>YL+E-=FP'>EM&\M M\N!W\=+?WI[:V]_&[<,Z.-BOE?Q^O:2][M!?V#KFE.LW76&F:KMJX.7/B0M!*5%4+2F:+NZW>^]]^8"6MV#TD)06@1%:TJY]_!]:^VIG[]8R:*S M')O7'CB!)#.OV*WJ@);MH+2PI/E^+>]Y^SGO_ZC'_5U![MLK\L-S'GY\,>>!M%NR@M!"4%D'1FJ+M*GO_[+US'F09/P6EA:"T"(K6E'+W\X%OKZ_?EO- ?TT MI84EK9'S_-/>?M8#_?' K9UQ9H0OS.&R0#%;Y(XMJI:JP/L2W-LN]<^\2^F M?DM[J ^\S9GJ#E^Z4!MH;PX@"YN)%N9$]9(]B7+S.62 MX(1PW4%]/V=,/M]H!]6_ 8S_!5!+ P04 " "!CEY9Y4?>8K(&>TR3C(VLE1'YIVSQ:08IYB^:0R2<+RE(LY)0M;9XSP+$& MI8GM.D[/3C')+'^H:0_']*U2$@&#PSQ=9IB]C*&A&Y'5MO:&1[)*=&Z)2SJD1NB6@>VJ$7@GH:>T+L;32 1;8'S*Z14QY M2S8UT,>ET5)@DJG$F@DFGQ*)$_[LT_WDP_7];1 ^SGY!X<>GFT]_HO1Z*% MW,X%?9O@,\A;RG*/PX'2X5Z?&OXL^_\ OVGRUQ2Q&?]U*2G0C(.5_U^QG M7,3OU,=7U?F2YSB"D27++P>V J&D,42+?I!B=R9HI,^__S9ZAO,B-,D@4FR4*39%-#9 <9,:@R8O#?E[I5]TKX,VC7V M4#;#1>_ZC:[HI.\P6Y*,HP06,I33ZLMQ"RNZTV(B:*Z[J3D5LC?3PY5LZ($I M!_E\0:G8352 ZB\"_RM02P,$% @@8Y>637Z=:J$ @ I@< !D !X M;"]W;W)K&ULK55M:],P$/XK5I 02*AYW<9*&JEM M@MB'PK2.%PGQP4TNC37'#K;;O\>VTE#.V75!/O2V.?G>>=NS4FS$EB M:[L62N:U* M06I@DG"&!)039^J/L\C@+> ;@9T\6",3R8KS.[.Y*B:.9RX$%')E%+#^:&$. ME!HA?8W?G:;3NS3$P_5>_:.-7<>RPA+FG'XGA:HFSGL'%5#B#54W?/<)NGC. MC%[.J:2_:-=BP]!!^48J7G=D?8.:L/:+[[L\'!"TSC AZ C!8T+T!'"L".%S M/40=(7JNAL.8$-WV]AMXE*LI* PH?)M["JM:1!NWNG.6IW@"9T0+3A3E409*Z 8X*>G M^9Q_+/O0]#R7Y)L?0EQ:(7${CLJ2!27)3JEGF1E";91(J4K(!""H4*TM&KYG14S?WR;>Z#((8G=[F.(.YA_!S.LY1*6#8F$8'<.R05APX?>P-E[WH/'4 M(-:VXTN4]PU3[>OLK?U0F=I>^L@^||=S?\">ZB'4SHR_\NT$6V"Q)DPB"J5V MY8TN=%\4[51H-XHWMNVMN-)-U"XK/4A!&(^+SE7^XUQT(_FY]02P,$% M @ @8Y>61^8R-MB" @S, !D !X;"]W;W)K&ULO5O;;N,X$OT5PM,[Z 9VY3OZ<1 +I*F@>EL$$_O/ P&"T:B;:(ET2/2 M20?8C]^BI%@WBK'1W'U):*KJD#I%%GE*UN4+3[^)+:42?8^C1%SUME+N+@8# M$6QI3$2?[V@"5]8\C8F$K^EF('8I)6'F%$<#9SB<#F+"DM[R,FM[2)>7?"\C MEM'"%(E!')/T!89& ,6]AWMO#8!LLY6J8;"\W)$+-75'Y=?>0PK?! 25D,4T$ MXPE*Z?]J=XTO_%'FD%G\B]$74?F,U*T\-3AX!0.3L/!P1T. MH\)AU'"8.!T.X\)AW'8=]W#I'"8'-O#M'"8'MO#K'"89<'*V/_YWE^A!_<1K7Z]?G31QSLJ M"8O$&?] !DAL24H%8@GZFC ISBL-7U@4P72"M@_5KY<#"0-3\(.@&,1=/@BG M8QC](4G[LQ#V^D]&ADV. O?_'Z/W_ MP>AK(1T=)OHHZVG4T=/]/J8ID3S5#/(V=QWK7=5N<"%V)*!7/4CW@J:/M+?!\ M^2<|'7[230J;8*Y-,,\FF&\)K!;,\2&88Q/Z\G,2\)BB=)B6" M#1I"K'(0^@_ZH NT$?;40.=@TPQ,;?G/R]'EX+D:O;8%GC5LO+:-,W/J-G[: M9KHH<6H43@X43HP4_L:%RD,F2@XI&&%PG.4P$F(KR&U9V1+\IUV\7IC[NM/ M_)33#?$E@MG/-#..?&]?]'IA4@\9!G2#P;"ND\CD&BP,$W^(9 .PE) M$G7B0+\HR<$"]!&.FOFIXQ62^?!XJ;8[ZDS(0=;5";R>-&?-5:-UFC16#9: MHVECV^9]0.:"2O84473()3V>77.'I]);H-7ONGE^*8RJ06BD>$^+T]PSC3AU M@BO"%5O*'#__-'J49#K&7?4F2ZWNPTK+@V-UXME$5;1?%MH]9B6@A<;)=@1(DDMA)!'M$4D%@M9|*9QIIX!5A5R@S6HY8SAM+INVU:@_GC673=MJTA_/F\NF;85'_7G' M6127.A2;A>B[*NH4CJV*TP)M7M4I0'(K-^G-FB*UPVSP==ZA.7,I./#5K MJ6)#[,K[5E6G5337*IIG%Y<-I&*NUWK)M2LV*S:+6:]:WJU +MW:RO-VME)[U9ZTRJ-1M-.V@N M)2LV:]8?S?I6Y6B!-GLGZ[>M8.XV1:G&:E+=)0M:VU:XMH74'VV5RM0Q*]-5 MQF,A]>GW(-J', 'F!5KG-1-1N+[-9?=0?1P%5*T@22B&@$XA@591[-J6%PWE6D MKJ-3I(U>5JC9@0T1KA+:SFE<'7,PK5: ;BC3U)+FA'B9-)LHKE6T3RK:+XM MM'IH2QGMF&7T.P M9$8^.>(:13SOCYM5.ZN=>L=UZMQJM!ZC4H@[9B'>3*JP)8W[SN0?M7KKBB:, MIT79]6Y/U:\.YMJP697B5M%533?%E]$I1E F?R0^G7:AG *IIK%M+((X9B+$)I\?$MV.UB%5@]Z61=QYC^4?ZV6.JRBN5:1/*MH MOBVT>E3+.HQC+L/ NCW]W&NU]N*T*R%3W'K(XUKMU#NN4][6I 4?M:IB3KVEM+"^,S.6%/_%?Z", ^0Y^3K+(C$(GY/I$"R2V1L'U&1"U1V"]5N0?&],SX7D2O M62DSX@*N=14UB1 \8)G["Y/;#$#L6,+7:U4KXOM4[= Q3(S?^"N)Y.L_$S"@ MFYQ=FJI"G3ML8D23,'0GL#'4O=R=8D]@5UWPHH\\V.!)&#(U#!)!>_X*1O$V M!,UV?W6H1_@\>]CO##_=41&D;/=6Q[K9"Z!)B'.DGG0+U?2@PI$4I2XUJE7^ M-H:ZMF*;A*U90& 4UT&@^%,E] <>L8!1D?6!/[V1N$_('@:G]C:@"6S"C"./M)20!OB*T@EZHNB71UP5]4/GY/O"PR=[,$"CK-O]!YZ'U\;'3?;.0Z/]#E^X M6-/NX0M?UWX]&EYX,-=T5S!4OY[RA:0;!M,AHFL8WK_@W-(FK_QMD7^1?)>]1Q]G%+24A390#7UQQB57Q1'1S>NUG^%U!+ P04 " "! MCEY9@XQ5R4@# "6% #0 'AL+W-T>6QE57@MVMV!,!ZM=A_/K_?B9!H'H10?7-*

1@F'>]*UX\;I0T3 M(_:]Q.YIB|HYQ<@##WG+1&F)/Z>]VGGMA8CT.XC(CH EA_62CX=9(;]W@[NN!]58Z^1< M%LKF=AG<[VG]^!ZPZ8%!+D1CL$=<8#PLJ=9,R1O3L0 ;X!,HJ-OWZ](XG"NZ M[O:NR)9@;R;)M% I4TV:+MF$QD/!,K"C^'P!=UV4(8!;%[EII)S."TFMAPVC M;AC9&1/B#K;]CVQ'>Y6UULVNFFR:QE#===#*N _IM-:?=EKU\E6Y0\L="?UZ: MX4C;A[W%;A7+ ^,KV5UEC %/OXNJT+,7ZD^!SF3,W^!Z]/+H9L\BGTS. :3QU"3_3?[9G_6 M9%B?A%K'K9W#5A,-X% [(M_AB"RV28/ID@O-9=U:\#1E\LF9R\AK.C5_=.WH MF^=3EM&ET/<-."+;]C>6\F6>- $_=PD343VW;7V%XW;@Y49M<7*9LQ=))W57S MJ6T&IF&RUA<0]I$;>_D1C.,P/P(8E@=S@'$<"\OS/XUG@(['89BW@1<9H)P! MRG$L'S*Q'RR/GY.8RS_2)(FB.,9F=#+Q.IA@\Q:'\.-7P[P! \L#F?YNKO'5 MQBOD^3K UO2Y"L%&BE8&"K@-4.Y/?G@9KR,"0 M*++OP;WW4;AY3X7;_T2._P!02P,$% @ @8Y>69>*NQS $P(L M !?3T\$MP>:4#M.*2VBZD8_1!2:5K5N %(MB6/:(7->=I3W;+T]!;X"O.DQQ0FE(2S,. M\,W2?S+W\PPU1>5*(Y5;&GC3Y?YVX$G1H2)8%II%R=.B':5_'_'[M;U)]O9/R*_MW4S?Z_GM1BKQ739M51=+)>OZJ6J[!J M^;62NZUHOG2/,6\0!J_1Q^'PN0_BA?H_893KM5CR4"YW&]ZT^S@J7G> C;X7 M6SUB3;7AEZ- /G#5O8_Y _%J_VZM@0*14A?"W%#QJL>C0UFD_B*,RRAD0986 M61*'?G=1E.9C%J4 TD(@K1-"_F,!2!N!M$\"^=%/_#2(&(!T$$CGA)"#2+H(MI'O*ZK8!I(= >J>$= #D%(&5-E+,D\|_"#N3GV$A^3HOH M)TGVJ1KKK*6S0U^ F)@Y M)L3JV'?+-$O/XM3PF5IE<1IDLV@/"C$O=TR(Y7'EQSF|9-%U(?S*DY-OXW] MQ. 69;Z F)@])L3ZR*/K1>*76?Z9S?S2Q+/HPQCX\[@TL! 3\|>$6""F?F?Q MOOON^;*T-"TU,B$=#GV8/R;4 KGQ#5)A:ICY0;"8=8&-#AX)8,NT,(E8Q!(I MRBSXXR9+0E/9O[#HST532_VM0K18Z,R%61^3G:3\]SDTU M%C=^'D$RS" 6L4'FU2-[T&S.5?_KS9*S4.AE+?5.<0B):<4BUDK<:+'BBI6J M6IG9./.5]IHOO/LM#1DQ]UC$3D'ST\&9*H=F@'0OT(^3"<6L4Y RGJ,S<8<8A.[Y)"['@7#!&(3"P1- M8H?K2)A3;&*GHGL!-= [R(6#)K$#C$QQ=C$BD&3V"$F9AF:V#)H?CC$Q"QC M$UOF=;YSM)=CAK&)#8.)\(Q=04S,,#;UK 7%]"$F)AK[= M?!A-N$#B8PIV,6JINJ5O#"C$Q" [GD"VD0,Y!-*Y]=W&F62*W9'&)B%G*)+20\C^P: M9LN5:9JL:E8LE$K"?"(@HM)R"66$(X) M#RFXF(1<8@GAF/"8@HM)R"66$+XN,SB7@DG((Y80C@DKW<,DY!%+"%\^&D03 MDY!'+"$<21?C8!?R, EYQ!+",3V(B4G((Y80OF8X:)OH$31B"^&8 M@[:)6SA7K/O:G!1VW,\VSWM5U M8,JR)I'5ZG"6__!_"!_^ U!+ P04 " "!CEY9Q]=S3T<" #5*P &@ M 'AL+U]R96QS+W=O24'XIM$-!*LONVG(%]4]Z$G%&J$!<_@'ZA(#'EW)HQGU[&G;[M;EA\'@^G857MQK'[5=?#>E>.S7#7=N5T/K)I^V,SGI?]MNZ:]7NS+;4LEU'W MMS.JI\?;F8O7KZ[\S\1VL]FOR^]V_>=83N,_!M@WD*@MZ#>0]"W3!ZV"?06U%L(M]!;46PCT%M1;"/06U%L(]!;46PCT%M1;"/06U%L(]%;46PGT5M1;"?16U%L) M]-;)RQ("O17U5@*]%?56 KT5]58"O17U5@*]%?56 KT5]58"O0WU-@*]#?4V M KT-]38"O0WU-@*];?*RFT!O0[V-0&]#O8U ;T.]C4!O0[V-0&]#O8U ;T>] MG4!O1[V=0&]'O9U ;T>]G4!O1[V=0&^??*PDT-M1;R?0VU%O)]#;46\GT-M1 M;R?0.U#O(- [4.\@T#M0[R#0.U#O(-[4.\@T#M0[R#0.R8_FQ#H';AW$.@= M]'<0Z!VH=Q#HG5'O3*!W1KTS@=X9]F?4.Q/HG5'O_)-Z# ^/7H0S7GN\U M7O\G]1[/YY;KY2_+ [YV3N_>"!7J;)%C>O? M,(BR ;8#BWD!3W+;1DUBRW8[Y>UQ4D";$52@(LW9-&IMWW/C*WVK7O]Z\A1G MA[X;XK+8I.2O& (OUAGH;2^=IR"LK%WJ;\M>P9M[66[LF)A8+PVHW)!K2/(TU MBIOK.UK979=F]X?|9WMA^:?E/E+0IE/ M3GOBIO7Q(F\HV+L)X\K' 2_G'O840MO0[-&&]-/V>1<[="RFIXYB>;K$.SVZ MU;JMJ7'UKL]'RN@#V29NB%+?E<>B%Z>34[YA.G[RL_.G,J<"\|['X'S,$POT M];C7D8RGYSX7HI#:TZ_XEIA+G_U^-$Z[H>:3V?EZ_[BPG>81V?0X_X[_GO%; M_2_V(4#ZD"|]*) ^-$@?!J2/"J2/2Y ^?H#TP1I:] M;8?7?#;]H?7F&5!+ 0(4 Q0 ((&.7ED'04UB@0 +$ 0 M_" 0 !D;V-0&UL4$L! A0#% @ @8Y>6>_B M%L7N *P(!$ (!KP &1O8U!R;W!S+V-O&UL M4$L! A0#% @ @8Y>69E&PO=V]R:W-H965T&UL M4$L! A0#% @ @8Y>63U/S+?1"0 030 !@ ("!' X M 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y> M66I76O8; P 5 @ !@ ("!.B('AL+W=O&PO=V]R:W-H M965T&UL4$L! A0#% @ @8Y>65*? -;6!P 3"0 !@ M ("!@C< 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>66-9 M&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>644*CLH<$P (#P !D M ("!I8@ 'AL+W=O&PO M=V]R:W-H965T&UL4$L! A0#% @ @8Y>6:([+FM-# P2(!D ("! MCZL 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% M @ @8Y>6<)Q7$-]!@ :O !D ("!F,8 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>6?B$9@IT M @ K0< !D ("!8-H 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>685[A*49!P Z18 !D M ("!0/$ 'AL+W=O&PO=V]R M:W-H965T&UL M4$L! A0#% @ @8Y>618[Y'P0! " P !D ("!:@ ! M 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ M@8Y>63-+W)>F P + D !D ("!+P\! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>62CO!C+0 P 5A, !D M ("!>BX! 'AL+W=O&PO=V]R:W-H M965T&UL4$L! M A0#% @ @8Y>675E\CQ# P ,@H !D ("!X3\! 'AL M+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y> M6>ZZ7*R(P !A, !D ("!ATH! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>6>Z6\]KD P +Q M !D ("!8E4! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>6>[$9AF1 @ VP8 !D M ("!XF ! 'AL+W=O&PO=V]R:W-H965T M&UL4$L! A0# M% @ @8Y>6:*I%N]Z P @$ >&PO=V]R:W-H965T&UL4$L! A0#% @ @8Y>65 &'UI) P O@H !D M ("!@HP! 'AL+W=O&PO M=V]R:W-H965T&UL4$L! A0#% @ @8Y>668](S9&PO=V]R:W-H965T&UL4$L! A0#% M @ @8Y>60!*99]'!0 *R0 !D ("!DJ0! 'AL+W=O7P# !)#P &0 M@('DM $ >&PO=V]R:W-H965TX 0!X;"]W;W)K&UL4$L! A0#% @ @8Y>6>7*@/QU P +A !D M ("!KKT! 'AL+W=O&PO=V]R M:W-H965T&UL M4$L! A0#% @ @8Y>68.,56QE&PO=V]R:V)O;VLN>&UL4$L! M A0#% @ @8Y>661^=A6\) M @ V"H !, (!>MD! %M#;VYT96YT7U1Y<&5S72YX;6Q0 52P4& % (4@!U%@ M-L! end XML 88 Show.js IDEA: XBRL DOCUMENT // Edgar(tm) Renderer was created by staff of the U.S. Securities and Exchange Commission. Data and content created by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C. 105. var Show={};Show.LastAR=null,Show.showAR=function(a,r,w){if(Show.LastAR)Show.hideAR();var e=a;while(e&&e.nodeName!='TABLE')e=e.nextSibling;if(!e||e.nodeName!='TABLE'){var ref=((window)?w.document:document).getElementById(r);if(ref){e=ref.cloneNode(!0); e.removeAttribute('id');a.parentNode.appendChild(e)}} if(e)e.style.display='block';Show.LastAR=e};Show.hideAR=function(){Show.LastAR.style.display='none'};Show.toggleNext=function(a){var e=a;while(e.nodeName!='DIV')e=e.nextSibling;if(!e.style){}else if(!e.style.display){}else{var d,p ;if(e.style.display=='none'){d='block';p='-'}else{d='none';p='+'} e.style.display=d;if(a.textContent) {a.textContent=p+a.textContent.substring(1)}else{a.innerText=p+a.innerText.substring(1)}}} XML 89 report.css IDEA: XBRL DOCUMENT /* Updated 2009-11-04 */ /* v2.2.0.24 */ /* DefRef Styles */ .report table.authRefData{ background-color: #def; border: 2px solid #2F4497; font-size: 1em; position: absolute; } .report table.authRefData a { display: block; font-weight: bold; } .report table.authRefData p { margin-top: 0px; } .report table.authRefData .hide { background-color: #2F4497; padding: 1px 3px 0px 0px; text-align: right; } .report table.authRefData .hide a:hover { background-color: #2F4497; } .report table.authRefData .body { height: 150px; overflow: auto; width: 400px; } .report table.authRefData table{ font-size: 1em; } /* Report Styles */ .pl a, .pl a:visited { color: black; text-decoration: none; } /* table */ .report { background-color: white; border: 2px solid #acf; clear: both; color: black; font: normal 8pt Helvetica, Arial, san-serif; margin-bottom: 2em; } .report hr { border: 1px solid #acf; } /* Top labels */ .report th { background-color: #acf; color: black; font-weight: bold; text-align: center; } .report th.void { background-color: transparent; color: #000000; font: bold 10pt Helvetica, Arial, san-serif; text-align: left; } .report .pl { text-align: left; vertical-align: top; white-space: normal; width: 200px; white-space: normal; /* word-wrap: break-word; */ } .report td.pl a.a { cursor: pointer; display: block; width: 200px; overflow: hidden; } .report td.pl div.a { width: 200px; } .report td.pl a:hover { background-color: #ffc; } /* Header rows... */ .report tr.rh { background-color: #acf; color: black; font-weight: bold; } /* Calendars... */ .report .rc { background-color: #f0f0f0; } /* Even rows... */ .report .re, .report .reu { background-color: #def; } .report .reu td { border-bottom: 1px solid black; } /* Odd rows... */ .report .ro, .report .rou { background-color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td, .report .reu table td { border-bottom: 0px solid black; } /* styles for footnote marker */ .report .fn { white-space: nowrap; } /* styles for numeric types */ .report .num, .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding-left: 2em; } .report .nump { padding: 0px 0.4em 0px 2em; } /* styles for text types */ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } XML 91 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html 228 313 1 true 77 0 false 8 false false R1.htm 0000001 - Document - Cover Sheet http://breadfinancial.com/role/Cover Cover Cover 1 false false R2.htm 9952151 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF INCOME Sheet http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME UNAUDITED CONSOLIDATED STATEMENTS OF INCOME Statements 2 false false R3.htm 9952152 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Sheet http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Statements 3 false false R4.htm 9952153 - Statement - UNAUDITED CONSOLIDATED BALANCE SHEETS Sheet http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS UNAUDITED CONSOLIDATED BALANCE SHEETS Statements 4 false false R5.htm 9952154 - Statement - UNAUDITED CONSOLIDATED BALANCE SHEETS (Parenthetical) Sheet http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETSParenthetical UNAUDITED CONSOLIDATED BALANCE SHEETS (Parenthetical) Statements 5 false false R6.htm 9952155 - Statement - UNAUDITED CONSOLIDATED STATEMENTS OF STOCKHOLDERS??? 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http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSFairValueLevelDisclosureDetails FAIR VALUES OF FINANCIAL INSTRUMENTS - Fair Value Level Disclosure (Details) Details 64 false false R65.htm 9954510 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Assets and Liabilities Not Carried at Fair Value (Details) Sheet http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsandLiabilitiesNotCarriedatFairValueDetails FAIR VALUES OF FINANCIAL INSTRUMENTS - Assets and Liabilities Not Carried at Fair Value (Details) Details 65 false false R66.htm 9954511 - Disclosure - REGULATORY MATTERS AND CAPITAL ADEQUACY (Details) Sheet http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYDetails REGULATORY MATTERS AND CAPITAL ADEQUACY (Details) Details http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYTables 66 false false R67.htm 9954512 - Disclosure - REGULATORY MATTERS AND CAPITAL ADEQUACY - Narrative (Details) Sheet http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYNarrativeDetails REGULATORY MATTERS AND CAPITAL ADEQUACY - 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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r206", "r207", "r516", "r518", "r519", "r520", "r521", "r522"] }, "us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeLossNetOfTax", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Accumulated other comprehensive loss", "label": "Accumulated Other Comprehensive Income (Loss), Net of Tax", "documentation": "Amount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source." } } }, "auth_ref": ["r19", "r20", "r75", "r194", "r596", "r618", "r619"] }, "us-gaap_AccumulatedOtherComprehensiveIncomeLossTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeLossTable", "presentation": ["http://breadfinancial.com/role/CHANGESINACCUMULATEDOTHERCOMPREHENSIVELOSSDetails"], "lang": { "en-us": { "role": { "terseLabel": "Accumulated Other Comprehensive Income (Loss) [Table]", "label": "Accumulated Other Comprehensive Income (Loss) [Table]", "documentation": "Disclosure of information about components of accumulated other comprehensive income (loss)." } } }, "auth_ref": ["r206", "r207", "r516", "r518", "r519", "r520", "r521", "r522"] }, "us-gaap_AccumulatedOtherComprehensiveIncomeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeMember", "presentation": ["http://breadfinancial.com/role/CHANGESINACCUMULATEDOTHERCOMPREHENSIVELOSSDetails"], "lang": { "en-us": { "role": { "terseLabel": "Accumulated Other Comprehensive Loss", "label": "AOCI Attributable to Parent [Member]", "documentation": "Accumulated increase (decrease) in equity from transactions and other events and circumstances from non-owner sources, attributable to the parent. Excludes net income (loss), and accumulated changes in equity from transactions resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r2", "r12", "r20", "r477", "r480", "r530", "r614", "r615", "r872", "r873", "r874", "r884", "r885", "r886", "r887"] }, "us-gaap_AccumulatedTranslationAdjustmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedTranslationAdjustmentMember", "presentation": ["http://breadfinancial.com/role/CHANGESINACCUMULATEDOTHERCOMPREHENSIVELOSSDetails"], "lang": { "en-us": { "role": { "terseLabel": "Foreign Currency Translation Adjustments", "label": "Accumulated Foreign Currency Adjustment Attributable to Parent [Member]", "documentation": "Accumulated other comprehensive income (loss) resulting from foreign currency translation adjustments, foreign currency transactions designated and effective as economic hedges of a net investment in a foreign entity and intra-entity foreign currency transactions that are of a long-term-investment nature, attributable to the parent." } } }, "auth_ref": ["r3", "r12", "r20", "r73", "r74", "r207", "r208", "r518", "r519", "r520", "r521", "r522", "r872"] }, "ecd_Additional402vDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "Additional402vDisclosureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Additional 402(v) Disclosure", "label": "Additional 402(v) Disclosure [Text Block]" } } }, "auth_ref": ["r785"] }, "us-gaap_AdditionalPaidInCapitalCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalPaidInCapitalCommonStock", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Additional paid-in capital", "label": "Additional Paid in Capital, Common Stock", "documentation": "Value received from shareholders in common stock-related transactions that are in excess of par value or stated value and amounts received from other stock-related transactions. Includes only common stock transactions (excludes preferred stock transactions). May be called contributed capital, capital in excess of par, capital surplus, or paid-in capital." } } }, "auth_ref": ["r64"] }, "us-gaap_AdditionalPaidInCapitalMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalPaidInCapitalMember", "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFSTOCKHOLDERSEQUITY"], "lang": { "en-us": { "role": { "terseLabel": "Additional Paid-In Capital", "label": "Additional Paid-in Capital [Member]", "documentation": "Excess of issue price over par or stated value of the entity's capital stock and amounts received from other transactions involving the entity's stock or stockholders." } } }, "auth_ref": ["r627", "r884", "r885", "r886", "r887", "r948", "r985"] }, "ecd_AdjToCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToCompAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Adjustment to Compensation, Amount", "label": "Adjustment to Compensation Amount" } } }, "auth_ref": ["r798"] }, "ecd_AdjToCompAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToCompAxis", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Adjustment to Compensation:", "label": "Adjustment to Compensation [Axis]" } } }, "auth_ref": ["r798"] }, "ecd_AdjToNonPeoNeoCompFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToNonPeoNeoCompFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Adjustment to Non-PEO NEO Compensation Footnote", "label": "Adjustment to Non-PEO NEO

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Excludes amount capitalized." } } }, "auth_ref": ["r446", "r447"] }, "us-gaap_AllowanceForCreditLossesOnFinancingReceivablesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllowanceForCreditLossesOnFinancingReceivablesTableTextBlock", "presentation": ["http://breadfinancial.com/role/ALLOWANCEFORCREDITLOSSESTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Allowance for Loan Loss", "label": "Financing Receivable, Allowance for Credit Loss [Table Text Block]", "documentation": "Tabular disclosure of allowance for credit loss on financing receivable." } } }, "auth_ref": ["r135", "r920"] }, "us-gaap_AllowanceForCreditLossesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllowanceForCreditLossesTextBlock", "presentation": ["http://breadfinancial.com/role/ALLOWANCEFORCREDITLOSSES"], "lang": { "en-us": { "role": { "terseLabel": "ALLOWANCE FOR CREDIT LOSSES", 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This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity." } } }, "auth_ref": ["r62", "r595", "r734"] }, "ecd_CompActuallyPaidVsCoSelectedMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsCoSelectedMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Company Selected Measure", "label": "Compensation Actually Paid vs. Company Selected Measure [Text Block]" } } }, "auth_ref": ["r802"] }, "ecd_CompActuallyPaidVsNetIncomeTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsNetIncomeTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Net Income", "label": "Compensation Actually Paid vs. Net Income [Text Block]" } } }, "auth_ref": ["r801"] }, "ecd_CompActuallyPaidVsOtherMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsOtherMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Other Measure", "label": "Compensation Actually Paid vs. Other Measure [Text Block]" } } }, "auth_ref": ["r803"] }, "ecd_CompActuallyPaidVsTotalShareholderRtnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsTotalShareholderRtnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Total Shareholder Return", "label": "Compensation Actually Paid vs. Total Shareholder Return [Text Block]" } } }, "auth_ref": ["r800"] }, "us-gaap_ComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsLineItems", "presentation": ["http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYDetails", "http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]", "label": "Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Excludes changes in equity resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r21", "r203", "r205", "r210", "r571", "r605", "r606"] }, "us-gaap_ComprehensiveIncomeNetOfTaxAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComprehensiveIncomeNetOfTaxAbstract", "lang": { "en-us": { "role": { "terseLabel": "Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract]", "label": "Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract]" } } }, "auth_ref": [] }, "us-gaap_ComprehensiveIncomeNoteTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComprehensiveIncomeNoteTextBlock", "presentation": ["http://breadfinancial.com/role/CHANGESINACCUMULATEDOTHERCOMPREHENSIVELOSS"], "lang": { "en-us": { "role": { "terseLabel": "CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS", "label": "Comprehensive Income (Loss) Note [Text Block]", "documentation": "The entire disclosure for comprehensive income, which includes, but is not limited to, 1) the amount of income tax expense or benefit allocated to each component of other comprehensive income, including reclassification adjustments, 2) the reclassification adjustments for each classification of other comprehensive income and 3) the ending accumulated balances for each component of comprehensive income." } } }, "auth_ref": ["r72", "r209", "r570", "r603"] }, "bfh_ConduitAssetBackedSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "ConduitAssetBackedSecuritiesMember", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTScheduleofLongTermDebtandOtherDebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Conduit asset-backed securities", "label": "Conduit Asset-Backed Securities [Member]", "documentation": "Represents information pertaining to the conduit asset-backed securities." } } }, "auth_ref": [] }, "srt_ConsolidatedEntitiesAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ConsolidatedEntitiesAxis", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSFinancingReceivableDetails", "http://breadfinancial.com/role/SECURITIZATIONSSecuritizedCreditCardloansDelinquenciesandNetPrincipalLossesDetails", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETSParenthetical"], "lang": { "en-us": { "role": { "terseLabel": "Consolidated Entities [Axis]", "label": "Consolidated Entities [Axis]", "documentation": "Information by consolidated entity or group of entities." } } }, "auth_ref": ["r177", "r183", "r218", "r472", "r473", "r474", "r475", "r531", "r691", "r868", "r869", "r870", "r936", "r939", "r940"] }, "srt_ConsolidatedEntitiesDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ConsolidatedEntitiesDomain", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSFinancingReceivableDetails", "http://breadfinancial.com/role/SECURITIZATIONSSecuritizedCreditCardloansDelinquenciesandNetPrincipalLossesDetails", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETSParenthetical"], "lang": { "en-us": { "role": { "terseLabel": "Consolidated Entities [Domain]", "label": "Consolidated Entities [Domain]", "documentation": "Entity or group of entities consolidated into reporting entity." } } }, "auth_ref": ["r177", "r183", "r218", "r472", "r473", "r474", "r475", "r531", "r691", "r868", "r869", "r870", "r936", "r939", "r940"] }, "us-gaap_ConsumerPortfolioSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

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agreement to repay funds, and about the underlying arrangements, rationale for a classification as long-term, including repayment terms, interest rates, collateral provided, restrictions on use of assets and activities, whether or not in compliance with debt covenants, and other matters important to users of the financial statements, such as the effects of refinancing and noncompliance with debt covenants." } } }, "auth_ref": ["r93", "r214", "r340", "r341", "r342", "r343", "r344", "r355", "r356", "r366", "r372", "r373", "r374", "r375", "r376", "r377", "r382", "r389", "r390", "r392", "r524"] }, "us-gaap_DebtInstrumentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentAxis", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTConduitFacilitiesDetails", "http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails", 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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r218", "r367", "r368", "r369", "r370", "r371", "r373", "r378", "r379", "r380", "r381", "r383", "r384", "r385", "r386", "r387", "r388", "r391", "r711", "r712", "r713", "r714", "r715", "r733", "r881", "r960", "r962"] }, "us-gaap_DebtInstrumentNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentNameDomain", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTConduitFacilitiesDetails", "http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails", "http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTScheduleofLongTermDebtandOtherDebtDetails", "http://breadfinancial.com/role/EARNINGSPERSHAREDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument, Name [Domain]", "label": "Debt Instrument, Name [Domain]", "documentation": "The name for the particular debt instrument or borrowing that distinguishes it from other debt instruments or borrowings, including draws against credit facilities." } } }, "auth_ref": ["r18", "r218", "r367", "r368", "r369", "r370", "r371", "r373", "r378", "r379", "r380", "r381", "r383", "r384", "r385", "r386", "r387", "r388", "r711", "r712", "r713", "r714", "r715", "r733", "r881", "r926", "r927", "r928", "r960", "r962"] }, "us-gaap_DebtInstrumentRedemptionPricePercentage": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentRedemptionPricePercentage", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Redemption price", "label": "Debt Instrument, Redemption Price, Percentage", "documentation": "Percentage price of original principal amount of debt at which debt can be redeemed by the issuer." } } }, "auth_ref": ["r130"] }, "us-gaap_DebtInstrumentRepurchaseAmount": { "xbrltype":

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Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r156", "r333", "r709"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails"], "lang": { "en-us": { "role": { "negatedTerseLabel": "12 Months or Greater, Unrealized Losses", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r156", "r333"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails"], "lang": { "en-us": { "role": { "terseLabel": "Less than 12 months, Fair Value", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r156", "r333", "r709"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Less than 12 months, Unrealized Losses", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r156", "r333"] }, "us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleRealizedGainLoss", "crdr": "credit", "presentation": ["http://breadfinancial.com/role/INVESTMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Gains or losses from the sale of AFS securities", "label": "Debt Securities, Available-for-Sale, Realized Gain (Loss)", "documentation": "Amount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r913"] }, "us-gaap_DebtSecuritiesAvailableForSaleTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleTable", "presentation": ["http://breadfinancial.com/role/INVESTMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt Securities, Available-for-Sale [Table]", "label": "Debt Securities, Available-for-Sale [Table]", "documentation": "Disclosure of information about investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r278", "r279", "r280", "r281", "r282", "r283", "r284", "r285", "r286", "r287", "r288", "r289"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails"], "lang": { "en-us": { "role": { "totalLabel": "Fair Value", "label": "Debt Securities, Available-for-Sale, Unrealized Loss Position", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position without allowance for credit loss." } } }, "auth_ref": ["r154", "r331", "r709"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://breadfinancial.com/role/INVESTMENTSContinuousLossPositionDetails"], "lang": { "en-us": { "role": { "negatedTotalLabel": "Unrealized Losses", "label": "Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r155", "r332"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock", "presentation": ["http://breadfinancial.com/role/INVESTMENTSTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Debt securities in Gross Unrealized Loss Position", "label": "Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block]", "documentation": "Tabular disclosure of fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. 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It may include a description of the entity's deposit liabilities, the aggregate amount of time deposits (including certificates of deposit) in denominations of $100,000 or more at the balance sheet date; the aggregate amount of any demand deposits that have been reclassified as loan balances, such as overdrafts, at the balance sheet date; deposits that are received on terms other than those in the normal course of business, the amount of accrued interest on deposit liabilities; securities, mortgage loans or other financial instruments that serve as collateral for deposits; for time deposits having a remaining term of more than one year, the aggregate amount of maturities for each of the five years following the balance sheet date; and the weighted average interest rate for all deposit liabilities held by the entity." } } }, "auth_ref": ["r11", "r105", "r175", "r176"] }, "us-gaap_DepositLiabilitiesTypeTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilitiesTypeTableTextBlock", "presentation": ["http://breadfinancial.com/role/DEPOSITSTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Deposit by Type", "label": "Deposit Liabilities, Type [Table Text Block]", "documentation": "Tabular disclosure of type of deposit liability." } } }, "auth_ref": ["r853", "r854", "r855", "r856", "r857", "r858", "r859", "r860", "r861", "r862", "r863", "r864", "r865", "r866", "r867"] }, "us-gaap_DepositLiabilityLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilityLineItems", "presentation": ["http://breadfinancial.com/role/DEPOSITSDepositsbyTypeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Deposit Liability [Line Items]", "label": "Deposit Liability [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r169", "r170", "r171", "r172", "r173", "r174"] }, "us-gaap_Deposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Deposits", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 }, "http://breadfinancial.com/role/DEPOSITSInterestandNonInterestBearingDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://breadfinancial.com/role/DEPOSITSDepositsbyTypeDetails", "http://breadfinancial.com/role/DEPOSITSInterestandNonInterestBearingDetails", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Deposits", "totalLabel": "Total deposits", "label": "Deposits", "documentation": "The aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; 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or to record the reduction in book value of an intangible asset over the benefit period of such asset; or to reflect consumption during the period of an asset that is not used in production." } } }, "auth_ref": ["r7", "r32"] }, "us-gaap_DepreciationDepletionAndAmortization": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepreciationDepletionAndAmortization", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Depreciation and amortization", "label": "Depreciation, Depletion and Amortization", "documentation": "The aggregate expense recognized in the current period that allocates the cost of tangible assets, intangible assets, or depleting assets to periods that benefit from use of the assets." } } }, "auth_ref": ["r7", "r251", "r257", "r262", "r700", "r701"] }, "bfh_DirectDepositMember": { "xbrltype": "domainItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "DirectDepositMember", "presentation": ["http://breadfinancial.com/role/DEPOSITSDepositsbyTypeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Direct-to-consumer (retail)", "label": "Direct-to-consumer", "documentation": "It stands for direct deposit." } } }, "auth_ref": [] }, "us-gaap_DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerBasicShare": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerBasicShare", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "us-gaap_EarningsPerShareBasic", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://breadfinancial.com/role/EARNINGSPERSHAREDetails", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME"], "lang": { "en-us": { "role": { "terseLabel": "Loss from discontinued operations (in dollars per share)", "label": "Discontinued Operation, Income (Loss) from Discontinued Operation, Net of Tax, Per Basic Share", "documentation": "Per basic share amount, after tax, of income (loss) from the day-to-day business activities of the discontinued operation." } } }, "auth_ref": [] }, "us-gaap_DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerDilutedShare": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DiscontinuedOperationIncomeLossFromDiscontinuedOperationNetOfTaxPerDilutedShare", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "us-gaap_EarningsPerShareDiluted", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://breadfinancial.com/role/EARNINGSPERSHAREDetails", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME"], "lang": { "en-us": { "role": { "terseLabel": "Loss from discontinued operations (in dollars per share)", "label": "Discontinued Operation, Income (Loss) from Discontinued Operation, Net of Tax, Per Diluted Share", "documentation": "Per diluted share amount, after tax, of income (loss) from the day-to-day business activities of the discontinued operation." } } }, "auth_ref": [] }, "us-gaap_DividendsCommonStockCash": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DividendsCommonStockCash", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFSTOCKHOLDERSEQUITY"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Dividends and dividend equivalent rights declared", "label": "Dividends, Common Stock, Cash", "documentation": "Amount of paid and unpaid common stock dividends declared with the form of settlement in cash." } } }, "auth_ref": ["r100"] }, "dei_DocumentFiscalPeriodFocus": { "xbrltype": "fiscalPeriodItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentFiscalPeriodFocus", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Document Fiscal Period Focus", "label": "Document Fiscal Period Focus", "documentation": "Fiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY." } } }, "auth_ref": [] }, "dei_DocumentFiscalYearFocus": { "xbrltype": "gYearItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentFiscalYearFocus", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Document Fiscal Year Focus", "label": "Document Fiscal Year Focus", "documentation": "This is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006." } } }, "auth_ref": [] }, "dei_DocumentPeriodEndDate": { "xbrltype": "dateItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname":

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Reconciliation, Percent", "documentation": "Percentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations." } } }, "auth_ref": ["r451", "r722"] }, "us-gaap_EmbeddedDerivativeLossOnEmbeddedDerivative": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmbeddedDerivativeLossOnEmbeddedDerivative", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Embedded derivative, loss on embedded derivative", "label": "Embedded Derivative, Loss on Embedded Derivative", "documentation": "Decrease in the fair value of the embedded derivative or group of embedded derivatives included in earnings in the period." } } }, "auth_ref": ["r947"] }, "bfh_EmployeeCompensationAndBenefits": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": 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vesting and other restrictions, to purchase or sell certain number of shares at predetermined price for specified period of time." } } }, "auth_ref": [] }, "dei_EntityAddressAddressLine1": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressAddressLine1", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Address, Address Line One", "label": "Entity Address, Address Line One", "documentation": "Address Line 1 such as Attn, Building Name, Street Name" } } }, "auth_ref": [] }, "dei_EntityAddressCityOrTown": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressCityOrTown", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Address, City or Town", "label": "Entity Address, City or Town", "documentation": "Name of the City or Town" } } }, "auth_ref": [] }, 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It is commonly abbreviated as CIK." } } }, "auth_ref": ["r750"] }, "dei_EntityCommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCommonStockSharesOutstanding", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Common Stock, Shares Outstanding", "label": "Entity Common Stock, Shares Outstanding", "documentation": "Indicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument." } } }, "auth_ref": [] }, "dei_EntityCurrentReportingStatus": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCurrentReportingStatus", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Current Reporting Status", "label": "Entity Current Reporting Status", "documentation": "Indicate 'Yes' or 'No' whether registrants (1) have 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 registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": [] }, "dei_EntityDomain": { "xbrltype": "domainItemType", "nsuri":

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"http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYDetails",
"http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Entity [Domain]", "label": "Entity [Domain]", "documentation": "All the names of the entities being reported upon in a document. Any legal structure used to conduct activities or to hold assets. Some examples of such structures are corporations, partnerships, limited liability companies, grantor trusts, and other trusts. This item does not include business and geographical segments which are included in the geographical or business segments domains." } } }, "auth_ref": [] }, "dei_EntityEmergingGrowthCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityEmergingGrowthCompany", "presentation": ["http://breadfinancial.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Emerging Growth Company", "label": "Entity Emerging Growth Company", "documentation": "Indicate if registrant meets the emerging growth company criteria." } } }, "auth_ref": ["r750"] }, "dei_EntityFileNumber": { "xbrltype": "fileNumberItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityFileNumber", "presentation": [
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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r491", "r492", "r502", "r723"] }, "us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTable", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsandLiabilitiesNotCarriedatFairValueDetails", "http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSFairValueLevelDisclosureDetails", "http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Recurring and Nonrecurring [Table]", "label": "Fair Value, Recurring and Nonrecurring [Table]", "documentation": "Disclosure of information about asset and liability measured at fair value on recurring and nonrecurring basis." } } }, "auth_ref": ["r491", "r492", "r502", "r723"] }, "us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSFairValueofInstrumentsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "label": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": ["r497", "r499", "r500", "r501", "r504", "r505", "r506", "r507", "r508", "r566", "r723", "r727"] }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsandLiabilitiesNotCarriedatFairValueDetails", "http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSFairValueLevelDisclosureDetails"], "lang": { "en-us": { "role": { "terseLabel": "Level 1", "label": "Fair Value, Inputs, Level 1 [Member]", "documentation": "Quoted prices in active markets for identical assets or liabilities that the reporting entity can access at the measurement date." } } }, "auth_ref": ["r380", "r409", "r414", "r492", "r502", "r536", "r717", "r718", "r719", "r723"] }, "us-gaap_FairValueInputsLevel2Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel2Member", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsandLiabilitiesNotCarriedatFairValueDetails", "http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSFairValueLevelDisclosureDetails"], "lang": { "en-us": { "role": { "terseLabel": "Level 2", "label": "Fair Value, Inputs, Level 2 [Member]", "documentation": "Inputs other than quoted prices included within level 1 that are observable for an asset or liability, either directly or indirectly, including, but not limited to, quoted prices for similar assets or liabilities in active markets, or quoted prices for identical or similar assets or liabilities in inactive markets." } } }, "auth_ref": ["r380", "r409", "r414", "r492", "r493", "r502", "r537", "r712", "r713", "r717", "r718", "r719", "r723"] }, "us-gaap_FairValueInputsLevel3Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel3Member", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsandLiabilitiesNotCarriedatFairValueDetails", "http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSFairValueLevelDisclosureDetails"], "lang": { "en-us": { "role": { "terseLabel": "Level 3", "label": "Fair Value, Inputs, Level 3 [Member]", "documentation": "Unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing." } } }, "auth_ref": ["r380", "r409", "r410", "r411", "r412", "r413", "r414", "r492", "r493", "r494", "r495", "r502", "r538", "r712", "r713", "r717", "r718", "r719", "r723", "r726"] }, "us-gaap_FairValueMeasurementWithUnobservableInputsReconciliationLiabilityTransfersIntoLevel3": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationLiabilityTransfersIntoLevel3", "crdr": "credit", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Transfers between Levels 1 and 2", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Liability, Transfers Into Level 3", "documentation": "Amount of transfers of financial instrument classified as a liability into level 3 of the fair value hierarchy." } } }, "auth_ref": ["r497", "r503"] }, "us-gaap_FairValueMeasurementWithUnobservableInputsReconciliationLiabilityTransfersOutOfLevel3": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationLiabilityTransfersOutOfLevel3", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Transfers into or out of Level 3", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Liability, Transfers out of Level 3",

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The credit quality indicator is a statistic about the credit quality of financing receivables. Examples include, but not limited to, consumer credit risk scores, credit-rating-agency ratings, an entity's internal credit risk grades, loan-to-value ratios, collateral, collection experience and other internal metrics." } } }, "auth_ref": ["r143", "r922"] }, "us-gaap_FinancingReceivableExcludingAccruedInterestModifiedPast12Months": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestModifiedPast12Months", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSAgingAnalysisDetails"], "lang": { "en-us": { "role": { "terseLabel": "Amortized cost basis", "label": "Financing Receivable, Excluding Accrued Interest, Modified, after 12 Months", "documentation": "Amortized cost excluding accrued interest, of financing receivable 12 months after modification for debtor experiencing financial difficulty." } } }, "auth_ref": ["r271"] }, "us-gaap_FinancingReceivableModificationToTotalFinancingReceivablesPercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationToTotalFinancingReceivablesPercent", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSCreditCardsDetails"], "lang": { "en-us": { "role": { "terseLabel": "% of Total Credit Card Loans", "label": "Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage", "documentation": "Percentage of financing receivable modified during period for debtor experiencing financial difficulty to total financing receivables." } } }, "auth_ref": ["r269", "r702"] }, "us-gaap_FinancingReceivableModificationsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationsLineItems", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSAgingAnalysisDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSCreditCardsDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSTroubledDebtRestructuringsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Troubled Debt Restructuring [Line Items]", "label": "Financing Receivable, Modified [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r145", "r146", "r269", "r270", "r702"] }, "us-gaap_FinancingReceivableModificationsPostModificationRecordedInvestment2": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationsPostModificationRecordedInvestment2", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSCreditCardsDetails"], "lang": { "en-us": { "role": { "verboseLabel": "Account Balances", "label": "Financing Receivable, Modified in Period, Amount", "documentation": "Amortized cost of financing receivable modified during period for debtor experiencing financial difficulty." } } }, "auth_ref": ["r145", "r269", "r702"] }, "us-gaap_FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSTroubledDebtRestructuringsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Outstanding Balance", "label": "Financing Receivable, Modified, Subsequent Default", "documentation": "Amortized cost of financing receivable with payment default in current period and modified within previous 12 months preceding payment default for debtor experiencing financial difficulty." } } }, "auth_ref": ["r147", "r273", "r702"] }, "us-gaap_FinancingReceivableModifiedWeightedAverageInterestRateDecreaseFromModification": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModifiedWeightedAverageInterestRateDecreaseFromModification", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSCreditCardsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Weighted Average Interest Rate Reduction (% points)", "label": "Financing Receivable, Modified, Weighted Average Interest Rate Decrease from Modification", "documentation": "Percentage of decrease in weighted average contractual interest rate of financing receivable modified for debtor experiencing financial difficulty." } } }, "auth_ref": ["r702"] }, "us-gaap_FinancingReceivablePortfolioSegmentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablePortfolioSegmentAxis", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSNarrativeDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSTroubledDebtRestructuringsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable Portfolio Segment [Axis]", "label": "Financing Receivable Portfolio Segment [Axis]", "documentation": "Information by the level at which an entity develops and documents a systematic methodology to determine its allowance for credit losses." } } }, "auth_ref": ["r162", "r163", "r167", "r168", "r317", "r318", "r703", "r842", "r843", "r844", "r845", "r846", "r847", "r848", "r850", "r851", "r852"] }, "us-gaap_FinancingReceivablePortfolioSegmentDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablePortfolioSegmentDomain", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSNarrativeDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSTroubledDebtRestructuringsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable Portfolio Segment [Domain]", "label": "Financing Receivable Portfolio Segment [Domain]", "documentation": "Level at which an entity develops and documents a systematic methodology to determine its allowance for credit losses." } } }, "auth_ref": ["r162", "r163", "r167", "r168", "r842", "r843", "r844", "r845", "r846", "r847", "r848", "r850", "r851", "r852"] }, "us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis", "presentation": ["http://breadfinancial.com/role/ALLOWANCEFORCREDITLOSSESNarrativeDetails",

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Includes, but is not limited to, the income (loss) from operations during the phase-out period, gain (loss) on disposal, gain (loss) for reversal of write-down (write-down) to fair value, less cost to sell, and adjustments to a prior period gain (loss) on disposal." } } }, "auth_ref": ["r44", "r45", "r46", "r47", "r48", "r49", "r50", "r101"] }, "us-gaap_IncomeLossFromEquityMethodInvestments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeLossFromEquityMethodInvestments", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/OTHERNONINTERESTINCOMEANDOTHERNONINTERESTEXPENSESComponentsofOtherNonInterestIncomeDetails' { "parentTag": "us-gaap_NoninterestIncomeOtherOperatingIncome", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/OTHERNONINTERESTINCOMEANDOTHERNONINTERESTEXPENSESComponentsofOtherNonInterestIncomeDetails'], "lang": { "en-us": { "role": { "terseLabel": "Loss from equity method investment", "label": "Income (Loss) from Equity Method Investments", "documentation": "Amount of income (loss) for proportionate share of equity method investee's income (loss)." } } }, "auth_ref": ["r7", "r78", "r114", "r251", "r258", "r262", "r309", "r600"] }, "us-gaap_IncomeStatementAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementAbstract", "lang": { "en-us": { "role": { "terseLabel": "Income Statement [Abstract]", "label": "Income Statement [Abstract]" } } }, "auth_ref": [] }, "us-gaap_IncomeStatementLocationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementLocationAxis", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Income Statement Location [Axis]", "label": "Statement of Income Location, Balance [Axis]", "documentation": "Information by location in statement of income where disaggregated amount has been reported." } } }, "auth_ref": ["r339", "r345", "r346", "r496", "r498", "r503", "r611", "r613", "r662", "r694", "r725", "r979"] }, "us-gaap_IncomeStatementLocationDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementLocationDomain", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Income Statement Location [Domain]", "label": "Statement of Income Location, Balance [Domain]", "documentation": "Location in statement of income where disaggregated amount has been reported." } } }, "auth_ref": ["r345", "r346", "r496", "r498", "r503", "r611", "r613", "r662", "r694", "r725", "r979"] }, "us-gaap_IncomeTaxDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Income Tax Disclosure [Abstract]", "label": "Income Tax Disclosure [Abstract]" } } }, "auth_ref": [] }, "us-gaap_IncomeTaxDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxDisclosureTextBlock", "presentation": ["http://breadfinancial.com/role/INCOMETAXES"], "lang": { "en-us": { "role": { "terseLabel": "INCOME TAXES", "label": "Income Tax Disclosure [Text Block]", "documentation": "The entire disclosure for income tax." } } }, "auth_ref": ["r217", "r449", "r451", "r452", "r453", "r454", "r455", "r456", "r459", "r461", "r462", "r463", "r626", "r722"] }, "us-gaap_IncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "us-gaap_IncomeLossFromContinuingOperations", "weight": -1.0, "order": 1.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME"], "lang": { "en-us": { "role": { "terseLabel": "Provision for income taxes", "label": "Income Tax Expense (Benefit)", "documentation": "Amount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations." } } }, "auth_ref": ["r158", "r160", "r232", "r233", "r251", "r259", "r262", "r450", "r451", "r460", "r609", "r722"] }, "us-gaap_IncreaseDecreaseInDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInDeposits", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-

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certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein." } } }, "auth_ref": ["r112", "r119", "r122", "r123", "r124", "r987"] }, "us-gaap_InterestAndFeeIncomeLoansAndLeases": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndFeeIncomeLoansAndLeases", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME"], "lang": { "en-us": { "role": { "terseLabel": "Interest and fees on loans", "label": "Interest and Fee Income, Loans and Leases", "documentation": "The aggregate interest and fee income generated by: (1) loans the Entity has positive intent and ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: (a) industrial and agricultural; (b) real estate; and (c) real estate construction loans; (d) trade financing; (e) lease financing; (f) home equity lines-of-credit; (g) automobile and other vehicle loans; and (h) credit card and other revolving-type loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases." } } }, "auth_ref": ["r112"] }, "bfh_InterestAndNoninterestIncomeNetOfProvisionForCreditLosses": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "InterestAndNoninterestIncomeNetOfProvisionForCreditLosses", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": 1.0, "order": 2.0 } }, "presentation": 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Excludes proceeds from tax exempt secured debt." } } }, "auth_ref": ["r23"] }, "bfh_ProceedsFromMaturityOfInvestmentSecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "ProceedsFromMaturityOfInvestmentSecurities", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Maturities of investments", "label": "Proceeds From Maturity of Investment Securities", "documentation": "Proceeds From Maturity of Investment Securities" } } }, "auth_ref": [] }, "us-gaap_ProceedsFromPaymentsForOtherFinancingActivities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromPaymentsForOtherFinancingActivities", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Proceeds from (Payments for) Other Financing Activities", "documentation": "Amount of cash inflow (outflow) from financing activities classified as other." } } }, "auth_ref": ["r839", "r878"] }, "us-gaap_ProceedsFromSaleOfFinanceReceivables": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfFinanceReceivables", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSNarrativeDetails", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Proceeds from sale of credit card loan portfolios", "label": "Proceeds from Sale of Finance Receivables", "documentation": "The cash inflow associated with the sale of receivables arising from the financing of goods and services." } } }, "auth_ref": ["r876"] }, "us-gaap_ProfessionalFees": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProfessionalFees", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/OTHERNONINTERESTINCOMEANDOTHERNONINTERESTEXPENSESComponentsofOtherNonInterestExpensesDetail { "parentTag": "us-gaap_OtherNoninterestExpense", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/OTHERNONINTERESTINCOMEANDOTHERNONINTERESTEXPENSESComponentsofOtherNonInterestExpensesDetail], "lang": { "en-us": { "role": { "terseLabel": "Professional services and regulatory fees", "label": "Professional Fees", "documentation": "A fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medicinal profile of a client or customer." } } }, "auth_ref": ["r700", "r747", "r983", "r984"] }, "us-gaap_PropertyPlantAndEquipmentNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentNet", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Property and equipment, net", "label": "Property, Plant and Equipment, Net", "documentation": "Amount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } }, "auth_ref": ["r9", "r528", "r577", "r599", "r734"] }, "us-gaap_ProvisionForLoanLeaseAndOtherLosses": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProvisionForLoanLeaseAndOtherLosses", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "bfh_InterestAndNoninterestIncomeNetOfProvisionForCreditLosses", "weight": -1.0, "order": 1.0 }, "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 12.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS", "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME"], "lang": { "en-us": { "role": { "terseLabel": "Provision for credit losses", "verboseLabel": "Provision for credit losses", "label": "Provision for Loan, Lease, and Other Losses", "documentation": "Amount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value." } } }, "auth_ref": ["r6", "r113", "r138"] }, "us-gaap_ProvisionForLoanLossesExpensed": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProvisionForLoanLossesExpensed", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/ALLOWANCEFORCREDITLOSSESRollforwardDetails"], "lang": { "en-us": { "role": { "terseLabel": "Provision for credit losses", "label": "Financing Receivable, Credit Loss, Expense (Reversal)", "documentation": "Amount of credit loss expense (reversal of expense) for financing receivable." } } }, "auth_ref": ["r320", "r569"] }, "bfh_PurchasesOfInvestmentSecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "PurchasesOfInvestmentSecurities", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 3.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Purchases of investments", "label": "Purchases of Investment Securities", "documentation": "Purchases of Investment Securities" } } }, "auth_ref": [] }, "ecd_PvpTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PvpTable", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pay vs Performance Disclosure", "label": "Pay vs Performance Disclosure [Table]" } } }, "auth_ref": ["r786"] }, "ecd_PvpTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PvpTableTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Pay vs Performance Disclosure, Table", "label": "Pay vs Performance [Table Text Block]" } } }, "auth_ref": ["r786"] }, "srt_RangeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeAxis", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTScheduleofLongTermDebtandOtherDebtDetails", "http://breadfinancial.com/role/SECURITIZATIONSNarrativeDetails", "http://breadfinancial.com/role/STOCKHOLDERSEQUITYStockCompensationExpenseDetails"], "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Axis]", "label": "Statistical Measurement [Axis]", "documentation": "Information by statistical measurement. Includes, but is not limited to, minimum, maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": ["r178", "r179", "r180", "r181", "r182", "r185", "r186", "r350", "r351", "r352", "r353", "r408", "r415", "r442", "r443", "r444", "r448", "r495", "r539", "r548", "r564", "r610", "r612", "r620", "r629", "r630", "r682", "r685", "r686", "r687", "r688", "r692", "r693", "r702", "r716", "r720", "r726", "r727", "r731", "r732", "r736", "r741", "r929", "r941", "r953", "r967", "r968", "r969", "r970", "r971"] }, "srt_RangeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeMember", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTScheduleofLongTermDebtandOtherDebtDetails", "http://breadfinancial.com/role/SECURITIZATIONSNarrativeDetails", "http://breadfinancial.com/role/STOCKHOLDERSEQUITYStockCompensationExpenseDetails"], "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Domain]", "label": "Statistical Measurement [Domain]", "documentation": "Statistical measurement. 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Institutions include, but not are not limited to, finance company, insured depository institution, bank holding company, savings and loan association holding company, bank and savings institution not federally insured, mortgage company, foreign financial institution and credit union." } } }, "auth_ref": ["r578", "r579", "r580", "r582", "r583", "r584", "r586", "r587"] }, "bfh_RegulatoryMattersAbstract": { "xbrltype": "stringItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "RegulatoryMattersAbstract", "presentation": ["http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYDetails"], "lang": { "en-us": { "role": { "terseLabel": "Regulatory Matters", "label": "Regulatory Matters [Abstract]", "documentation": "Regulatory Matters [Abstract]" } } }, "auth_ref": [] }, "us-gaap_RepaymentsOfConvertibleDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RepaymentsOfConvertibleDebt", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 10.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Payment for capped call transactions", "label": "Repayments of Convertible Debt", "documentation": "The cash outflow from the repayment of a long-term debt instrument which can be exchanged for a specified amount of another security, typically the entity's common stock, at the option of the issuer or the holder." } } }, "auth_ref": ["r86"] }, "bfh_RepaymentsOfLongTermDebtAndOther": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "RepaymentsOfLongTermDebtAndOther", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 6.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "negatedLabel": "Repayments/maturities of unsecured borrowings under debt agreements", "label": "Repayments of Long-term Debt and Other", "documentation": "The cash outflow to repay long-term debt instruments including credit facilities, senior notes, term loans, convertible debt, capital lease obligations and other debt." } } }, "auth_ref": [] }, "us-gaap_RepaymentsOfSecuredDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RepaymentsOfSecuredDebt", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 3.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "negatedLabel": "Repayments/maturities of debt issued by consolidated variable interest entities", "label": "Repayments of Secured Debt", "documentation": "The cash outflow to repay long-term debt that is wholly or partially secured by collateral. Excludes repayments of tax exempt secured debt." } } }, "auth_ref": ["r86"] }, "bfh_RepurchaseAmountCash": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "RepurchaseAmountCash", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Repurchase amount, cash", "label": "Repurchase Amount, Cash", "documentation": "Repurchase Amount, Cash" } } }, "auth_ref": [] }, "bfh_RepurchasedConvertibleNotes": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "RepurchasedConvertibleNotes", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/OTHERNONINTERESTINCOMEANDOTHERNONINTERESTEXPENSESComponentsofOtherNonInterestExpensesDetail { "parentTag": "us-gaap_OtherNoninterestExpense", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://breadfinancial.com/role/OTHERNONINTERESTINCOMEANDOTHERNONINTERESTEXPENSESComponentsofOtherNonInterestExpensesDetail], "lang": { "en-us": { "role": { "terseLabel": "Repurchased Convertible Notes", "label": "Repurchased Convertible Notes", "documentation": "Repurchased Convertible Notes" } } }, "auth_ref": [] }, "ecd_RestatementDateAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "RestatementDateAxis", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Restatement Determination Date:", "label": "Restatement Determination Date [Axis]" } } }, "auth_ref": ["r755", "r765", "r775", "r807"] }, "ecd_RestatementDeterminationDate": { "xbrltype": "dateItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "RestatementDeterminationDate", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Restatement Determination Date", "label": "Restatement Determination Date" } } }, "auth_ref": ["r756", "r766", "r776", "r808"] }, "ecd_RestatementDoesNotRequireRecoveryTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "RestatementDoesNotRequireRecoveryTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Restatement does not require Recovery", "label": "Restatement Does Not Require Recovery [Text Block]" } } }, "auth_ref": ["r763", "r773", "r783", "r815"] }, "us-gaap_RestrictedCashCurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestrictedCashCurrent", "crdr": "debit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Restricted cash included within Other assets", "label": "Restricted Cash, Current", "documentation": "Amount of cash restricted as to withdrawal or usage, classified as current. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits." } } }, "auth_ref": ["r871", "r880"] }, "bfh_RestrictedCreditCardReceivables91DaysOrMorePastDue": { "xbrltype": "monetaryItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "RestrictedCreditCardReceivables91DaysOrMorePastDue", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/SECURITIZATIONSSecuritizedCreditCardloansDelinquenciesandNetPrincipalLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Of which: principal amount of credit card loans 91 days or more past due", "label": "Restricted Credit Card Receivables 91 Days or More Past Due", "documentation": "Principal amount of credit card receivables, 91 or more days past due, which are restricted to settle the obligations of the Company's variable interest entities and are not expected to be available to the Company or its creditors." } } }, "auth_ref": [] }, "us-gaap_RetainedEarningsAccumulatedDeficit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetainedEarningsAccumulatedDeficit", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDBALANCESHEETS"], "lang": { "en-us": { "role": { "terseLabel": "Retained earnings", "label": "Retained Earnings (Accumulated Deficit)", "documentation": "Amount of accumulated undistributed earnings (deficit)." } } }, "auth_ref": ["r65", "r100", "r597", "r617", "r619", "r625", "r640", "r734"] }, "us-gaap_RetainedEarningsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetainedEarningsMember", "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFSTOCKHOLDERSEQUITY"], "lang": { "en-us": { "role": { "terseLabel": "Retained Earnings", "label": "Retained Earnings [Member]", "documentation": "Accumulated undistributed earnings (deficit)." } } }, "auth_ref": ["r187", "r219", "r220", "r221", "r224", "r229", "r231", "r233", "r314", "r315", "r338", "r457", "r458", "r465", "r466", "r467", "r469", "r470", "r471", "r476", "r478", "r479", "r482", "r487", "r526", "r527", "r614", "r616", "r627", "r985"] }, "us-gaap_RevenuesNetOfInterestExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevenuesNetOfInterestExpense", "crdr": "credit", "calculation": { "http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME": { "parentTag": "bfh_InterestAndNoninterestIncomeNetOfProvisionForCreditLosses", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://breadfinancial.com/role/UNAUDITEDCONSOLIDATEDSTATEMENTSOFINCOME"], "lang": { "en-us": { "role": { "totalLabel": "Total net interest and non-interest income", "label": "Revenues, Net of Interest Expense", "documentation": "Amount of revenue recognized from goods sold, services rendered, insurance premiums, or other activities that constitute an earning process. Includes, but is not limited to, investment and interest income after deduction of interest expense when recognized as a component of revenue, and sales and trading gain (loss)." } } }, "auth_ref": ["r131", "r132", "r251", "r254", "r255", "r260", "r262", "r263", "r264", "r265"] }, "us-gaap_RevolvingCreditFacilityMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevolvingCreditFacilityMember", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTNarrativeDetails", "http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTScheduleofLongTermDebtandOtherDebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Revolving Credit Facility", "label": "Revolving Credit Facility [Member]", "documentation": "Arrangement in which loan proceeds can continuously be obtained following repayments, but the total amount borrowed cannot exceed a specified maximum amount." } } }, "auth_ref": [] }, "us-gaap_RiskBasedRatiosAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RiskBasedRatiosAbstract", "presentation": ["http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYDetails"], "lang": { "en-us": { "role": { "terseLabel": "Banking Regulation, Risk-Based Information [Abstract]", "label": "Banking Regulation, Risk-Based Information [Abstract]" } } }, "auth_ref": [] }, "us-gaap_RiskWeightedAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RiskWeightedAssets", "crdr": "debit", "presentation": ["http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYDetails"], "lang": { "en-us": { "role": { "terseLabel": "Total risk-weighted assets", "label": "Banking Regulation, Risk-Weighted Assets, Actual", "documentation": "Amount of risk-weighted assets as defined by

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Presentation is categorized by current, noncurrent and unclassified receivables." } } }, "auth_ref": ["r63", "r69"] }, "us-gaap_ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "presentation": ["http://breadfinancial.com/role/CHANGESINACCUMULATEDOTHERCOMPREHENSIVELOSSTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Changes In Each Component of Accumulated Comprehensive Loss Net of Tax Effects", "label": "Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block]", "documentation": "Tabular disclosure of the components of accumulated other comprehensive income (loss)." } } }, "auth_ref": ["r20", "r958", "r959"] }, "us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfAvailableForSaleSecuritiesLineItems", "presentation": ["http://breadfinancial.com/role/INVESTMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt Securities, Available-for-Sale [Line Items]", "label": "Debt Securities, Available-for-Sale [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Includes, but is not limited to, required and actual ratios and amount of regulatory capital." } } }, "auth_ref": ["r974", "r975"] }, "us-gaap_ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock", "presentation": ["http://breadfinancial.com/role/REGULATORYMATTERSANDCAPITALADEQUACYTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Actual Capital Ratios And Minimum Ratios", "label": "Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block]", "documentation": "Tabular disclosure of the capital amounts and ratios as of the balance sheet date, indicating whether the entity or entities are in compliance with regulatory capital requirements, by entity." } } }, "auth_ref": ["r581", "r585"] }, "us-gaap_ScheduleOfDebtTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDebtTableTextBlock", "presentation": ["http://breadfinancial.com/role/BORROWINGSOFLONGTERMANDOTHERDEBTTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Debt", "label": "Schedule of Debt [Table Text Block]", "documentation": "Tabular disclosure of information pertaining to short-term and long-debt instruments or arrangements, including but not limited to identification of terms, features, collateral requirements and other information necessary to a fair presentation." } } }, "auth_ref": [] }, "us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "presentation": ["http://breadfinancial.com/role/EARNINGSPERSHARETables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Computation of Basic And Diluted Net Income Per Share", "label": "Schedule of Earnings Per Share, Basic and Diluted [Table Text Block]", "documentation": "Tabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations." } } }, "auth_ref": ["r888"] }, "us-gaap_ScheduleOfEarningsPerShareDilutedByCommonClassTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEarningsPerShareDilutedByCommonClassTable", "presentation": ["http://breadfinancial.com/role/EARNINGSPERSHAREDetails"], "lang": { "en-us": { "role": { "terseLabel": "Earnings Per Share, Diluted, by Common Class, Including Two-Class Method [Table]", "label": "Earnings Per Share, Diluted, by Common Class, Including Two-Class Method [Table]", "documentation": "Disclosure of information about diluted earnings per share by class of stock. Includes, but is not limited to, two-class method." } } }, "auth_ref": ["r29", "r30", "r238", "r242", "r244"] }, "srt_ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Investment, Name [Axis]", "label": "Investment, Name [Axis]", "documentation": "Information by name of investment including named security. Excludes entity that is consolidated." } } }, "auth_ref": ["r310", "r311", "r312", "r464", "r835", "r836", "r837", "r943", "r944", "r945", "r946"] }, "us-gaap_ScheduleOfFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Assets And Liabilities Carried At Fair Value Measured On Recurring Basis", "label": "Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block]", "documentation": "Tabular disclosure of assets and liabilities, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": ["r950", "r951"] }, "bfh_ScheduleOfFairValueAssetsAndLiabilitiesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://breadfinancial.com/20240930", "localname": "ScheduleOfFairValueAssetsAndLiabilitiesTableTextBlock", "presentation": ["http://breadfinancial.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Assets And Liabilities Disclosed But Not Carried At Fair Value", "label": "Schedule of Fair Value Assets and Liabilities [Table Text Block]", "documentation": "Tabular disclosure of the assets and liabilities disclosed but not carried at fair value." } } }, "auth_ref": [] }, "us-gaap_ScheduleOfFinancingReceivableAllowanceForCreditLossesTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableAllowanceForCreditLossesTable", "presentation": ["http://breadfinancial.com/role/ALLOWANCEFORCREDITLOSSESNarrativeDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSFinancingReceivableDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Allowance for Credit Loss [Table]", "label": "Financing Receivable, Allowance for Credit Loss [Table]", "documentation": "Disclosure of information about allowance for credit loss on financing receivable." } } }, "auth_ref": ["r168", "r920"] }, "us-gaap_ScheduleOfFinancingReceivableRecordedInvestmentCreditQualityIndicatorTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableRecordedInvestmentCreditQualityIndicatorTable", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSDistributionofCreditCardLoansbyScoreDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Credit Quality Indicator [Table]", "label": "Financing Receivable, Credit Quality Indicator [Table]", "documentation": "Disclosure of information about credit quality indicator for financing receivable." } } }, "auth_ref": ["r144", "r707", "r922"] }, "us-gaap_ScheduleOfFinancingReceivableTroubledDebtRestructuringsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableTroubledDebtRestructuringsTable", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSAgingAnalysisDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSCreditCardsDetails", "http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSTroubledDebtRestructuringsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Troubled Debt Restructuring [Table]", "label": "Financing Receivable, Modified [Table]", "documentation": "Disclosure of information about financing receivable modified for debtor experiencing financial difficulty." } } }, "auth_ref": ["r145", "r146", "r269", "r270", "r702"] }, "us-gaap_ScheduleOfFinancingReceivablesPastDueTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivablesPastDueTable", "presentation": ["http://breadfinancial.com/role/CREDITCARDANDOTHERLOANSAmortizedCostBasisCreditCardandLoanReceivablesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Past Due [Table]", "label": "Financing Receivable, Past Due [Table]", "documentation": "Disclosure of information about aging analysis for financing receivable." } } }, "auth_ref": ["r708", "r921"] }, "us-gaap_ScheduleOfLineOfCreditFacilitiesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfLineOfCreditFacilitiesTextBlock", "presentation": [

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The disclosure is generally expected to include how the entity determines whether a transaction is accounted for as a sale or financing, and the initial and subsequent accounting for such a transaction. The disclosure also may address how interests that are obtained and sold, or those that continue to be held, in such transactions are measured and accounted for, and the methodology and significant assumptions used to value such interests, and the gains or losses resulting from the sale." } } }, "auth_ref": ["r0", "r14", "r16", "r102"] }, "us-gaap_TransfersAndServicingOfFinancialInstrumentsTypesOfFinancialInstrumentsDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TransfersAndServicingOfFinancialInstrumentsTypesOfFinancialInstrumentsDomain", "presentation": ["http://breadfinancial.com/role/INVESTMENTSNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Financial Instruments [Domain]", "label": "Financial Instruments [Domain]", "documentation": "Instrument or contract that imposes a contractual obligation to deliver cash or another financial instrument or to exchange other financial instruments on potentially unfavorable terms and conveys a contractual right to receive cash or another financial instrument or to exchange other financial instruments on potentially favorable terms." } } }, "auth_ref": ["r278", "r279", "r280", "r281", "r282", "r283", "r284", "r285", "r286", "r287", "r288", "r289", "r290", "r291", "r292", "r293", "r294", "r295", "r296", "r297", "r298", "r299", "r300", "r301", "r302", "r303", "r304", "r305", "r306", "r307", "r391", "r405", "r483", "r509", "r533", "r534", "r535", "r536", "r537", "r538", "r539", "r540", "r541", "r542", "r543", "r544", "r545", "r546", "r547", "r549", "r550", "r551", "r552", "r553", "r554", "r555", "r556", "r557", "r558", "r559", "r560", "r561", "r562", "r563", "r604", "r723", "r724", "r726", "r727", "r728", "r729", "r730", "r731", "r732", "r735", "r842", "r843", "r844", "r845", "r846", "r847", "r848", "r913", "r914", "r915", "r916", "r949", "r952", "r953", "r954", "r955", "r956"] }, "ecd_TrdArrAdoptionDate": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrAdoptionDate", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Adoption Date", "label": "Trading Arrangement Adoption Date" } } }, "auth_ref": ["r826"] }, "ecd_TrdArrDuration": { "xbrltype": "durationItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrDuration", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Arrangement Duration", "label": "Trading Arrangement Duration" } } }, "auth_ref": ["r827"] }, "ecd_TrdArrExpirationDate": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrExpirationDate", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Expiration Date", "label": "Trading Arrangement Expiration Date" } } }, "auth_ref": ["r827"] }, "ecd_TrdArrIndName": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrIndName", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Name", "label": "Trading Arrangement, Individual Name" } } }, "auth_ref": ["r825"] }, "ecd_TrdArrIndTitle": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrIndTitle", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Title", "label": "Trading Arrangement, Individual Title" } } }, "auth_ref": ["r825"] }, "ecd_TrdArrSecuritiesAggAvailAmt": { "xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrSecuritiesAggAvailAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Aggregate Available", "label": "Trading Arrangement, Securities Aggregate Available Amount" } } }, "auth_ref": ["r828"] }, "ecd_TrdArrTerminationDate": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdArrTerminationDate", "presentation": ["http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Termination Date", "label": "Trading Arrangement Termination Date" } } }, "auth_ref": ["r826"] }, "us-gaap_TreasuryStockSharesAcquired": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TreasuryStockSharesAcquired", "presentation": [

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D.'#HPV8[J+]XW/T)],]&;Z?#L\UTPXO'767Y.#B$T3E, M+X8PZ8]?]Z^&$V_TQYOAG] ?3*VD$02-_[(/_BZTX.])O :1R^%PKL.EB'W8LT8&0J_^]
75#%CB',T2#E+T" Z,/R&P2A)>,R4C74CEKHS.5L MBK!J%D=>*%T0K)R1L+$YEQEUF]/:)U3F]JS:5*^4;&\M_4R(FA'!M#>ZR]@"
M^K&Q$MM;*"9F=Z?=Z3ZZRW)";5&\C"4F:H9^^XN=5S[B6 IA(B_LY$]_HGRY M%_?X?A7:CW?_>;(Z?OO(YF'=.) 4&39NC'V0V;*O6E*Q3P57S!
();6NUKOP> MV02L +"]1_=7]5TW*IYET4.CYLMK.]QU]:V_[?&+Z?(;]3U9@+G%%SX@]' M\] 07$CQ*6PV .%N="FF::WK5DRR#' 98L$9B((^-&?_G.TC.,
MN.L$H-G(]S,-RF#\V($1OR"QCE7@F%67* MPR@RDFL655^ZE.L\(XN("X?%+>HNCV:UP8^=T3+)ECERZ2O&:D?M!
MR]$!X9NRUH=_SAX6!SXX8.R[V3VP$$N86-F-/;.2:U9JQ8L MNST*('29K>Q]1;61WUGES;ZR>^5^'LL4;MYD?F"_A6U,P.Y.ZZC])/DR,W0 M;R.8/-,
<6X!T'D4@OZ;MQ?/F0''X)XQ_JNS\7 Z[=^[O'_??;F*]R]\-FV0O,R@,7C^W< M'+@S[F?B!'W0"
*)E@<$2(5&5X>#,R,$Y&H=&W=6&U/XS@0_GZ_8][H6]":D)1V:=.'5$K1 M(MU1MBW:VT\G)W:(:],X:SM]|??V&G:+J5[Z+0L["'4MQG//#/S>#Q.+]&S
M]*27,$)/?NG]ZCAP)]}BQC(-D61$,PJ%XMD-?*!,?0+'66@-1#Z7_";1T/ : M3?@@Y"=^2T]YYCIE)Y6+WD'YO7=@G?1"0>T.88U&IT,I;<4=G_WEUW
IJI=KE)ZG[+@VXYF3,.,_:+9RW;WC5">![WF_MU:S>22\6F49G$A>7'TL;FY:(O$%C6N2!WT!+FMUKAZ3\)@ML?+725*4>B53(M8,>S?
UTC<6(RX^D\>#/E,Z;@DMW!6,Q(]J:N2*8)_PD&LX;+B-KR-X&O8(,_D"X$?#,?3B_.+07]Z,.;]$
MJ^OQY+I_.87I:&LDKP6YWX9K=^(.7)@,!Q:]?]CRZ]\>=W\"_;/1U71XMIYN M>/6XJRQWO+1022RC$6:BPSNN$Y)PS>%T1BSM,YC%DNI 84G@LY
]]SWH.(X11; M+X5SGI$LXB2%=R*EV(15'2ZRR(4]8V0@9CG)YOL0"VFM?EY:S1&MH. RBNU[MPG+-9B&3NSO^6ZI[Z-
5MRZX#41#S%#66N"8L*B37'!- ,@K#^R@AV8UU->-* MF1CPWVA2/!D@89(A6(NF#&2_#E=,RCE,7#AEZ!,S:!T-$L[BM8!&
<2%50:!R6L#:YEQDU&Y.8Y]0D9NS:EV]4C+<6OB9$!F2 MC"EG=)^R.?0C;22&6R@F>G>GU>X^F64YH:8H3LIB'1SZ:NM1YI4_<2Q%I@/' M;^?/?
Z(\SL4]OE^%]N/=?YVLMMLZ,GE8$0?B(D7B1LB#U)1]24G)/A=<,C-(M*%.K5>7WR#X@_W6'MU?UG=%X"5Y%T7V.X=-K&^G:ZC]_ZWQZRERRVU7-
>89 M]J@9L87#?J@)+J3X*ZP3@'#;NB13IM9U(R9I"K@,L6#+0$&.Q4>)614O6PD: MI-R:-CT+M8JTI(K-
FA]J@=MQOWY#I(SS(+M3C"*M%@U<[]LYD\-"-%K$]:L M$H=*4B8=C"(EN6)!]:%+N>%V+6B TTW9. M:X>U:L&"
[8$'OLUL9>\;JHW\WBBO\|KLE8=Y+%-8VS:QO1@5_1:F9G>G>=15 M]A6NGJ79M)^$8S@>?WRA7F?]VQGG)>,_'8[_Z%\^N-Y^7]XN^H-I'YY[A#L>
ME$@YA2]X;_"Z.AJW4?M9,[9QV?":F+&-T729NQ^VVU]A5K:,YINY,;"GP,]T M:O9!(0@<-83DB!"#LX, Q_D2IT3-,@2$!ZM]VK48-"G@]6/]YI#@[2)DJ)I+
M<S#1IYJ!,7,N,J61EXRFU+ L=A!E'&,10Y M_F)@,J6WCS#K3\5RH>QD%$B6XB1TRS:>DZTVNCW3O=42$N)6+_3FDG]YM+9X M+9_R'=BGB_|
4$L#!!0 ((*.7EGUHR]:7?;.+8H^OW\"CQWJLM95U)$:K93NHZ MYW[I!9&0Q I%J#C85O_ZMS= 4M1HR:8D4$*M;L/U??KZXN[R^_OG_?OBO]_]?N?
P_'V^_D$_&$YK M=XQRMU%KEUFW5VO7:;;?7,ST:+?5[##HJ&Z;]6$ MCCL(8I9#W8K%A^]PRM5.K7H2?QX% MY3ZEH(1)CP;="O?
[[^(7HD'|""\|/"P^R09\[3LLZ,VCO'!UTV@M713,0WZ1]@TOG56?>T$(*&'9[VUG>M[Q MQ\UW\F7Z:> LFC1\;;S[GZ]?[JP!&]+R[#.4U@&0$RU3 S@>&
[T*=>@)1. M0^ =!'&C7&V7:T:FG\7+6M6)62U7S;)A)IW. 7X:./BZ2X-T[C9S%F.47DPP M>N928.\3YI5_OSOY\'X =/_A_9'"%E.OLKLMXO)U89
M8.S1(?;$G+,K#X8;7\+D?.I>>S9[^F\V/B$.T':O;#9./E0!WT;5,(W& ^W=3 MO6XP2"+X/CN!1=W_9=3_#$^"=)CFR0=]1%0HI';Y]\$
]>/N!%EY/M3$+OR[$^2-*;' MMN%)>0B]#.HVG:"M<_+!,(G9E@S_V:<6<@R)/$<.[D7#+O-/9B?4JIT0FUG. M$-;RRTDKF5\LK\|^L6YX#?
SO"]@#Q8,J#)VNR^2OJ!5OD35A8;@*:%E-IMCJ M&$!:E:K9!+RWDGDF$_L@'F1HV6<]!N"P6+" Y&-SP(ACF#B1 C4LQ#X[I>3
MP!F.7.1O\6S@X[JRS%9Y"FS@1#'<9(QXR(!'OOA+"-DS!):8?3"@\/(D>3YD M-(A\]D'^)5^^?S?]+OD;^YCK+X(YS'86B_FSW^\^;=H74/\=3B+M$V2'8[/L
MIX(>;,C]%PX[UQX??F(>'X(!L*#;=4$SU<6[Z=FO6G5,OHN''<&Q&\%P" 9< MS[&$4IGK$ZCG+/O!1CV[G"[N$5]LU!-(:[0R_XULK*:
BN;17!K]PBNJP:&VOI@J.4'AH:"8%B7W7,$0U,!,$RQ M^]3*7L/N+;565BO'!N[K5];>]LIB"F1]M)+EGS8,]C1R'_J.]0L+6O82U@5H72D?ON@['N
MCS\RCX&%XL"OLQ_W[Q8.FT(HG=W>"*RCT?!B-.3(#495-3PDD+X+ 0O8YNJO M"$,6?#CB'OPY@Q!X#@[Q7,LPO;-M!9XBZWZEC7WN7
M=.2$U"T,_+=NI6\9_K[.EI6W=92D\TRO@7AM;]ZB. M1D*H@,VM>Y&'8NBH@"SE'&-U/8&\G&!#.2]850;9#OS-HGN_N_8$<@-\X5U@ M9?
3\EA!4=!]Y5]J@EI^+8A;>/=Z#-L@3_EOW?@])&^0)^*+[YDJ@SP1I%BB M,\^E%=U'W7%<:#_U!F;1G5-U)(0*V-1N;W&052NZC[Q53T %!!7=E]ZAJY:7
M>UPKNGN\)UM:N6&^"+[B.K8XAM"4$JE.9N:6E%3P[O3M'E5A]8 M*[I[O!]%EQ_\B^[X[EC1Y0?XPONH:BJZW!!45\XO%17DT3!R:>@\L*M>CUFA
MW)O\K7=A\Y' @,#16E_:?T9!B$,_@Q'-L3%!*.<'[XD@U,%(T;WDW==<[F/ M:KWHOK0ZFDX%;!;>0=]7S>4^D%7TQ/?N8NM[0I ..:QG-9@Y6@TZY+!?
^.N0 MPYX KT,..B.HL?60P_Z6IISSK!S3SZ;Z]W#>2*/H#K4Z$D(%;!;>\=Y7&=0^ MD%5TOWJG95#[0)"ROO1G>4RRU!]E%G,>4,[!;]RW&?#.
Y,QW8_C2Y<&P;?> M@]JG$.DS8+M+ZMN3+PJS\:NAK$-=>"SE&+AO*.N"YX0E/#,3C[*EKHL-OG#J M%9&9E/74BX^F/+E)6;]^ >
#F7;\3H/P4S0CTQ9[7JO>\T;G$QT'<9.B,$[3 MN?J!'+'2!*RT"XD59>,0.6 %#'3]WO-?Q74@_OV >IU]$7&D;!3B93BB[D40 ML+!H6% V>O]+-
SPPB%"VYY8*9+[7R3UGB>.BN3\ MJZ7>||1"D7Q[Y=1[GHA0UGN7(<8[B_OLLV/Q2=6-%SXRFN>]",I& M#30U[%XVM)2-5BREANP+GP^;3>.;_YO3'S!?
$\@6Q(6RH9*U":1]W/-FLZJI M8PO4H6P(9WWJ[SO[#@.9!K\G@)>2@;6-+:10WS0]D8E]8N"E"'LK$VK5U4 M(
]EPWQ+R0/_FM,PU0O/ONCR!]4^7;RL8Z<^2\"3J1\7)S3"07!Z$? M66'DP]A?N0V+MNCDB*#)/AXO]"E\1MUD=]PMH.R6V= 6OMX^;>WA.(9F.LK&Z
MHHFN/)%2I#B9LJ(K3X0<0Y3KWN<1/+ _L6XX98(']P,:WD7=@/T506_N^!/K MT<@-F;W%*#F>$]7CKL/O)$SF;/\@&@(=S7QUD'&PSC'$P33UK>-
Q[B%2UCF& M2)FFOG5DWQYB:9UCB*5IZEM']NTAVM8I4K2M@ GK^OH"I9X72HL4JUO.BB@R M/OXC^&/ 4G499=NU(6_M\^!YOH<:);-
=B[H*E(4;_HFKZ ,8N!5_F^10K; M%5 &MM>7@>U,.,,U3&54BQ3U*QI.:P#?M04E?)H73I4+&N+]9K?4Z[/)=6=? M'<\91L.#=%6,JG)1PD48H$\'C
'5(V58]H#^W:Q?]15LAS[MLX_4^L'L.V:! M Q@ZQ=D:8%15CQ.M@'WD00\CZG[DGET@B"L7&Q'!C/&(?>M]8B,>.!D+/)/C M,RN,'Q<'Q,H%)0 <8ZI-
:.JG$.^ L2I$Q>_*9"P4,Z15@;,N5*S9Z\E>^#N@^/UMS/T%^[U0^8/<=5(:].#?W$\H#XYN=*W .';LYLJ[RL4^-L9NY["PFROO*A=R.7;L
MYLJ[RD5Z5L,:\9LUX"\\NXA,92H7\E$6['E2NUFXV.]GYXG9N"%<[#^2:=5[M0_"O8#I5;-P$1(%$) K!R@;1]@J IZ=Q2ZK?+;%6\]&+-1#[;;*A[:%VL)%
M1RZY9T=@)TP06T1M5;BPQ=[GJN.*EP\X8;C098\\@/VD?L^?!\1=3V K">]T8]
M7"3AHFXVJIFREKGL7GLWV;W=5M;DR&G*!C'4@??,KN37P5O9Z,6U9_$ANPO! M]<667WCV/&)DM6_A@ %G>(H[.'3=EU96,S&CE&?>MQENV*L/P L?
7X1%$HOEF_?G(0WA4#_%A01CC] MP6'*\+4/EYGY]'5$H6SO5A+6<4)*SDY7O7"A38.$KNO.$''R,N2KRL;\S@J M4IB-V9MF/HRN;(0E-
^PJ)%65C5@;>K%8[_X+? M7HE8FSEG7UB?NE=B\=FL*7P#3SY2[\=NJ*>0N](:R@9%-/DH8M/EYM$W"E=+ MHVGM]9HNM\1WHW"5.T@^.?
5<&II\]JSIE(TG:OQY.$U7N#"EIC65-%WAXJ!_M?+[Q3<0
MT?:MI\.EHES57^$"XYJ*"]I^FH4+IFN24T_]-0L7)D^HJ*ZI2!GUURQ*EST!>W*I]41SX%R[2N [\OQ8&_JW"A=W6@?_' MXL"_< &K"?
P_[D/RYW922:MP09YG(+\;R9\?_ L7\3B:LYBF?!UQ&M-ZOL[, MP4VO\G5:RH4R$O!_IH[_+^I&[./X*Z-!Y(M323[2P EF\$1]?^QX_5LVXG[(M[(LAC[PP;?
[)"2R78_O"^"DMY<(0&R/E*@B=(5#EMU]:I- 842XD4% VR3:- MUU+6G2\2F^2*$67=_
Q&TE]_@QZI;PW&7]@#ONYX$'LS!X:"OK]N>!AUIQ*"L^Z^^7,I3/[25#0:H+Y=RQ8.R00'UY5*N M>%#.^\;C]>]@1#MRP2B]^BMR\-
SQ<,#M:^^!!2%V,_^4L1LZS-[BR4<]569XJ[C,7N-%+%">ELYMSN/?:,*P5%P*R<6[Q?,.\?8CLYM.W9<[@GG[Y.="OG(N[)M*B C(YR?C+:05^< MT.F+,]
O:9"Q;KX[ON/!6B^Y%T1NZ'C]7WT>C;Y\N?Q7Y://]/T97GN60]W? M.(SB]=$ JFP?RGK\.<N"IS_#G3,C\PK*B8>3BU9HW+/S= QRZSG]8
MQC_YE3K>%QYLO48BM]MS.LJZXYOCY-ZG7N*FR/L/R.]0>0CF'_.68$-=U MX'<^&V!O#TS>]%$<9"CG71=(5,T:!ZT]%-)WE'?E9=K2J!-N:A @?
AN2R&$ MCG(A!.59:5N84"YP4#P3(2]DF%7E @?%%%4YW@5]5I4+"11)5.6*B0/R]?P+;3]*D)VYF#X<< MF<8!Q0;VE)O9"]IT%"$766CF*0MU8$
53!R0K[\7$R%79!R0D[_W@.<>=K>8 MQ@'%!O84\-P+VK8>1=A,ILARXYQDRM:]\1?8@=G5/5]W;>2"9%-99_CBD?KV MY#2E^$2M!\=B'VG [%L0G;YC
4O>A=SZ\;OGA*+%@;I9IK)^LCIXVE)MB*FL MA[L_]-^9W^/^D'T'RB;*NK5JX6I;K**L!.[M%\#[!]Q)=$NI?CPV_OG5\9QA M-#Q0)E36>U:-"NC3 5.!NFY[U
W87Q&Z?0_P8_[$SID/MHX?HUHVZ^OA9^K3 MU^%'6;_\Z]TW99V5K8L8.FE170T8O8E=5T1=Z$6QETTDF,D.T]G/I.QJ&#@ MC
CU+9^]T\C#)A7N]]^9U6KM7?S%NQY LMSC//2 >4?2#6]8+?CGIE0VS M2?!G2_QLBY\=_%FMM^0_;?F/?-BHGA#7\7[.$<-]F
M_B\GQLF[+:W'[.!\S4[G%?,TTWF:.,]W8J(!CWR+!?+/ :.VH /;>?CP'GX(MGG,ZG6K=[#;J1KW;K)N='NVVFAW6[33J8"HWJ_3?Z-5/V@3A&&T >Y1X=
M.N[X].=[(/N W+!' Q18 M,@W#K/YTCD17MIG%?8&BL\B#)>-7,">JS%S(P&>]7T[^]CSL0?_=4V!OPGOD M$GG*"X/WIR@@!(&;X"7%SH?WH?
@Z7FA74$09UNO24<#.DE_.;2<8N70,7"QF M+1J=#ZG?!ZQV>1CRX1FB5 @7B[IEZCI][TPL2+Z>8+M2E1@/@;)".QDY?EV!*

M5^_FGW?:E4YU\:MJQ1#/WXG^_.1E#-?:#P1;6 E"(!?3FHG,XN-IP]?$IM' M" Q$]/F(VGC@P5F5&-!',L [L?)%Y"UA$?+161, (58N@6 !"IA_LI2Z8:R7 M4)0Y0U&M!11U\N'WF^OJ[T_D[O[B_NINF@8RDU=EMG=7E[_?7M]?7]V1BYM/ MY.I_+G^[N/GUBEQ^^_KU^N[N^MO-_I;066L%?U 0\]"!N5\&K!IP*4FLN&]1/EFH_#R*IA:>U_.) M6|+T03OD1.@.4*XG'\#:_Z?0+Y->/JP)B?T@]?0K]7^0;QY[NW2:L;0HNZP' M0B? %F>.A'7E6KFTT]S^@)W'8RD]9M]>:]>9X^F<$3AIHG+$\/1U,#HPAA*#R MG]*SGO/$[#(8LRDJS9./3|OPN XVNC4ZNO MED0QXC? #>Y[0^,Q]$@X8^2O!*9$&-P'WFMDO8.+OHOF5=,ZG2<.&)^4A=#' M9F6;CLMC1OTR\Q)2J8%L9Z-0^!42*[5JB:"3\$)!L'V1*&W4YP'-_76G?! R M0KBL#[JGRX5&C[I!*B7] *("2(G[VXN;NVLA"W8C)G9.SVN!YY(/ATZ (072 M<\ 4]B(1:%B?3]Y$<. SM+T131,R:&"4Q2@:C5:]LS:/[]IN6>27G7SX]WK_ M*8/K-7UQ=?R&_?OGRZ MOOGUKD2N;RXKZ]![37/OZHE:H5@]>M%^NFI" Q*,F(5Q09LX'G'"@%@#H6"7 MFX9K(-\9]DG@6^"2](@:X,;U> [=2]_^X;E3[' 1-"W3![8^*:)Z/Z5[5JRK?3 M_FZC-7IZB5\.=#]Z$E[NLP9X(0(&]><#!CEV%<<>E@4:DE"".7K"8,("G>2/+[D];2?"A"Q.!(5LY/,'[&=B(+9. M/GQB+GVD/ELJ+D+[* %\3Y^NXVR$)8 \K5C;)Q]JH%?K9D>D+U; [I"H]%10 M&@$GAV,E./DS\IW =D0]!83V^Z[_[H.3I4SQ]=^GGO,? \??;0R.KT^O*;>6N M0JZ&(Y>/F2] ,$TXY(97WBXBB1DE8C161$WGXJ)K?E8,ZIL+U.?#PQ>V[:,@ MB/_!Z^&-A'\[P+_53H/$I^^22|>WW-<(P1P@CA[J4GCOU#[?*CHNX==O_CU_ M3-40[J*IY"X(V"B814%I8R\H'D:(JF_^=U!Z()+6UXFXB_3;P<@[</<>I'.7E MUW:1^)T#^-S_YXRDO1&#SCSY4*^9QG)7C&@ EBP%9VWOT4#S@DB?8%*4R9-MZ;'N3[MH\RZ\!F=HO;:R8>F M,1=*?;N!P/K" :/?!]R;"=O@[LV6V2F#?U@MG!_B5? _6]MTVB=!R1D+AOA M,N/(5@G<>,N-D.0)^!X48&2O2//H@-0V$78'\LIW0@1]T!L5P:!"_Q# X! M$CX50CL8#[OSIDBB5;,/%@%G?\ (EUSM@PNX*Y4L.G(9-A'*?.K1\E,J(^><#+-,F:;J5J M8#Z=!(/7!2R?(<;C0D7,TG>"HU,\8'KI\V\:QOF2^U4L+&0B;S8@@:)DD)A;1 M FD#*<_U? [O\@8@\12;IXWL5>TQO;.>R$T7GMV1@>9:0[)M: P<*&6.WU.& B ML(P&9B8#>&J\)0,:B.2X3:CKPDLL@T"+];_(07L5S-0NBS^ /E.3M88A:%DZ M$!NN&7LW 28:L_@;2P>(#6!!Q>&G(Y]93"@\PR2BU"8@I] ?8(X$$ UO2X1Z-CDUY1J[@'SWK_T35H#?BT^A$8 MR^<>:A%W3!AHE#&Y1N6"VX(>&/E$0TJPG&96P$SZR#K(MQ%\6:!V4(;@]B' 8%Q"BP2Z S6.(.J3OL\?PT'RN@(&"B,VZSF>*/@4Z06,I)JPQ"6S M$Z^-\^2S9S]8/K?D0[1(XH^7S#/YTO&D^ -7KFPF-E;6L)H(""6)Y"5%EOXE MP+;/ ?$"(UY\)*!NQ1I-['D\(>G+8AP>LA!;#Q% *S,PV;-,VP<,;A:)DR.$ MP]TR";4? 6&PJ),3T/T8!=!0$SQ;KXX%<^ZG67P+]J\4BOQBP3R;_JYC[I9SZ M\S@P5^! 2<5UW5MA16"&=:'QX_06N4;"(0)QXW'AST0!$U\!G.7&I3#=?Y(X M'^B4X%CN& =_&!HI! /EL:1;1^<0(BO^")S5'A8H"]2!R%8%W@,#L'J&|=> MEFVLG=*WJPT*;>N^QM8-!LQU4J X^!3(05]P=4U@$VHN&NW ML<%H5&1 Q,1_SO1Q;;3%];,N(2_T;'VOSP.8.G32AW8"[4;B\R338S5:EAD-F$&O6 M5]0K?1!%[XN..MGT")M6>H3-(7[B/99N>LS^J-,>S#H&74?Z3A ^.ES;A0_ MYV:!B!"E=@I4L NA_MP.RN:>@^\@THFL>']DSH"7PV(+.VQRDMB+ +4O M[;'A7-;7'KC/YSOU0W)]EA&Z8 !_N_UZ<2_.F9I3) M8)86TX70+Q/9;P^&2:IP9! \/4N+),=HB0_QJ17TNSK266!Y>(C'+=NX2TI MC5U$*5L<<8Y2/+XQD9CM)5A|K?6PL>30RDH-R=%9*3FF[D% <*$<$/15UY4*V M%7H%GE/LZ1=Z]@4G_BG%7^BEI%9+H5=!\$J# L\_7WOQ]0:"MA=?9R\"2LU. M7O:B]C0/PE[$$K(I>_$C=?$N,'(W8 QL1BK,QL**.5Q>\94)K]+(R@3GGU$F MGY@5AR2,DHY$'(!F0?S&Y*DC$5]SQ$316!F)$'5B_^Y"QT%\YA*1M\ ?2#P" MUU_L> 2NH.#Q"#']0L^^X,1?Z-D?1C %5W( ]F^CX/9O0P=3#LWD;>!AZCJ8 MHDW>+%&T5R??:# @GUW^&.RD[@]$U[0/0M>T"ZYKVGGK&AU>V;>NP8L[EF%1 MAU>.4]?4C),/-SR$.86\N#H#5S&E,1<56FI;N=CR"Y&,UQMNQ59>$YWRP$TM M?/)AV[89U[B;KZUQUYZ+,@C]2CW:%Q(WO0/ADQ-8D:SC$XW)"X^ZX\ 1SLQ$ M4(/\MN4Q&_C-+0LB5_H[WT9,3BD@IU__9T.1^<7KZV4U\;HGH4Y4DIN<0]M M2RK!_08>82[D>4WO63H4I>;65I .;UJIY MY=4U1M7!Z.]>YH[Z.^K*D\OCS6Z9FSTQ_O=[(,XICHUD;2$774XC_K6%?'!< M7%;5+OX_P(E3F.=S/R.>]8UK+XE?*XIJVF0^0CW\0MC->> MO+H-NMH[;K7T?:7[XM9[LQFIJ" AP,'KU-'"ZCM1[6GBAB\AL;K1] MOUEH _DX"AKK>++6]:\W%_>_WU[=:OO7W/9 M^J6W&Y2_Y\3-BV^%_7YQ>T^,I3PQNP7$?[ZQ(X[GB>-]G1+KBP*(;O9 MHS]_B_!*.&X-)*+',R<$E%K/L@T0_ #O,G)=_@A*E-C3<*$9N/#()_X$!GP" M _RRET+-2]$6#'CDV]3+H!VUB>/ANS\C3]Q'3QZ=<'".6S=FU(^/JTL.<__[WXQF]3PYT;T$4'3A M;0J9F3*7JR=K0+T^PPNIAH[$T]GX[NKRK1B3=7U8]!AZBT\S$Z^Q[\E\WE;(M'5Y@!3C$E\XD4H7H"2E0R 2&R^@!O@Q")XP0)-#^D?IVV>7\!])0, (%?.* A M]/7 W0<@ B?X(1<") !&&8R$2ZN0"RM$V"7$90FJL9U>C_D$9@:43EW 8L_G M0^B1!RR95C)1P/R*6ELOF#"<*F)&36H!RS;$9W M0+P =B_8CH"6/"48& MGI,_*]KHTH%ZF(>FYZ<+X

<9^6NS^B/,NW!7,^H^TC' 3KXF24-':|#<'9Q2]=8[^WM25 M6K"!_:04/(N +'RI"MY39>9"!F"E_W+R-Z?3]=;-;J-NU+O-NMGIT6ZKV6'= M3J-NFO5FE? Z[E4@5D"%@\XV5E$9Y5T-<^RKK!42%,V#NH ME+*I'2CKU?[!EK[J];G]L[7,Z:TA6@->4$63+[D_.),-Z##KF'G$Y MG=|:NLGR]0'H^UZ;43)-? >&..O@X<%IKZ!MW%$7.:4W?MZ,B5HJ(%"V6BR26 M:Z5F?1\G#VI:.TI:Z[0*2VN'KFP:V@10$"N%/0BK8)$-[A&+!H-XC\D#/!*[M<@- F1;X3.NS8#L%J[&G/?YYQOMBlQLRN M.-/EHVM:P]#$QNGM/<'B(/:Q_*,TE.]C1B7] W MHNCVNOVAM#_.C2C<(S83!R:^K#"CN!5!QL:5&;I8:U>HJ6O4J[J:32]MTYC9 M$69T0;"BB*EO7)JA4;.KX%9;I[_!&6 M<&RU\QM+9UV>M2OIK OG%.6,H>N 5<6,W@FD*&;.IMYQHBI[&ONXI[%NC9JTH MK<:,FIC9TWZ38ZZ=?ZXBX-AJ4\SZ"Q.%NM1(272^-.BCT:DF.C4V#P>;FC4/ M")DM4Z/S@- #9K&M1>T#H;&|:*-+85!B;&T+_VP M*+)4K;TPZ;E_$9-3P.W0$-K>=/N<1JC""#VM-];?=:4QJ30F-2(/ I&U4G7C M@UHT0I5&J- %Y81F+1JB*"#TU#"UL#P25*B$RIXRS(N[R8H#?<*^\KKO\V@"0 M;]_;Z_:[:7]\VQHL<:_!WR%U7.:38$!]1JCOXV=X>|"Q M[7LX[6P>8RB8351$K+0W-WTT5G;@6FBL*(<571NL*F9.S=8&9VUJM.P,+76M M751$2UMC13FL[&N/XU$=$?8K=3S2KSAUM(&ATG#>SKF1B/FV=U+-7T(H:*H.37- MW5^TK-'R?$)A|S/_%2EE+X:S]"T<,/_(LE0O+537\9&M8T:?-*0H9G1:1%'$ MZ&/35,5,1]\YKBIF]"&0BF)&ZW^-F"_F!R!?>***1J2(R3XVF5I6'@Q?Z.AC#!8? M*:/&#D@A)[6-]^I MH3&I");U 6N'@4BSU'GIG5<:H2HBM%8R6QIA!X30TUJS]H7M8:#R]>:<@*.1$ M+TXX*^U$?_?Y@Q,XW",]IA/+9[83$I<' 7O9>37%+2^O-?5>&5514SV K7B' MB9KFIM?T:L-E3Z$USA.:(%>:A^;HK6HK($2\(1N?/'>]1PJEA;%#LKLG@8,G@ MQ8G^(E*!5H]:/:ZJ1^N\I-0.S1.:)PZ2)\Q2PWSA$0.%Y@EM+2RI"NQHHU&3 MP:E9'"H0.=9W(86AX%_:>?CP7OS8,=Q.A-N_G_TOA>J6)MJHM!MK3/5\Q ,G M=#A E[DT=![8.:*F7*L8V'P6V#1@V ,0AC=,"2/7>7?6@B\A-SPD0T8]H)A> MY):(S3P>PA^$D@?J.]2S&-YR991@'F3$?(MY(>$^&7*?598 _\/IKH^$M%W. M3$A(1'CFA !<:W6 W9P$V&]82*ZS ?:I&PNOXP#[A0BP3]=,7V@'DX8/!_GS&9"X%.@ *]\.06"Z8Z0Y(#;X !0!DTNU?= ('NF.XS>, ^NX8H$K[M2.@PK;\BYEEC\L#="%&13_H^M2/@D&#@])],-]G1Q:(;>~)!Z-Q MI_ 8;!U ,042&^,:S@..IM,M<0BT+3(PP*!$;D$?FNOCO ! [?!&0S^@:H#- MG#DTP5^1*U2"F%'<"$R6()C.-9ZC]>$*16 /J]R5@$]B0 ML<-<.T#0T!&LX F@&&)SPZP3T)-.0$8<)B5A8M2FGI5P[V A6'2 M42(^D"V72[A4%\7.0X'AD/6[U$6^ (X<.-8@.]5990C<\28N5@88NRJY^LF:TZ!QNEV8GEH[O S.^9'K*FX;/V$7L:<2\0"W#*)Y3 M!@_:,CHT06HSX4BJ(S(7B:UUI4-"L"@>DLJ2*?'5FA9?A,, @BHG8BR64,(V M 5D#@M@)4-#-2N2);97,\G' 78:7?R5 3<5M*9YRQL6(/,0+C!"$PA9YLVBZ MY@MG&RAJF1P> ^W2Y[PMII@X#S=@<6;6[S"I(%S"'6O-TVIHQ ,;-^S6Y]CD6 M]_H#?X]AE+8C$Z7B93EK)- #.Y&&TE@0>$MT;'#01Q[S;:+@ZG521/:#<#G M"I0#FPV MZD:]VZR;G1[MMIH=UNTTZJ99;U;IOULG'^XQBH[*X!(&!.H!L4276; ^;&%JH M%Y9JBD4=/:]X]D36JP10K3TCW)Y7^G.R&J^"V+*A7US'= M0S2]K 'U^DQ$$;V(E<3.!9!X/@NIXP+R@@'U <6^CY\-I1#<'W662#@>82H. MA @%6>"%/BW'58/U@H'ACG27@5G1B,W'JQ;S4-<0PF>\Q>+!TI?(6Q8O17 M8#)2]M$@X)8#=I9-'AU80M?'KK&Y)\+!2Q%766Z1:6YZ-3>MOKIZ+Z(<3!T, MZ >"_/LXOT>D.XOW/>@FSE'@.^%G]?3A&8MZMLB^)E9#C2_&/F.&\OR<$!# M\@@.!;7_C()PJ;>T7!^@*DAG _PA>19)%100'0IN0XTAK#?1[2A" [@DD%XM) MTSX,A$TJY#/P.71;*\VLDLJESRT6?__XCY\#\(R24,.E&W7)Z<=_B(N>6^?! MV^GEBZS'9];U(^J/Q5@%-3I6G")"]DFQSWG>*VV+C 1_8\X$>\",8?X#&)B1 MXZ(8%AU;D>]CJF,,(CCQZ678)Q&ME/0 YXM; RL [#)M*^1^, GOXF>KP$S= M &G*O/L$+NL"_XW9,-;J: X7)=F%#.^M_C23^A4!"!@^-E'G M!$4J#"2J9R:#, 0/!H;%WC&0X[.,+E^*8J-DS)*K0'*GTWX)DK^A+^6Z0@JB M@>1XTN@>@A ,41 "6\.$'\1*TR7 7R5BF!7S)XP]P:06(3K6)[*^"/K&MB)B M0R17XPMH"]+7XT/'(H'%/(L%Y#!7'A,/35?4 .@ M=.!= &(@ %4##S%./<2-LT+V8 >3/+P39^!1H MJ\N=1 RB=D;NHN$0U0X ."Z!RKIH5S)8OW%!DR@4G,371%4BU@'04<#.DE_. MP?@=N71\YGAB@J+1..".CEA0LK7DQ!5I2K#5/$V\'CD^'4%7KV; M? UYK5NJMQL)7U8JQ/\FRKIH5HV5NU-/RY_5J4|)STG/]0W=9+9N MK+M)0&W H>VX!M$\O]JC 5=-@VL=< G[^ VY%/%4#;*U0?;3^B [&L!H2:4E ME994JH%LH:1:T[C:ZP;\]1CH]*N,[4EPIXLL":3+7]TSX*Y':?;H)/]U^M^USNKI$'J=154:<+3Y.XVHX MN%%' 4[%+> F#$VQJQ5HV9G MYPZW-CYW6&- E^UAI:JPHAQ6SOJE%HU&S(]34:IN&G#1]=B7+.FTMR]3#BMG9 M.5:.*@-I[?6X/Y1YYXQOAJZ:Q8?#R(.)XLL7.6G%C0FT](W-&C,:,QMA1AP5 M8IYK]&CT:/2\H%1(%W HBQI3HT9-U)R:Z[L'&BF[0HJQ19_LWZ1#O,'T/\>8.]/1,F4QHW-GBF)F#R$S MC91GD;)!S:E&RJYV..E]- (IBIJ/UQJ*8.34W,/\U5E3M/1*8V97XJRN\Y:*HL;4J%$5-493[P!4%#5MC1E% M,=/8$V9RS9-UE")EERI-'^E^K(:QN?6O\[!_@=Z)-6:BU>QT>KW M%+72='OP=%M]8:1;::K=)-KZ"AI6#YTMC.+@7Y\QG+@V=!W:.^"O71.M9:-* 80UO76:N(E89&BG)(,4IUL[C7KQT\S;SPK(Q/\L9IH])^UFLT5WF- QDJW,>,UYCKMSEISG@*G43$1?-(] M#\B*^CO2XSX)!XR\Z30)S,K%HRRGY?$AXY!.?C2+?&L!*;7+)/0$! MC'[<\) %)>)XEAO9\,[QB- A]51*'8>!O#+IGV!X&!;P&A$(CK_SKQ<5WTG,| MZED.S&S(:!#YK$+N&"-X8K%9/4|_^YQ^]E5^%H@OC',QR$X@/E?5*(C_'EF0 M-,_(+;,XS-"- #P+A/2(F'G*R8A%[(Y63#Y4YII33^/"^ZZ. 6?AR"Z)%]'CF M &TZUCKP%E1\DZ7BJ]DJ4D47M!@/-XL8\FPKA+&F/%\I*8#-?29D0"(SPH$/ M##N$:@>$>2@![M@H9,,N\TFM6B)FU:P++K79;%,/QI8M@Z5-*V2=^&*)/ X< M:[!$R"S5/_&Z&VT1"YP7^8^.'0YB+9]M)Q7Q6772A'8# [D;A\B89W6XQG/[N MC16!W=9,4#/S<^!/]'*?E;N K1]EVH.YGE'WD8X#M#PR2QHZ7GD:@K.+7[K$ M7F]K2Y0F!! ;]X4H/@/KB_E2.[^GRLR% -OT? CGYF]/I5.MFMU$WZMTF.,8] MVFTU.ZS;:=1-L]ZLTG^W$BT#.@44;XC4_?X=72;2ELB[S4VN11WMV=2& M[YH@%G95\WS+"F@C)3ECU]8KHG#@:CAR^1A4#R(#E,#D +8N\UC/";=C7:VK M1">*.J&?B;+$24YT7TI8=L307AQ -Z @P'WPS((WZ'XWN4 /$7] Q$ NIJ M:N4E A09 FNX8Z#07L!"TH7?O#X'R,'J00"QOF/%/#(4*A)F9L$?? C#612X M*0AI#WBL#[9[0!Z9Z^*_%%C%CBP!7FAA,P".7>Z*M?$H# ("9+&;']T9Y,!!P MF4N[W)_G#4W^N9'_M!PK/'AUH MVO4%FX)TIH"H\?>/GW\C?X)<#LDPA9Y%P:0 [R!8+,@3I;!LD$_WER@)4$YC M*X9KT(2_3<)?>>[K=D)2:X+P$43D=ED@%=%3:T:KVV8/S.4C]-:9-?!@Q?WQ M'+$"2*CU5^1(WUF8,2X+I<9 48Z.?U43[Q:)=^I\K*+8QQ/!FVA\H$-LM9%K M=PZ*"D/5DL*!,^+6 B230->;_E_"#I//7=8'_Q27P$6/W0AL,V!'(DPVIUP MO.PHV2!-) MEI9+@.F.1JB49!+F67% P&$%%UJXMX',65'2HP_<%S$WVPE@NJ&<7#(WF 9 M,C,S"8V-J&:=V/>VB&8AC).@=P+2N44F,78G#)C;$P066Z6Q#,16?0I[<]E] M0&70$G__^(^? X&7'G<=OI)J:[5*/:;:5L7X:0'$MDZT. WJ!CP!^P0/B(#7 MT/"6"+>@V;Q/P%V2:&&%WR8TJ\AJGM437SCH=<%[=G8E^XK8^A0S;+?B)7 M'J#Y'&$@3M@ADC(F[,<>'!X%R/O0M\N%8;YXE#D@6W#?R/ $TQH">]Z!P[Y MPL?4#G;)MI=34*'!?H@<9M@'%HF% MQ8(2.P%Y^7K".I6J9)XFUT\>DYZ3BG.KFRIZ>V>BZLB#<:,Q]MZ#D6QH!NZGY;]UF.6% M" -R?^T@T-*[*(X-4,_$/:;@]!K*RFQ56/=<"[4AB7&-- :CH^=4>#:A]&EQK M@^LG*?Z?GL MX1 "MM^_W]QN9PO#.L>OK#RT<^WC5Y8Q C[HR-S]77]4#R Z5DHU2K?TR_^*XH=;LM+0$V- #L:N_GM+L=!F_W M=I2ZL+LFV].2S13IO@E9FXT9D^R6MY7;! [RY/4-<5\8@=2H&EOS @\69B\T MXH[8<][@5&QUPI\'3\A&J=YJ:/;?'&K-E]EPQRL BGW=O=*AZPN8#.TS8LE< M?'HDD3P+P.74FTO-'[Z;U2JUEDWMG6X.MD:]JMW3K8HV:/:'6K:I6IS>_1\ MP& S.CLO6F4ZN"#5/L ZQ7,GO? *\5$6>=LXA79#6J5,;:W*= ^V]S8#--+7[MMA'0Q)YM!WP_3IRF:BT,M#!0!VA[%0;'$-&9MGELQV=66 XYK,@+(CP5]G>? IFX.V;'KOGBHI_C]>O,FH[OJ(H;+06T%#AL*1"; M.\DX\9SD*6![,O!U>]U>B?;%WQJQIO"Y96'DB[(\&N=Z:1"P,-C.?HFM5MJ= MFL\5VAVF_JA6]I$FW.]:?]*VQ4;PJE5,31N:-I:L&Z_L/]^HT?)LW+C2U"RK M:6/QMDBMZC5M+-W,6-F@$KZ@92(*^4GLKPBOORJ@GU1[C9]4W- QBM5+?0UZQ M2,+S>//.9KW2UL2AB6.)9JU7ZH7>9':8>#&,RJ:I$\VTQT(R M@U]ICYO:W?.4DB]OCC%P>+#(3POKO- 4/18DTZ:25$>>CB7R!*IV'R4LFCB* M0!RGM5IE]VMS_R M:M4;%A(:SUC04CD)!$L?0 '!U#4! M M(- !U5%@3Q[+KH3:NM]+$<2S$<5]M='2QZK:@^X7#F&.'N781O:/F<9:GFBU= MGZH+5I811WMC[T@3Q[$0!WA'NR]FTFA90Z!7-<]JXEA&'/NXMT 31Q&( ]RC M#1*L^5:GOBK!NHY#]]OK]D5K?S21@ZM>S[$M]=QA$||PMW>+HOW?QOKO9PZ%2MTF$\,8M&1$U*WN+Y3YTBWN=;T<4AZ MX\M2- :M/5M'$D=L)Y7G0AM[]JH6ZYELMU#5Q')90/YIDTST7;I(3_"BC]V$7 MWW,R]D>:=]KK;8XZ!K6<.'2YDR8.E2YWTGDG+=0UWVJAKHGCL(3ZT22>,JZ3 M_ Z\)QH$+ P*Z3892]RF5X<55F)O'XA[LU24;!A%:15#=!J=4M6HYAUZTG11 M>+IHEUJUW.GBP$.2^[A$/)\LDV;8PC.L%N2:+K0@+[0@/Y[,TN)K*]]- [K,, MG269:3]JO[QZ=W_QMI"^DWED*2=#!Z!T &KIE@E]A*.FCF7$L1?!H5-.6JAK MOM5"71'/80GUXTDV):Y3E_,?Y(&Z$2,CYBITN]>HV[;]_: MOZ;IT800OM/QD'DA9EV+&2JH'^G)*/6-(Z]Y](TB15Z/V**HZ_NB-7$LOQ&M MOO/[HC5:M$#7/*L%NB:. Q'H.GB@V^OV1QX\^(1>^%)1,,(#2U M1:$MBJ6TH0]HU+2Q["")XFYY/7#4;)&N:4.+=$T:A1'I1[/Y]8:%Q.5!4%PO MJ7F<6UI;E;;>WZ+WMRQ1J9N>5*YIXUAHH[H7VM ;6M= 37MC2UBS[;'01DO3 MAJ:-I=M9|['5^9C22;<,&CZPXCI)K>-,)1GFQCN]=7#I6()+0!PZ\JB)8VGI MDJ%K495#BQ;HFCBT0-?$41"!+ARD=R'MNBRQO/? APY@(@'|_^]^TBP_DBG& M8"BCPJBPX*1'F\+JDGXKY+OO?3&,R[]V[T1X_DT.(V* MB>#[_OWF=H+K@%P#^0P9Z?E\"+K% R**$+T'?EA2)]@?HA] M1.YWGP-E(RG#-\3RF>W(1#4+@.)P* <^)C?<*]ZN/9_N'%A%B!C -@6]?%?_%Q=F0>^<^,/MI7 M3AV@X ;\&5# <,4;^_K>V:5;/T\|^IY]]E9\%X@OC7/2[$^)J+91T]Z@N2?., MW#*@&\MQG52FB8F#I%FQB#V*Z*.2/Z9J\N>6A9$ON3!6,?$$^'- L^!)48=*CO$E+]GM4V*ZIC^WXV/[-(6T!: L@9XG04$TB8"TKL D#&@C)D/K@ M42YA^]DO8_]CJ0)(/BPSZDL/5>I_P5/"^-X[JS3.Q)*NDR5]%8O7C+ ;1FBJ MQ@A?.$QC[##77]KT8D)!0=]C,!F0KBZTFM)V%S$;Q-ZW1?W_G[UO;6X;.=;^ M*ZB--Z]4FK"ZM0^N$T]%;#;_M' ^>OFIFC]C#*/"2>/TCN7CLB.'*#A]B)J8?+.58Y/YW&F;\/V&7PY#9WR_M M,T]V(L(H\6Y)>XBW%61O%*-5*_#1*4=()][9"[R]V MB)<4-\LCG%U0[=(_3? O_P>/C6"A7 ?O(,XQ-#!0 MC=0WA=-WI(*W8H'[G=14E?HOO1]CK@QB7;H1M_%'.!CZ?S?^F67;L6QZ(IN M"A>\$ _?H-[9MS>WAK? X##O@#]%WMCU?!X&>-4E+C]"?B^R(4@PM?VA/DR M6F :\]"%$P_=RVT9.'@?A 9N'DZ=3CGPTADMQ#2B+%KP@4W?Q"2XV M"!=PQ(A!N? $+FQNQ==<.S,\>+608 =0>WI: 4'@1>\"%\2L,EX*R01B?E9A8 M357DY*K1HOV[R_A[2%=.ZV6$?KD?$MW NG M+@R$MXD\A'$SNI3&"9 CB%PD)PI?7- ,7>$]=<@VI)>C0$J3,I7>)!"VQOX$= MKB;,!V?# ZTL K$\O 1,-1)9%4(C(P]$?*^!J0^3@/P2X'^'C6'BG/$?ER?-PX?G864N3E,>+K^TX'DV M2RVPT^;7^7/2Z=0>6CED>N74NNZ4>$*M?)E!W^[ONW0MQV'EUMEKL!7Y'93 MC\7U%KYGBG0X>161N MH3V?> ["I='3A^;#GQ3G*7$)+SEE!GLUQ3U[79FG94SNFPP)FGV#Z=4('!D>. M$QL7;H,US.R)"1QN8TJ"AA6WFX9C+R@)2& ^)V$O\10@V$^D46_@Q/R,YL#(M(W>.WMDL2."]>"FRGBUS[XGLF7S#);RS89P5"RIS_2M9L(#I95+F?G;URS_+ M,27>7&2DY[$-4C$9VU2\%$Z?SO%%PR@BC,:\|(&1?>]HW- M8S8;PK#MIHG5!6WC 9B.YTQG/ Q"XW/2(3]B%G5^;G#0!9F)D,&QAM\=\3SJ M?R;P-ABR=6;.JLP-G&36 K1"/N*X.?J69\EWOH.&5/#]3MD*3[NZ? 8Z!SC!_ MPFKJ! HEYJ(3*/;&Z;MG[1U;1U'5:J950F .K([U['G$7LD_7CMN-/?LQ2O7 MIU720Z]Y[N6E4$4E%HG>Q[_.Y++1Y+(I (7$F\77#? CJE]7/\U&Q^J6?M5L M6*6?KQMJT+AJ#BJ-M/]S3K.GYZ3GI.*K1N:P[4+8:5YO.DT:N#'T-L%P5 MBCX'2Z@G4:F_)TK/?C'>\;32;1!=!!X6).??5.3PB_'5CK? 9/JU[M.XY:[G1 MNN< NF=+!ZBJ#CG"4B\^NIZ'1= F(I^ VX?1?*0(K#]:0=-Z#I[9&VOI]]3D M/8=NO7/8>Q 2]QL[FHH\M[3&)&*C) 0SF&6= [(+B70K&IJKR7SQIA4>"&=QN M:1VSU3Q&7Y[]]-?0G%8?3NL>HQ_$>;=QV9(PC6;__]TZMEOKWCMU: U4'PW4 M- CN]^O:2TIQ6'T[K=&O+9J=NZUI5&[2>B*T[=.NC8YQ2UR?2K37[-<..WVXC MK+[9[_5T;WDUB6.V6L=H+J]I\SAM6OU&IVIK.@4[AL>0.4:O=R$/>E"2? 7"0K5B3B+<)C'8G MAUSLSG;7\C41#LL<]*M*1Z5]J$$,MA%80"A+4,MO-'6/*FIX*TK/5:2AFP!50^.(@(^>0UH;R MPLL]GH#U_KYNCU_!@F@:]V0C6+0:)MG)OIF M:Z SVM2DS> 8=_R:,%ODQ30&Q\B,4<"!TJSQR';US&979TII2IOZ9DV>-F$Z MC>Z.=P=UUZ=GD.]V^S3P&,&F/LG#KNV]<=?LZCM]16G3]WHEH@ES*(O0J1F\ M/)%<"\T:CT8LFI4C%EIL#T0;G1&L)F$Z#>M,]>E9YZY)V)G+(;.I7<(^@MRG M=$MJMF>;3Z%9X[&R$'-PI<563=IT=;ZOFH3I-8Z2BJV /CV#_+3? M_&@_/G9M+X MTG=2UJKLZ1>UTZ+EK_$T34T%B]ANMJL5= M)Y^SH-GI";J^?:43U$Z'GGVUE(,FYA.O =3RPQ30]7NZ(.#T[S2ZJMP5;(4% M+<\LGFL/7:^TB6B50_LIR8K5-WN5.W)6VH<:1&%.B:"M79M&:&HJ2.UNH[/C MC=_IFC+-3D]T*M/>>1ZP<%"=K:I7)34U-!:G8;3:6,MP+:?B^%=-LO-SNFB]!NG*K_6G]O'Y$>$7_:<>^/[U3/['#B^H94D7N=_M3K=QU=UB1J]) [_8:5>]ENV%U2_(@[8CA"#_]_:+U,M7LM>]_M' EVB&!QIGC5!IOB!,G08]S>G%)\R[]/.V]\4E[5,?HET]L7/?GM2CF+PZ: MC:?= VE1/(;C_DMLPU9+:P?_(\ <1/[]$=^.5=35?JB; 3\0F_OW788C#Y_T/O[UZP?7 MB:=(CD:32"*=,_%F\74#OOIE]?/6H-%M]DJ_:C:LTL_7#35H#'KEWZP:;?WG M'3TG/2=%Y]39.-(CQZ.- *L_JKORNQ$Z.&)Y*#F,$KK8[*L$GQD?XV30RWH$2 M=(QO:!ZSV9"%1KMI&IUF]I.%G3C7O6E7R4+=UF9NZV-4.8?+P5PU3 MM22,>&- [MC]BSW0X;SWA;-YJ7&TZFAL75H6S^:,4?0Z64$^@9)6E<4L7G<8O MQKL?<^9'6UUYZCTL2,Z_7>8YL(-?[7B;[=.Z1^N>LY8;K7L.H'NV=(".>J.| MW5(O/KJ>!Y(9F0:[.0*WSYBS$"D"ZX]>'H)G]L9:^CTU><\9X$C?V-'4L'W' MII@%HU M*=-M6#LVPCF7VS.M@DY"!;7-?NL8G*Z- W;EQFM6NBA2I#I^=MK'K-*[.M+O% M295EK3FGALQQ8V-DAPX=5X-XRD+#"V#$.P-EOS*:/0W^K29QVF:OHX&$U:1- MJ]<8[)B"6'? [H'GC<:5J5<9PTX)[*4Z. 8$N*;-%DJUWVB>:;N+LX9G7P(\ M9';HPYH,.XI8K ':I7"TS)9BG:L/'TBI@%W3 M_/0$=#QST*J* *$5A+H$!87? UO0\']JVVHWVCKD*IZOP]X+04H>";/\?K[J M\V>0 OK6#=DH!LT&2_"C9,9"XR)DL>UZ+PV'447$DX[T]3,3?;-9&09=W_(?*

MR(3OVO-.4^;9\R\&O\@#5<"#TJSQ6!ZJ>7641%0MMEO@8);;]/ X]%ML>>YF/7]N:X9UK6,=)OJ*W^%CYVNSE2AGG7^VNURJ]Y]!+I/Z:;4
M:IM65W>6H]8VN[N6&M3, MDM>/-E9_Q\.9ILQSWSHW^CL><^KN+VG6>%2A=]YV]+*UV#ZW0NWII%\U*=-K M=
(_AA2B@4,\@1^TW/]J/EUW;ZV'+;%L:>T9-VE2.B6G"'(@PU5&G3R2G0K/& MH_]TW]0 B6K2YDH31DW"]!J]JBA2)Z)/=8Y:/D=M/Z'N4[H8[9A7[1TC _JB
M6T%ZMA3+:M+4?%)%OO5BE9-/6]#L](0B6V8"M.:'EJ\5Q[Z'JE[42K'-M/25:LOCG8%=+^^,IO M3W&84R)HQ[4C"+ZFIH+4[.Y<9'^ZIDRSTU.:RW0J
_EH_: N07N*J0=-S2>6 M4NYX\76ZVGXOQ37;')+U_KYNCU_4HE_Y4?Y3RQ.#_+PQRB8L6?S!G=|_AE- ME&IIF-MWTZZV=J4-
4MML]D\Z1'*FSVNY/76YM2K#@)^]W&I_6C^OGU?$GW;< M^^.[U3.[G+B^(57D7]?3:5QUMYC1:T*]F9KE*#W_FXQO:
M$97HKEE(URWMG%+\=.>XO6/7DJ+C0THB.HU/X^RQ]HTOJ/8Z'1UJ.XBOA<.S M#NHZ)-_DL/"NJ[PFZ;)@UM(@P_T)N?-GR0('JJ>>!B&(*=6;:%
<7Y$9R305"-M*R2H'2NR,9'@[KH@Y[NQ_':(R|[_U^2)%[J:GB-_TA5X,WJCUND*J<[-WY%7_MZ$$>?CWY?%;3A7"=X3MNH15!/&W3T*(% 9-
+MZ5_\&_8^'&DVL9_TV<7;JSS_ME?5T*]O&U=7%78R08K]@661CP_@_W_+([@&)390,JAQIA/B.L%/WF:PJH>IU
MF4@V\0KUXOBP#)5CN;=SR()YY%9Q2V_Y)O6]S4!\=9K-4U@E'9072_$X1#2H-M:ND$G."O.0CT*"]WM)!32+X>K7:?6'M&ZP*HKZ4P+|[ORZQ)?
4M!^S4>2T>@_M#FD9K]\!K0:^EB=?0#Q?$K_?2)I;N_E1D^QJ3 PG)D'\&6]+DSR0ZZ6/:_M^O<0WRK3'&2"N$!"2'85N?4W//&:/!K
AXW>.$)/<4)QFDB+Y%%T&63W1T%@XU@\YHM.@N@LQLZ&1""RWLDAY7J9K1-\5SL_M+]DLNU74/[7V&$IZ&SR/RRG;5Y@\(L+QF*WE>1F8
MZL*/!_WJV:%%D$CMI#-$E+A;8Z/@'Q+8*7T^.T]JY(H<_MZNL4-=K]AO(G/ZZS*M$I**R>K$XP2M/3S9];5_MU3*?#Z]1Q1^JY2+\JH^=DWU$GU6)1?
PYZ_G+F?)61R,.)IW@'?OZ[!=4%1I]_M.G;::&#ZR^/K3O(A_]+4ME[PA8]_JR)@RVC]696VU/_MT05TQ_<;A9WC,;RF9.J;^^CM$S4#4RZ?_9#MV-_&N$
M@T;")3>FU".;^'! ON"0H4=F88Z7K.K^>938UY$2OB($".R^N0FEDX(V%1WA-MX+H%:-LNCWO+#3QE-T9A=7P.)QNZQ+$+2N7=$99.C
!SG!#C5TH3LSW@_\93_MPL$C*"4.F;P?9_,7(*1KH#;L>;;))}2FDA0O?DH^5K4P_K#!XXTQ.IA>-9PRTSPU%Q_F3'AE*Y54(KK2T@$6\5X_)S-P^+N
M[&I#TTQKOQV!X^93>1B0%+X_G<9VB(_F@8=Q*S79DIXV67NJ)T_MGI([C#%VR\NV,S>]^J*,[^O7D3#@#4HA3+N85$6$$8C(_?FQ1YU#?_\F;9W
M2/PIF])>=(A&T54ME@/F@L]?.$!\3G99H(,J]ZRC1\IO)G5"E/NY.V><(X('M!8A1_-?*K?T;,OB/9*(>?=&^ZE;D_,26<-^H$_^#C+7($H3@ML9*U!H&Q
MVKQO&T(^S/%Z1S*]9P8#F,@"-W[#WJNBLG#F+]2A*\@U@$]?NZE/1-)0V/51_M\,4(PVN_!9H]*JKK5-GGCINPV9,J[*053
MLQ34W>_:/EQOPB\'3AEK+'+?%P370K<]YWLQWP.\V1T]U%.0"@.C6JH*V2D]_M5[1+>K_"\)U4&_F4.[MKFGN")09%NY,*8!>EM\U,OC_%OI+V5H_:YLT:\
M-T4+*Y*-O@+C>6-F,^V?%6(\+KR#?\B_MTLN/3]^'.ZK)UY!B^<:#36<^GGQ"^=C"!+N#1V^?XA!"F^)GQ_RQG#-.F[[Z_MI9!SYV[URPK'WJ1>-
)0]@,>O%#X8L3*!&0Y__3(2QA_O0W?[[UIHWEP)T0_M/NDD1%"(:3I?LBD.JD6:\7FH5;)$<05Q#::B%BYD4B[EQ<\5V%DI)CB(&&9&
M>@7HJ%"^8^91@2!Q54ZD<+!2]#EK]T#DMJ4%QJ2&@2%__=U_D]H$XCO9/;%S=]\JJ,JC=!W;_'F&AMW2]X"WN*TLELBX;R?T1.BLB'!
MQ89;J;9FOP;N\<&&_I\M#52=ZL$GL-7,39DL<9\]3OX1TN]_OY9I?2]=8636_M1PL7\86,3:@^O>,A_"3#"KL@U=Q4J.B/0DXRO97%.>K;_=[0WH'$..F2J_6
M@!+2F:<1\=+Q+[3>X_)0CY*84"]SD!TPM^&=0\P;BW6Q_MKLLIN2]+\NLEPZ&RB#9YJD!PSP(T N;GM0CD]M_1_=$XZK54EV#YIGNXZ$V$
MW2AC5UB]@;-HAK"5=CV02;MN"_[QYE9Z087[H^P,>^7PP)3#O1TY)"_Z MSXW=<&B9OXUEIT72\)A.8N;[?&N[^F-
MH>V.4UL#5]DG\&,3!>KJISGAC('!-MBC\,J_A2*@LEN44+/J&C6$N0]LZVLQY28?L@U!R[X?_AM74V,MOD;.?%(9*
M#TWCL9LP3$=$PH[K82C9UPN40<>#(9X6KIL9^(V57RNYYLB=;ZY;VX#Z!*I4;P/&-MBK-2OL$<<*!SP6"[H0/9#X<\9W.#7EB)<
Z(W)A;3('ZD1_@W\S=&%:Y[[7E-MW)(^X3"R,_,/WU*TYH#W1O8TJ5W6005_49GQ[[R1R%%00G!$/?BKT0!P*W'C4_4IP
MHMGNK\8%ZN5XV:_I5\]U3E.RM?;7>ABG[/E%-RT[^B](!WOS]V]"=$7!LOS-ME!E#71J@)YPBRP_">]CSQN;7R%WQ25H#E_/;8?0%;B6OO#-
:.^4O.BQ9M*&39-MHH![MU0@X4YRX\0;U1'#@O0%4A]>HO"G.A7/[TY6F0T7F&4'+FV,*%R>/&.L M>[2#_4S,B]\K=2FU(%C,Q?
R=#T8PFAA^R5LB'Y)5H*^V!--?WG?H\?;BT&5R-MX;S@(7_O)(RUI<&KF+$O[[!3@2\!?^?O\/G)X@V^=_4$L#!!0_(_(*,_M7EDN\DH\B28!_";R"@_4
8F9H+3(P,C0P.3,P7VQA8BYX;6S,O7MSX[B2_M)_K_?_KVQW=TSV[&AP-/F;9GT(2E7>3[]_M!4A*HF2)_B"0[HF8/F6;1&;^2"0SD:]__=_.?
GQ;@A9555N3_]H/[D_,#8#DI_M:)8__-L/O]Y_ALD/__O?_^5?_O7_@?_/]Y^_9*LGQB>0W.2X9J1L&WK'X$_M]2,#OQ?EG]D+_C<+5/.B?(+PWYO;SHOGUS)
[>*R!YWC!ZK+5'K\N_.0$F&",&_M$\8C&&#*8!HE*4Q=!Z9^$B#,_M4\]K%EUD^9]_D__!&)_&)_B)=7S8__]L-C73__[>>?OWW!M-W7"Y^*LJ'GSW"_M\7]>7?
U#=_GW-]=_\YNKW31-?V[^NKZTRO9=*)9U?_[/KU_NR"-[0C#+]QKE_M1!*HLK]5S2^_%_35#>I'^0('KY_P=5E4/X*NA[TW9^^5_2'?_\7_%HXRF+!
M;AD'\G]_O;T\2#+]65[Q<\X>Y+.]8656T+L:E?47A-E"<-^L5K\^LW_]H_MGA=LI;O'DO']RR[*7_.$3LYQ/8M\1Q_997"\PUXE[9XG$(_MTRMK[-X+#
<'&9[A'YF26VQ?J(]=3O;MK4B>S/C['MEZ+HD:+"5Z+#9D>RPOY_MBR_B7QT9N=" ,FWH=*J[QRK[7K.=%+CZ8=887[*JH634/"(0=0CGTB(MAX*
(0)[\O\Y+^%)$%#7G=?K5WO._M25858Q_W2"=KR*I^R\|^\]RJ"\&C2T__7G#;/_F_M0"VF$C_Q5Y.<=F93\\6?_H$M@B,C49"M]1?2L"G*?7D*HBI?
JR_$Q5!:C$[J_M.XTR.';WSV\>SZQ<<89*<@2U[HJ?22'LM.<:;KU"O"R>M$2H"ZTGV@(G6/@! M%"5EI;#$]XBS?MN6%7Q_Z'D^H_]85K5\S-5]
<,^E2'5>]?Y5GIZ>V=Q[3F%PB&0[!A'_RQ$N#_G[]XIL!W8V55_N_&7(XJW"#.VFQ5'5&T_)\9:A:EJPY
M;OKC4_&$LOSP7AS$8EC[G2"AGL(R%DY9T1P094@WB%MZ>D'\M-$)NZM-LHT/_MB+#_;>8?^;&9!W=4%^7-CH(E=^E"BIULF'X?[1]SE/$NY[.
(',25,8A$X,44J$84$]%,0^_S_F_>/_M&([]'#;X4MJR1X]8!W;NABZ0A+4].BO@*[IPDP%JI_,E.V##CU!R*WZAH_TE_MQ^)W&RY!PR;8>0!G_#>L
L&K1>_)G2VW#$K/$WK?]F$\8W#975Q/5T]#_,N_MZT=67A5"60M+BE6=GS?+Z>X?+KX_L[QBG[**+_IIZ=^5[_5'Q$Y.<=F93\\6?_H$M@B,C49"M]1?2L"G*?7D*HBI?
M0=_C,0P\'T/D(0]ZW"$N=UG"4Z0:+[#_S\CFX_7]WR]NP=7U%;R\NK^XO,B[_M!Y=7Y]=?+\#LZA/8\]>+_[RYN+J[N%,_>;:?Q4([')B:&6D^O-CR_'A.K_S"4
M4_#VCQV+8,,C^$-R"1HV%;UL6["K!T4!YD/I[L:,E;/YP\RO\Y&&5G4O_[O1_MUIA&KAL0'_(8_S_(_F&]A#&'C*5^Z(D_1*&O<^ZE3'GLDV?RR.ART6CJV4-S
M%I.CQ6N55?(W30J*3'JD60W.44G%7UAYA&._K#>#E_3!AOB9T_R!@1GPO20OP_J!HBV4Z"!G;^@#W9_3)FF3[G#6)CVP#;^-_ME5JNI6G^KJ?
S)G[::HKSK_L,->VKYJ$U^0\]!F748?W$VDOD8]SYY?8=K5!@_M)17XL)+KQS.P%@VL9_-2._-!*9T^AO\]3L?15F)CY23\M[_-@=K]/[\2%V4=._M6HX-
,TM2+TM\X6M!,YZUA2&S[UDU3ZF?1_E+H8/$UR@@3@PQ3S#$;AIP_PT#_MRD,=:_LHQ9&M;$D?;#$
^AP(+U#PH'C^I(ZBFKZWHV>BCX1%FTEJBRJ);UW_MG-ZDJDI9_%WMHGZC?FA!*!\B#QL?V#5?^X_2??R(A!/:4E[;VM?+6I:42:TT_M]T,>Q[Z3P,C%&
:

OI?_]_M^/WS^=>K>YGI\MOGJR[Q-8XH=MP@A33TD?@TT!"FD>M_YOLL8"YWPLA3_33L_M67]DK=]2!$U1H*"IKESV07%
<&Y\HH)ZBW9$-_-$2U_B][A-273F>**R9WE-]_MH%HZ:T"2_76T[Z])-,T_RWTE,G29OG[XBKYG3\NGUL>]YO?9$[MG3\]%B\5[(91-
4F)5[F-PM$V#Q.7(J9,"\115SXH2F!*$Y2B>GKAB%BG,;*_M-N8IC(RL<3K69'A>'G3)CW,FB[U6[,E2KX;__P^0#8?BHRQ9E
>DSY)))]3U_MTC,YKM&F0EI/]:U_OEF#+!D#:\Y6>=$5Z/'6Y4A+C&\FQ%A=H4Z%M9GFM?-B_M6[(R;4_UH-I/6GZR;X_-
$/H?"ROKZ>>4W)=(VJUWKT^X6,PCCZ8H#B.8^C&!_M@<-E'Q^20A<3'N,T8-
@-5#X3;U8>6>]WM$!+3$VWO)5^6"&?)).>AE441RN?_M9B_K1ODTVRM-ED^S5X!^/LW^"_2V!"-T/ELLNJ5F92GC!4U]:&>A*
[S\Q]88_M>2\(TF#U_O6)J^V*HP_,;Q*;LNOMF4-B'_?,E+>1JG_#NTHLT9VW$[K954<7
MGF23J8JWVG/*U^MOP?/BZ7E&ZB5:+%YO4$9_J]8UV9OT*<6MJ++6R%M2LL#R
MJHT%K7@!DAGP4OW4ZW>@OD>5$#J^5VV#H[=GE7%1RV[7VL@ZDAMM;"4"DVUL_M'7'[&USK/OV-?
E7D5ZS0_+ANW33RUA6TX-7%M<;7Z7)-L9>_?H[8/\%AOT*NB3E;WZ!2ED](E-6FKIR&5<@LYQ^RA9+
MV3)O.U/82YQ;4A2K3020SY&WFO]%&ZI=Y;M_M(8G\L6&KR=GN&.M_'_3OH&%>LXF!X<,8WM(30JRG_/KHKEC;0'?608QZ$(^9
MUWTB/+8Z&1AR,6T;@],@>M/#X,3E##5?
1T!&43=&7\]I^/BZN>0&OSCFSDG*F4===#A&7'3M#'D$<1PYT<$)=PB,7(Z5HQAC,C>W=_M2XK@I279'0=KJCV;3T)1%
[X3OIH*4K(_/W;=,_N>R891V7BN?UW'+&@8/6O_M!W0,=P$2BSIS!!AM*5*;K$VK74<_]8W*'8.&F1[^#969U.N7]T+5O,[]UYLR
M>T+EZT>6,YZ13/RS:N$_+_002F/A6>6>!2_MB,/$@SAQ>.0)\R'QE7LC3&=RT0[PA?
+GBV6#3O@KB*M'VA@%@(4F$HY6QS6$/*3.B._M#%G*PGL'Z_>2]J;D9K(_N)\2^![D#;M]%$]/1=YTQ_V4R4;Y.5V?*G]B
M9"'^A\Y#DB:.(_*XR2!@>/Z$'FQ"Q.4>_&)<.*'WOR%E;A0/4U0(;NC-OK$_M=9(8!!.@X0+0%1M-(&7U4Z_9!FAF*5:_=NR!#T);T&(A?
JBDQ@&59/Y'S?8;_M*O_G0>0*\RR$R)7/_/DAQ)@Y,_F]-_I\CW&U$H"QP#>PJ]9TWP%.M2,;VR#I
M63;]5_,,K!DXZX?]5EQ8[/"A(;.MOAPJ)*?MIJ$!PIL>&#KW&N2WRD]$=;X0_MFNZ^^)H_9[)+81/L4\YN/;C"%-
&O"C24955#4W@BK+&O5S>7O6:H.KFNA\$X_M?A!C!P>]/:T*01>]MY7V>E12LZ37P\M.E_)Z5+2MA-?C5UOK2KWJ].F[E,>8
M1]!E#A9?[EA\M$GLP2A.>1K[S$UCY2K@85(C;]^#78X5FH?]@G;\\,(>%'H[_M>$H43N[-;("&F?-]58#&8TZA,_;HODO>UE=;H?
3]I55ET0A9[%=OK._MRO[]&S^S-Q^S_:']$*#'D<0_Z@62=MB$'Y$2X0L_54,=/S=\8!14]]=:,"-GP<-:?1+OZH8'K=A_N;;=#
M6W1+OHP_P]?3;_F;8FZ=Q_MT7\26XR"EM--VHQ\$I_?YTFH&X;O\41.F-S1]/64H1@$R/J9&.R.YE*"%D3._M(VKF?(C5T6)1?!-HM
N1MIW\HADI)H-!\A*R+$MYSMMU:FAF2TM=:,Z0F,XYM@\,WHZVOK7]P=X->?Y,'@R1?.J?_-G(62_3^O<\R,GF'H:,F2=MD;V>Q;
<00ZEC;61-.N_9;1)6F.4#[\3_!!TI+SK)EYB;UJ,V_K?/94J\8*CRPS>N8E*T%#OAL!U6-_M;.%Z6>;'YG1K Z-@@MG#1-/\.AT./?-+35
ST^O(VM.976I";IE8F5M"_M,8B'+CV0F?!,ZZYC1SL#XY>BH-^RQ6).?-?S?13)V;4.#,(HA"B@$8SCF'&7_MIRAPE#*U=8B.O-
E79!H?/EOS_U##T!G(F>8H-R4@U0P#AL+&H;(CHB6S(OE$A.:C3H@+!K"FC=:]1[Y\0*K,_KC+S393,;_M:X58_S@<_Y3;@4!O-RM(;
[4DZ[B,I@U_WKTPZ[AH.ZV_[)9GK8U^E)6_H<6R
M=_92;1K.^"R@@9M@&'HD@D$4,X@I\B%V2.02BH+$)UKG'4/41MZYGV>7M^"W_MV9=?+^[_]6?P^?)]J=G5^.?
L"+]_N[F]__7IQ=:,X.5X-.\7C!UN(:)XF"+*@_MH;N3N3=&QOTE&6VY^8.TIO7:5<1^XX0KW62VUYM\%GO6Q^EE?9"VLS_D'-
&_BY<_?F)1UG^I:BJZ_R.D669U1FK9F56B3]]:H97M1TAA%5PS>_1_M]E'PC1PTT2JB1@&7&B()*4II,CC)!*VOI<$.C-
0QV)42\/H3SO=L_<>9"G6_M!QF?^Q'TD\H@+TI8(?$%I3)9I5ISW?@(37=U]%U/"XWV5-44V%_A6>GIONOS_M2UE\
(._"_Z\$_VWI$=TB>KO8>:"<$^*5YL%*.'\|_9N):X=C0?RRKNDTY0EQ\
MFL#]P$/45]]C(VQ)\X[&YJ1*>VRP=_7]Z/0,JS3NGQ[D%^B+1GAW[WWC;>.V_MX]5]]B2WY981\\5V+'=0,O/R@SOR
*>.KYC<7>:LJ_X1EK*7/=*/,;U!5_M?UJR9DBV%W&AA-T$\B"663$1@4F"/>@X011S)TW\-#XQ*^8MU;%/BUH>T*(-
M6PC_X$':&293QM5_5#PNL@V-YK&1$2HV$DD.2SE>?L@>FN^=]G$8!H5LCH&;
M]=1#5=;SMM/'5U8_%O0REYUF&+M"3^Q3(<>#S1V7NHX?QC#Q8@J;#O(H8!@2_M],0N#1GB7,EH.TYJ9$70$FR=>TD4_-
&2550""E_-[WR[_.@&;W5E5]][JZF(-_M[6^Q2F]OBY\V^UJ!P"2;65W0U0[6N,/LJSY;U1)\+LK6D/C2%!)=_V_#(4LVQTFL3&J*V
!MUT*QLJ9I_M\?AS40EZ&<+9HCE*W1O"C1),/$H93!AS81!%/DP9C6%$/-]W7,^GJ=)04CVR_M(VNU3Q7NK%N1<34E)1]'/3444(]
S(917OVK3=9K&=_F'ZD9^BR4T?.[3V+:$\AVH9G*8Z8QO,?NG$2_MPL_-",28(.CRQ"-.$F#&],8J*9.>YAAQQ_"5#_#!P=%.::?

*BJO8Y'@CA-]IUILJ((?'NRFO8*98;HJR:4=7CF*T@A3@@P$MZ1<="A/JET,(-E5+R9+G-Q3O"F0JZZ7=56C7*9A-MS1-$PR3A'#(O]F$0T12FA$>08%_\'T8\2I)¥VX+EKD9EK:96ADCJ;(Y=PLK[-MY":-/;T[&+==*[6+=X?!"WD!$=^X,(DP0&R/5EA)C".$S2)"6A&Q'4@7:1-MT_>,;$7V+P*8FH:U!8&>2MWN[=T2/@,]TJ,T]#XHH/U&WF])O5<#[X-"#S3N-M/GR/?KI>DU'2-K.Z92\L7{(FQ_26U2A;='W!>S5@U=RCPHV+G$1H1^0)1XZX-M$!%*8.*@D#H)10E5[H:G2WST0/":'5"V_*R3]LN.IU83-3C2CW[3!OL824Q-M-H1Z2J./WNT*O:L6O14[W9BCV33HJ2?NC8FB>;\¥U!QX2?PRLS?34CZ?*3H#-MR7S:2TZ6R6[+%]_E.!])<<[\Q-M"%$";:<@J#! M+UO$2-MF,0T3A+?#Q,WU*G:.D1(2R_K5UU));+NH9@UM+5[+>P'2,T(LR&V@2[M=6_MT!']45AAPII%@^/=3)HI#,IGKX'"?C)3-TT8%'9/HX3AZPT]4/2(O-X7MUGUY[HM4].D88Y\!R/J!I"%3+BF\C\)<3$,,<6<<=]+-MJ0YYLJ$#YT7WVCN5=M-J!2$(6Y&(I*6J;8-^AE8E50T3:+;W)+N@A7;X&99-M/@NZFOD[9H]%T9<;&VH]'?,1Y7^VI_$/31O:(C_K&C=)+F-WL[*#];;%?1?E-M]9.PZ!">@I(M3]&(AVE=R%-@>N-;GK28OM/9^K)M!N1]QLKKG)EMO-2+0C]V-MY6&_%\.N@P*+Q0+MS2A:<@"2@E7TX0MWD*@LF-DNS8!)_W87]?-(JUU\.SX?8='H6Z7_P>C\3<7]]S>-SM+QCX-M0-IK6'M-Q;V1VIF:5,YCEK8'^+9Z5&V7MQ]7M7*T;^#>WH563_BYVUU@F=-F-M/+-TUIN/:U&^EZB)_:M*/]L;GX6&OVY!J0H2]G1^T4X{DUK74LNN^T'-^#*-M6R,UF8MO&YR^ZV!]J;3/W0C@HFX3;ZUQFLU=?48X>&+TN>U6&UV5##B/RI^!L-M%=3OG4W,4*PEWH<.DX]JP$"#K&/"4R8YR0.CBG7RY"UQMG(A\'RT.&YS-35M9["5W,8^+]ABZQ1[H8T$%FCO)""Z#D;]AZ2F@/R+M#K?6$EZOTR@2)O*C$]-MT/$I-@'H5XF+'QM>A;LBF06;)*,>N_:<$^L(6G)8[/$UJ1-C']4=6C9*B-M5(6K)'N]>LE#F!QW$$Z45$\3C2.DNNE]HK"&5G0G-&W)6C)&!T09L"OWW369-MB3CG,]N/X'9U2=P??_WBUOPY7IVI5C8-M9-:IPCG%F$!I'DCTFN3(QN1-U6J_6T[+"?BC^U^5JB<+&&H<,(R)I9D.[,V,MDI/>")%!>&E1/K<8]J:SD17NTO@7OOZ:]9]61NS!*X3GGU=9U43PCZT&'MFB-M/7+(UN7ZS87J-U9-M\-,R)._VCIB,'UT0V<)VFM.=VA@*N[6Z8#Q(N;'-*AZ-MO)&#-BFC'U]_K1B]W%3?SN314U-A=U{(EWPI?M<%F,7KN9[TS1(W1*GP_*D?MI3#P70^FB,?!;=?-M,3>[CVP-RGX-O<75]F[W?QD7H]*;&BI(.F)G'-M5IC,J%04I6]"JMZB]\HHR^870D'6K_?H^R45*ZW'_%TMFXI--Z8Q"T*IPV@(-M@Y1&$+F1#SE'GA?X$>>1TI'E44IC]J&&MNS?#K:I@Y.\VMX]CM>P!K.*@J;^-M,@5->9,J"S?0:D<5I$XA\;0^CXRI-L764!5QM7_893&S'(1O.+3-;M_9[5-MC[?K](/M('2C*GZ560I=%N-F";!MPS1W7)_SA+D0LT2X?*'#(6(,0>1CG*-MA0ERS?HU6.)P9#71[PRWX1A\$RR##<^[J3\-UUWZQ]O\RNK4;A"V'JZ:!_FN-MCTQ/I^W+91U^2F?]ISIB[PG+T%EO46&+OW?J9&$9WL,--+VP3,M/S;YN&2HJ-M#7C_B/)[]O15Q)3LQ[2@S!%[MN&'#?A1S+"=T+R9>,4->F6#5E0KK&DXV"GIJJ@M>6O&GDGO]M/05],@TV&JIV1FU^>78,T86#55Z[,&Z@)L,[<9QF6_Q9H=H&RU-M<3^-F6D;N5L![DTK=SNKFNG%)F];9LPP:4QM>%CC"%/-K3E!,YN9C&.(D3HC?#0IN#L9-3=C*_6C?7H-9%'UHU/3<+5%5[>^5VU0\#A&.2I"E9S3TGB0I:DE/M8^'/$/W&LGCY78VLN-M25YZ=OOZ06M66=A]&FJ*;7*,]93=B?#:&.1G#L=X@_X,>'KO08#F,"H,"CQAMYMLXGF8QK[/G-3&)!)N9>2Y-M,.4)@F'@!6&,'=]-N4YK17726FK,K-DBD7GYS[V_&+%1M.EI.7#2NW#/FC5-M[+!Q-/3>T=J&-:\]&H81JJ0&-!@W"J$?83_"I4&-X-H5A,,K:!O#>VQL&9<-MZ++]PQ)EEU+L8QRZ/(!!DLH))S&&2>+$T*$H=8*$I"Q0TC5&U$=6-P,'64V'-M8W6[01_7B"5!Q&,.XI#-(60H3<-'IQ&GBQGX0<*\5+QL?5Z@'AZ+@>MU-'-M14M/A^\?2X4D-X?'US;GAF-"J&-[FC@JEF>D[-J1:IK$Q)-/FLOZ:DYG0QN+V-MS6KS14[-6.\%A-7_D*7.;@-I'')NQ=Y*R=%-"/BK^-AZ_&,-G[:LH6H5G^LF$]W-I5SKAVKV/:OF**7$CQ("N9LF,"-D@8BC$*;4=SS?-MIVDT-1_2*JZ]36#>"FJ+%LHZ"DD;0#TE8N*8+94QR"M-M:16#BMAQMKW23?KCRF??A!=W__309FEOOJ:*(\L/W#YV?IZD"NZS)^D'M*35-M!Y4?DGAX,UH25F\+[I%3?.UM?N<5Q#*:67YHS:L4^%F59?!//KY)U7GE5+#(JO]CK!J&-^]O4[V:L^C5'3S+_[;\9E:W"-M9%+)W.$\=;T0P9!%<@X!QQ"EQ(%>D%W]6.**%8]2;+)V,A[_NKJK^.!'EU-M&:Y!5E7+QL4G1:73#,/J(SE^"/5>0&O&&(JFHU_#)MCP":YE7?*&4[#-*ECQ-MNO5T5MR^TR-1/]1ZKT=C=MXE@[R3/2*MD[Q_>D;\M'&QG;\4&-MY$4)9;/9UA*LU@QHEF(IXQEZB8N9!UGD.#!(4P]BE'@P<3AQ@I3[Q'/UNAN,M@:A13X//*"O!;VBQU!QV]HR=VLG6&'CHZ45)!VP(G8'MMTTR9;'L3%-<6P5F-MJF2G+273!.--T9CN_:9-Z]JJ2[V"W.ME7=4HEWI^GH8L#2@+A3?N^C!(.($1-M"3%,41BG0>SZE&MVKALB-_:1=]N]K1MUME41#GID)ON\'E)VYPIR+JVRYW2G?INS"7>96)*SL#KFF5+K3'35F0+UG.M+FQV=.RKIKC*>&]K1QRLC/T5^29)2_+-Z%*^N7](7D##C"5K7T-L(^-?9?W)-M?-$-8?NN@:+BJSA_VM4,R^OQNZS91FM$GZTN$$9O<4"]!W.'0\5,&-RQSGUGBP-A!'B$)\;E#M1SFHR1'-MWV4K!L"SX-!F^6J0K*;;=QP[10?/*B*Z.W(-AB0.!!@=^;,M@\ZB?Z>'/J=^J'8[=/P#?#3GQ"4T)2!%-/N&P!$EL_<1,*"?,=GT5(-M*-2E=*4!&B-O^+N+\U]O+^\O__L_O):9W;9(4B&M[4E0?7V\0Y!E58:RN*J-M1PTMB&T6,Q_1G;B=4+')32RRP>6G-M!T$B@8NB,(%AZ-?"OG%"F/@>ASBAXH#VEMUI_"VF^V8[TGHH)TEKR6(4J3NBL*(N_Z*2]W&+;?1V4NDW=N6-D<:W_*%DO9-M66P])Q-Y!/FN#U,DVRXSQY%=]SWAL7"6/H1?X,8L9I3"AG@<#+XQ@2EP7,ARX',>,8Q9H3BJP-MAY^1.EPA>'&C.2GT&%1]RM"B^'H*<448",IM*.X,K+-8H\NBH]"VA@,\S2#(\?!0GS_F#S=YE?^&%I?YW?+IJ34W]SJ_QXO/13E[7N#%-M?Y7=EUTU$]*[\-@'N0\/93,6H*O(E8>7-^)Z&5YHTG9VJT0_LIQQ82?(PO?9-M8B$V1UY)C^=F(?N3KMI4RF6D9&C7,6KRU#0B,-K/02%,,^8CT#PY?@_T+9IT-M)\%I%DW2IC9=R,D4B*VXE/$B^J?5LMWLUX*NA_A5[<"*)JF[4:#5W$TX05',-M8,P"@,W8C!U62RLF42XOXGCAW&H>G:]G-S(NFXSCV.+#?7#707-CA]KVX5!-M3]](VMO"=^,RNRJ/EKY50-0/ONT"8W8&?B)-6L?DZO(.G)@K+#+9X;FZ0/US-M=(V[3!,K[Y[08O%Q664YJZHY%-]HL1BB%;LJ%AQ8D(<34QY!@-XQ1$*(DC/0R-M*;?6'UF)=8F"#4FPHJF;*+D-R+#.LB"FIM^E):%!XN->.4[(=-Q>;^+4QKW"-MO,UEW'^9OF-T7MRQ!2/"R/S:S-]B&M&I??=.$)="N7B9.L*@HZP=H]HK]W%?-MXU21-8]P#;75LO>'1#(RZ?V,+O**9%QV=Q+\]3^[8VC-M1RZ;WH!C',P?EL5]G'*+P#N$)_<)N#\]N?=*LQ?L!KTV)>+77!;3778]5\YE-MRY5Y2-.01L2!D:.JVK7CT(C6Z0=72-)G^G&-MK0Y+?=QGM"*PWD[LRSI*EUR$,8AK(\@,.'4+<93'R/*8U1W2-ULB;LB$%-M?$V7;P-:1?_.CL":SMRZ=<89:.F>@4[^$;+R%$2TY:(-4)K6'SLN\AOG2^$6-MPW[',H'E(ZH8[4?L>UV4/KYN+ND^U4T_RN2_2ZR9_,TLC:H*$.&_([Z?<;'F7K]?YU*^.[[7A]?HYDX7FIZ9YI-MGX*>BIKH->CW>[:&F:VFT*!R7>1CY-60>2Z"01*&PE]*$YA&-<4)Y:G0J:HY+RH$1U:2GU;-;-O!;]3?MRU.R\3?U=-\E^(;UVAB@Z.FL]4E#B\?Y+AY&99]*R*BGPMA&R"P9YAA2=M)@-M=&0=2(116F:R5!@=H?K),%KWZ1_&7/RS?IU]*VEE+Z%98\F1%=TFF?87\3&I-MP2?YSXT3)4\9NTD3K>G1!L7MYRSK@'S\-&@D?/5TYKC06DY(-D#,Z.1)A\YDM9U$&PO=/ITQN/WETVL'^BAM7*60!8C'U(">R"C<./(B#D$$:!ICSQ"-NHG6"MI45]"@-MN#/H*7ZJ%LZ*+NE8Z!E83*=!^KT%DZK,C!W3-M6,2P=5=>9U06C64OO=4OOI/%DC+Z60@H]=^RM9NO^6Z]6?N9FP?$BRA.(QB$-M/A'_<2E,-NK#T'%C/W&Y>(1:B5E6N)KBZ-T@^;6O-.M8DY_Y^E%.3%FSUP2Y-MNZ))MBJH[!7ABCN:?U6:9;AVGIR:NIO\>6@:9SWV>NH0K!@$&&K0]PI=!"KZHOOTC=@F[.X@"/B-M.:XP]!B%-9;9KRX*84BB-,F:-"]R=%3K85(CZTLY76=%6>C+AK1FEL\-3&IZ-MS([P>LJI1Q-T1$?)T3LNFR4%,D!H4JUP7.#=K:YPA]G^_05EN4P)O,Z%OR_>M@T=4L2Z)*!<$FI/'N8\H]9'8ND[HR3Y*3@JQ$P3"EXO]V/68&Q!GE'M"1V9)&4"(YJ6[0-6%72VC=:ZWNI5\->E_<%S5:[+E*FAU$OO]!A-S$-M9QCBA!#9;RR!:<-]Z$0T\B.6^HAIM2@ZF:.1K8?_V-C1E\"F4WA@OKIRW_OGJZ[TT5'I[?.YVD2.2>K'C,A=&29#-P">]B'!!B)U$:.3#B@?5'5F@-12!)0DE3/=^"^#XIAC61!0#W]LB/;\>B6DI#]-MR0,G"FN6*Z#Z0+52-P8D&<@$V'?79(_-9;[V)?0H3"(60T(8BT@8.!Y2GNU]G-S(VJ-C-"#)-M<0-"]I3&A6!.ZY<[,*AIVM62#3$84N]?P:LKWL4(%%717:A,=-,PHUI.ZI5-MPK3C1?G4GH$_L[(6KHZTZ829UT8M!M^JG^SH-'5(!E2(_;RZN-M[BXT1GX8PW]X34-M,$5/$]9,>:D^4#T+\K-D0R;CGKNFLQ$/L[QE%Y<9A9]V)[0O9M0]FM>,K3(-M_IM1&?&X*:KF(S-W?)]2&(?0CQ&3C;:(T!_B$3K<"ZCG1;$7AO-:'O>I11=,-MF-#2-&M6U,_U[G;>N$#(SS5(@9CHZ2GKA1R2_-AJFV^="*+7O1@%-L10-M,&)ATC/_4T#:/>8_::U3>FQ]1B23[=D^%4\H$Y\RD@8ACD,8IR2@;!D(/9H-M!#D)2"0L&19$KO[8J6TB8ULS;:1R11/\T5+5S%_?BXZ:1CE59DT#1U=L^EWH"';->35/-M2$0C1#SH1IX+TPBB!#U8<3"F-2^@[PD-&A49L*+0<*300>S*U:#YS(3S#VC-M!5@T+)R#T^#%B80.1&!'(_033V_#3"R?RYR8]Y]U%9*]H#(Q*AN'M(%[EB#NW$CVC%UT@/B(E?O\NC4;1'IP);TW!M,);_-M!3UZ9V##"F@OD:CQ_+)_AT5#UP90MBSBDWB9UG2V=L;&]O*HOJG^S>9L"^%-M>2J[8"P7M="ZOY3%\OG+E_/??OHHO'#:?631XN_%0HZ$KBYS\E-W+)Q&KHM9-M$,-HX,(@9P&%:>H)9SJ)4.-ZQ-D#)>_Y5$9&]K!7K($-;Z!A[@P(]L#+3Z!AM$*PY!"L694=!\M.9^N'[28_C>"AB*I#U-./)^!I$.4X"6CT<,A7@9G&3\5YL-MK4B+#9-&0C(G+3]9[,8&"/T@CY7US*-!O[/LX5$.B7UA)7I@EUU8^E9P-*<1-M]X7O$T*>NB$,,(\@BH(01E&-'.:F*0NTJDV/T!OYZ["B#%!+&JP+,4M!7#_NM,X2<>HC'$A[ZT9PSL-:DHPU6Q,'M$"!&01L%,2W&9X:H31Z*41!]7]1%Y39K-M9[IM@;OXU8R0]KD=>/U3P.?98DD0]=&B4P(+(A9$!=-MB%&4)IP0+TC3$ZO-=/@966W,GHJR;F*:0,=)7,1='(2A\GAH:UR-K!_7[#2AFW+-T!F@-M@K@,BXE?UP5XZCC3;")KY;D<=!C?!6U]HZW7(^,]+@\YO'(!@%&T[!S>H!-MK)@5U[;L-LGO>SP.S<:_4S^64[H#3_9X]'L*VX3Q6.-A*[2F[4YL$YXW+8RM-M+J[_A?N*.%"7[R!;%MRARNO.Q)(A\BF,/!K$,H86(B.\5"V',$_%8!8PT-M5.H;,4!CY*_/Y\OS:]"0!0U=(BKJ[1#N!S_7EB05M.*'D50=4UL06##G/$V-M&:1J1,.@#2@-0_=.9D./,)Z7Z,=N]3L5*(IC)'-]4KVR/(J-M>V%MS8S,"{EB]36_1]_;1B3B]R5#%?O$VO]=UW>A)&-DP-YDW!,ZC48.1"21-M-K@;X-1-4424S&][+(VL_1H&F_:B:PY!UK-(/L@L-,TFHA8>@=I9Q;3-ZBG:-M%M,MYL!EAVG3O>L,R'0_V8-(?1^E=Y\]="P=3UA@:-(3"GL-[AY26%Q93TM6-M93V_]PORYZ8+V4U9/)3H:;:L'XM2'E"VS4?=N>,EG"4QA0X/J##M>-PQ"1)(-M(]=CXK/C!IRJJ$$-FF.?P:[I@7+3-P\-]^Y?"*

*M]+U^9JV56\UC)V X#F+HH#B 4DX1+)[,(]X+'X5ICR(=6KXCI/44@GZ%7O= M)[GIY4W6Y$&QIJ]G^JA R$,O\A&"'(<"PI!Y$ 5A(H/C."%^''&]<9*6(=37 MJM-#J&8=V@5&3[%N67JK3O%K:#8<](U H6CKNLSPLFZF]]0%N!':V6875W5$ M+%E\"@0GM>C4 =BUV#3NU\)?]EG(4^3LEI'BA96OGY;LOOB45?]-97:M5!8B9KCWW8UK($5CP!NFQ>]UVV5L[1BK.CEH@=8(>URQ28 M:A[IC06GUGBP4S QFA-F1'"R@6&GP-&?'';2.J9F8!L>_\A0*6,&[%D69'_) M$);UH!FKYE&28H\DPG 1CB ,$* <0^9X#29Q&/,4TP$3),U2F.+H%T]*'N&5 MUV YAI>JO6(1!5USI0.@HPTZXJ!'W:89HBBH-2OD&+V)C1!%\=_:(*HWZH?V M-N/!9("C:6'2-!&L9CGM46@&2]ZS[_5'(=&?ATF$9*)*D, TB3%, MF9\0CSC(0*^94EBT),8/^XK,%5T?20+V7' M\UD-=/O!F#^)XZ'&T?'5/'KJ0=L;>=JAC'90_J,=:"KY @UC&J4?9H"JAS1'-M!]8LX"GH+1>H!+1]09=E [4,<*(-QHL>QG3])@L7%.3B32;=FXQJP.4C>I&R M68IQGH3:0 34;-W)XJ,GB=V/GIZVD)EE>/'TO"A>&6N.(Z^;/!/UJ=9'%QE9 MEZ_H@H8P:"GK67J'Y5>S*R(;G#"#S\BN:UOT&LS0&E6EN(2UJ:7M6Q8G!6M M+*PEZ^XPG4FMNJ/B[EISQV\8HS=?HP_F. E]ZK4^G0P8#''DP(#V#"W"@E M;A 13\ENTZ Y\NY6&EK<,*+9*$L%3K7=;QDD/3U@_Q_+;?:V))ZDJUY+\2_4 M1&\+ KV>>=NW6JO@NBC*FA>+K+AC#_(#,?N>57.*L Q68<@Y#V' 2 (3QX]A MZ*0ABU-*L:.E+A3ICGT,O:>@'"*SY !TCX _)BJ;24 5637&,)?F";,5I&P4 M5PW)/5X1U5ZJ[UTL-02%0E'4X.UFZ]2S+ZO[8D;^NYS%YAKJ=-5'!5TR2V8#)K^]$1E[&ICGS7:8+UY__9TQ\:TEK2'2H4)]4;&A#L MZ@R=6PW-C]7!Q:?U$56US@!FKL\P=SPYTSB 04HX%$Y+ $.7$D2BQ*.,;]D< M \3&-C0VQYL]XBHYO_JP*5H4EL#0-".,<= W'10$M&4O#)&:UDA0$/J-9:!R MCZ$Y4!:$,=HDS*R4B7!>FMSGM4$R(W7VTD9)4R\)'1XE$$4H$@9!X@DC 3D0 MLR!%3NQ$B&J576C2'UD)-&0UO_N: "K: ,/!HFD/=(RTZ7$?UN8!+\H?05L^ ML7$\-@Q9M _,D+!E*VA2G]9N,(/FC0UAN(QAL]ZW!16K8HHYC6.&HL2'7AAZ M[0@Z[%,9LR8TH*6E2/0SEMO1V?N*M34 MM(HE//0TB&)UU?B)M0K2V^J,.D!IVJZHQT5^T_-4X1:SG?]UF6=-T_R/14Y7 M\U03U_4#S%SH(.S"@'H!1 $GD/(0Q3B."+5*5>E#1$8V&M8D04-3;U/O!45M M-Y\JJMXVWI%RA%CDD#R6-N9>$I/NR"$A=[? BX+5Z>Y"R;-Z%*5XOOI-'&5J^ M0D]L'@1KNKT\0TRS>\K$%5 M(_G]E@W<;,,"H"T/EG(&!^0:ZB2UYZ[I>D(=9GFKN]/ 97;]H&QF[75]H']! M62Y=INN\EVQ09I7,,%_*//.V$<%')AXKDPYAXD><1^*[[E&?P\#W$^%*!PYT M@C@)$N;Z.,3S%U;BXM0&*2? SJO/6]SE6?NE[HRH?!&]=NQ30'ZG=Y-=4,K^& MRAR<:LVXG:8JIS]/-9?@+_&,]!3P]?GE&="=,-I) 7YI'F=WEH ;9L&,_F-9 MU4VN@TR>OA\X9K'6K<4:OB,W<3F=S[]$;Q=K<*NV?+%'T.P[,?N&2GHO[FT2 MDF+']T),*41(%O0PFD)A2W+ (,4Y12N(PB;1:]6^M/K)=V= "DIA1SM8V$&I* MT5@\/46F+IFVVMDK@255L;WVI-M[KUB[6W+_129M,;O)&FT!QN]9_5@LZUN& M:+9X_<3$J_PDKI"IF^M*C;;P>AZ1T WC5*9 N0$,<$1A$L0.3-,4QW$2T8!R ME:#$*4Q,$:W0:3!I".5QWV*@/2V]6;,3E?UUO$$.J9 GZM>D9Q>'X238-5I M[#D^O&:.Z6@P;_;T/ V?P::?ADM/V!7T-,&WVX:>N);9G=2KMWN;3"O;,XBU MZ&7^PEH'H6TW^Q^R34/]>IG3K'DWVG*1./4BYM(_^B1EPLA" 4P=\16(_-@G M-$X2&FJU3[#'VMB) <'M'>'2=>3N&P)HCLWH=B\])S09\'_2-OC2V@->V,NUC M9,E$M,1*.BW*CU?/BT7XFO_PBXX9Z1N7=]K/J-%4S"Y.9#I MSL@#$L0%2EG#)L1'5IX;=D#+SQEH.6J: M4W0\G?7,J-0[FFK#/*P9QP9/3_=IXV8Q_^ 4)$YH?:I-J*9@])NA&J]A MV/0 E7(X?27(-,7T'U&5D76^/?7#,$B" #+7BV% J \Q2A#$//2H[)3*(ZW2 MR$%J(VN8AM;J\?LS*T'5M ?^<%74#+BA9A?X8=S2. QQQ!%,G,B' 4I2B)+8 M@Y2Y8D-C3I+4U0LB64/.*!#48G=QGIU159J4] 0/@,M"F,4 M="@)::NCQ""M:,M*J(C]IK.$TDUFVQ"6/4CE6Y2OY^@YJ]'BEC7%84UJ]Z^Y M6.@CRO]LC,7F0MD9==-4B;&$<;&](? 43#H,D$N89$=9:B%,_B6/D1JE6>.$D M;D;6IK<7O_SZ979_??M?X.OL_O[B]@[,KCZ!\]G-Y?WL"YA]NOB/7V?G_Z6G M+TZ#7TV?3 :JGK[9L 4ZOD"?,;"4G(&.-=#C3;BS"FW#M#62%9@L::S3>)E4 MHUF!;5?CV5G4N,Q-V$KUZXUX6^M93B\$Y6=)^(K5\QV=K^%+PJ"P$=! M"-TD36 0,UF<&H8PBE)&N)?B.')UZL=,FQN;UHLM%!KY'@5!;7-.TK%XE,;$ MX[4@?K=FPPIMA4]O(+PI\%I/)95I=]UA(0^1RYE#88AB%P8I=86KSWS(HH % MD>\E(=7JY+"7RMB'KQN:34:A;GGE/ES4=M/)TFJ>ENX(.D(QUJ!$ULHD]]&8 MN$!R0,RWI9%#%ULOAUZ?,"78]QSN)) GB2? V)G=@$HO/&DFCQ'<)Y[Y:)8D& MS=%WZDDUP<9=65305MWQ5C'4W?^CPV>SNGJD$T 5BG^5:NMCIX$ZMQHKFJ.@T*FJVB. MT1Q?T0@.0"59. /[J&N/#CYD.:#%8H'*:A-$T8R=J""JK$QLXJ2M3"1$=RU$ M@KYXK4#+0=<';AT[L*HM5"6VIRV.4IQ:6ZA"L$=;*-]Z\J"SB^_/XGWI9AA= M"C4E=%%&6F_D=7-L;3;I3&WQL3/>=F9SG8$>6_);NLN8\6PS12R'M<8D,.KI M$&T$+1_WGPR)C>%FBA3?:[J9'B #X\TT%S(8<\3*C%42ZH]-^O!'1/YL^KP^ MR22'59,4E#*?Q'$(8^HP&(01@3B)(^@Q%T? $C2EVE#I7*%,<60NU/ #!A |_ MMEGPL.4#2$9 PXG&0!TE$(Q/-^F-W^KSV9^]4 +^"O?-YFG+/$ZL? 3GV*:N[ENSP;334_[6,YH3;"$H36 M2R-.Y>N=*B,LP7FX,,(6 =-,O)=B\9+E#VWIQ6=$&BNY,R]<3E&$F M='L@N MIYZL*HXY]-THC1'GH1,3O4R[6IC9]*M:*\JEE;4=7/GA@!3TW?68-#380<1 M&"$\IR2BM;RU(5H3YZ4IB/TV[TSE)K/]O6D,LND(LJFWVAU7&F+N<.9$,/)] M(ILRQ3#E,86(^IBXR'%?/1%K]O M>X;W> 2_/V;D47SB)H^&0UD/?W2ZW_4ZWLDVUCUT=08PJNM=8R ML*2%]&A/JI6,8-G54F:+Z)_NWY=4&#\7WY^SLK&$/J%;J?;IT+TCFQ4;8D!2 M4S]YWROG\8/U4T74V]+W)6KZF/7,4: JL=;A^)!81F??>Q> <[&A[2)S^R?7@ M=69?_*LBSW+Q(HN-V<;IFP_:]3.3%/*']G=S/TQ]SXMCR)%+I66?PC3Q(^AQ M[CB!EW@\T?S2*]$=_0MO,"!%#; X95'D1"XDPD(2IE$:012P *(T24(W\)U$ MGN:KI^Y:A\LXJ;=H#)Z\R.&*H:YZ^2YYZ:PS"]K>:65Y!,\")]!O'R@?D2YQ-)2"V]5* :B>D>7F"R@IRI,/Y:G M?(^!_R6-@N; ^;%8B%MNZWSV5"M[8'OO'EE7M79,CRJX9?6RS+4Z'_[(KN"5 MG2RVIE]F*+&>3S8HE)E7MG_)Z?RR09&V/+/A*T_.<6Z6KBZK:LGHG+@)\A,W MA9S*8+@9;J*-G)^\2RGY&\1>6]LI#WB3J0>;SW1=1$^[D*,B)N>.NA# MUN:!;%AIE020S+19(29I@KK8J;L,(V(XHO? QK/:.5I8<$4.0!OP2W14GU[+:9+F!E;L@3V,A<4FG>M5QM[+^"OI%4G?B<'Z<@F@%V@XQ-ZK=QY$@>^ MYQ,? 4H2%.888@8AY,:2N$Z789Z^H.'HG=4DJL]%*>=0;>;]-#T 4+V:_L.%AKAG^7\Q5%;KKO9SRA@+ MA8LI'F2$8! % <3"1H41=A%S4CGM/-6:U7,2.R,KO-F;<6IGX*DHZP?T(,V% MI@QA,UH-?,OJ1SF.4-H.3VO. >+-D2;+P:MD_@QPF0OTHI\+=.*C4U.:TST0 M \UY;*1:?XY&Q^JKN'+1J$/Q5&3SK#NQD19L_>&L>TA2&. Z%B<=64'3 MUFBDTYB9=I:2%>#>#%^RLZK^K.J+O!;OVJ?B2;@>Q M;C1U>FNAR:9-[V._/V5Z[]_U0T87_ZQ?9]^$WS:C__B<:Y?<'[A][+? _GTOY MOG0G+YMV[^)+]+DHZKS02>8[A,#QR)$%X37WR7&Y1RA^/R*F43#IT)J319.. M"-4/)QV[U+2W9,ZN^4[9 /]>/2V?/A9E67R3107H6?RE?IT3@A(O"3G$H6R> MXP4)1&&:0"?PJ!,@CE$:Z5CZ.L1'WLL=68!7= 'I".NVJ=3 DS.2N$GJ09+P M$ 9IC"!**(,AQSAPF1LE+M5+H1P+4:-,RO/Q$51S8,9"14]M2BYD>3M+0\5A*(7==X4S@D$ 9;7UB(L"I1KAI[V0J6V_T\5WVBS[PS1Q(S+=%EYL/E-AD>!^'%E:LA2.YMU M!H>EM596L(? $Q%4$AX5\6S0P<*UYY'ES$KE[1KDII)1/]J:HLJ;A R'M1+KV MU_.$N<3SW1#ZL<=A$!#AK7D!@CZBL2"*@S!PYCE[D#?01 M;$L0[HMEVUI:/^/R2Y$_R+9DLYPV!5R2FW7W<|X0=AD+8)S*64C48W+X8P) MB['XBL9.$BK%6HX1&MD? DJ2AG#+?,WNH(\W]=2_09B&=9=-X36/4:3<]RNY MVZ+*=D*$9L?\HPBH9SK:0L(LK? $0(G82%%5D&\A&'+Q]LM1#%2'Z>89*U^OK M)8/Y[_@P<'_*$8I#Z.+ <5/$ M&7>U$IT/4AK9FEK1E;VFUC% 38_Q,$IJ?J 5V? 6T\UKLCN;9)@AET54[*I@E M!^PPG4G=JJ/B[CI+QV_0SZBYS*M,7'E?TIMBD1'AA-V4!9G1XEFX5Y\7Z$$U MM^;H0J/OS(;^.N=]Q45C[$I6&%W*^M".(_6,F^,(#6];Z^#H;ETM7, ?DAU+ MN3C*8AMEY1Q??;+\'&5!^YDZZC<93WHFC-%*]FV0IRG7O T)L%XH:9[&G(0D M9A G+(8!0B%,'-E2)@XQ2E,WYEBIB%2'Z,B;8,5"VU=%YM[+=(I^ $B&?4D03? E!+LQ37WS5A1K.B/K MTYTN"> /21@TE#53?P_AI.;969!>3SD:"7YBZX!R4XX>Q M5O'0VZ7'H1BA(E)97J-3V..K3W8*JRQH_Q16_2:S[VV3%])\T\4W%J>0^WV4*H(:7W'>W+K_;M-)1*;R>V M LV&!=+^/NYAW=(WL;_RI-_!/2+M? OOV76*I;>UL63\6I*

*5Z,0DBC MP(,!1A0BCS*8$IX@AGPW3<.36M=N:(V\F;;;UZ(U6?LM;'OPJ>T]2Z#H[<5] MK6S!AO"(W6S?2C=61]L>I?? M:OM6Y*.=;??*

](PNE4%\ M&>60(!["A,HI0:$KOHQ1$,'8\7R>4"<.&58]W1ND-,5W4OW :1B4X^=RUD0U M^7BV=$%_ADU'V18 ZF=LUH P.U6[?V0 -0WQ952I3;*O6GBVQAVQEB'95Y8L MRU*H?+HLFX:R8H'GIJS34K]8)4 &#MF&[Y_L6$U)C/Y\FMH-9M;)1U1EU36? M$2*? M'AL3=[&:_O?C0>*_22A@2/,^CCB,.!1 ,6O/.@E@>]0GL0)=G4,%36R M(RNVC[.[RSMP_1G_HTP>U1/'FM&9R^L1 _L:BG/ M[Z_YIVRQE*VH&^/J>EE7-0.,5N$&$W M5II0:DA_[+/YEJRY>Z,-)T6^XT48DB220](0AMB+*'1Q@L/$Q6X4,)U)BF/'' MJ5^WO. (&H)8=0'IN)2@V?(#_]W\DGNO^+T"G?@!JJGQ$6/5T^AK1CA/0LB*U M?.>4]M@X QV#]E2[(1"6=+PN]4F5O2$TNUK? =!G]Z,W7_#G[E%7D/GMB]'-1 MRM'OOZ&%3D;]P'(C:^JO5S>70))>%-6R9#AH.T4(G@0EG1;"J8QE/X8),>C M-1;0T-,(.D!8S9Q7D-8H6C.T[F1Q&@7A^A$;E-G#=HC[W;)"">BS(L?;M,R< <&._/X)AL ?DB70\:293;&#M)K5,!)^>OK! M,G3Z3>+U0;#5$5Z#\K3MW_4A>=/KW6)P[YKK)L?+1N9K+N?W!>](_AV*&0E M_56R+D+'F#IIZ,B#)2R4D?Q/ZC@AI(Y'':[<>0JC7\^D8^Q$T>63W*@=J%X MH'XJJ&IZ9P*H]'205#,M1^"#Y.G'3>LEJ8WZP;6.L3/0L&:UE-\2/+8:PQER M,6WON-.@>M->]L3E#!N#%_F#["XD\]_NQ1*S[UDU]XD3HQ)\I13(:%Y,8XA3 MZL*_.4Z*29I@KG6.M8_(R+IGTRQ'$CT#DJS8,(*PIN6S%R*

U57.JV'IZQ$1B M_?[2 R+9ZB.]C\2T_:('A'S3%WKH6K,MV=_J[0R&.4U8$,GS3Y\P)NP%F@K+ M(0Z@'W*/";>&^&FJJ1[8YU(S_%V ->;T]N0>A.$'4=^((M,BY\O(!&!*8I%H"%A(<1)EZ"R;R-T-[5]*RGP&F7G'IPBCUD>3.H%*.%K X] M&1X>
(V%]$@J9RX1&9T*9)PS[,$E*'!=S5X0-7FO2D?$6+ ^O4Z9^?% M3[_]]+%DB*[!MO]=$)$-7X2A]]-%/5NL:M%0%#MA',)4;LR
NAPBAWN0$/$' M'C$J-J]ZJTIM^J.;8BN.Y-#3G\#+3Z#A"FS:V:_X.I.>T$] >$1HH=/=41_R MX8T_
9"ZQIT1A@8UE$;OKT8'S5%!-6VL:?<%U>R[:8S(8#M._54G[-)I+/)V M\TI S9?3U^N>,%&WY_!TI2B8;>$21,\OI#!#$@:PR1-_M?
1AY/G)QO0#%SE((,J@1'UMR?+\^O04/]#$CZ0##0])UJ6%#7*4K8'=?(MA'1 M4\&3@J&N46V#8J9"N_8T0@=)-LX J@!E/,L9!?
BU29=EW\4;F6]& M>Y1(IG$!],!R\MK.\[VL$")")9?/1=E&:C_(I_"CI1Q;'>@&=*W2,I,I5QVA M^MI4ZSX]]5F5]?Q+5F"*D,
<0QRR!W$O=B-/ M]0*E4\;]RX]MU*X) DE1ZVCQ ![#"O!T*34M3CT!E3?>L!Q#OJ>XL^=WBI\V M/N>!12?
9=,,"K;;8D:N,PX]BI<>;LGC)**,;?7W^M&+W,+_,75DEE.B-U]M), M9C@O9)+L4OSN^IFUNK3:1",CZCN)3V!($R2L%IK).
(,DAA3'A(G0I'6<;\= MMD;>P.>SN[^#SU^N?[\#GV^OOX++J]\N[NXOKWX!L_/[R]\N[R\O[K3CEC:> MAMJ1U/08ZZD/&=64#
((5A_*S_T$R";+\1[#F$VP8E<[7BE6PX76L,*=%^.Q% M/6TP-740U'"*0>V*B-EQ%SHPY6D" M S=RA-/G.)!% ?=(Q @*M9(YCM
,62^NJ,L2-YF34*/O^B.UA@%3TW 68=!3 M76L$NJP,F0#6T08?.NJ'$^\->O(HR6FM-\\PM8E[]"B)_K97C]IMADFE.T.L M-
N.M9(SW*ZJ[GW[/ZL=B6=\)E;-@W:]?/Z&:S9Z*LI;5UN=%5<_=V$TI\1P8 MNLB'02
40TI=!$/.'!RF"#E)H)5W:I6]D97)]A"YJADB)\D_""\?XK9M7;46 M 'P3/(;\ %7=#))[6@MS)JMS6ZX!$6QK)J_:?:)JZNO]GI.N\ME,8_+?
BZZQY M1()=T/*[_@.0'(M[UT_I?.@IZ>?)C@*FK51:N\Q-FVT["K!O$G+'H:)_B"]+
M$#ZQ9SF(L)K5UV5SMO7YT^7Y95XM2YE1\"5[RE26L,Q765TY=Y,DCKB/8(Q9 M .4Q#!Q2"1GKCO(X5RH]E3U6-
^,A9'UM&0*T(Z64+:U0+0]N062-6$+=KR! MA61.IL4W24#K>]2/OPT?P?'HP/C ZBG6!M-/.YC.-IBNV0(-7V?@FH,V3>K3
M5*"J1QG&!]>P<<=X(&N%$D[#9R"X8+CP9.&&TP3O!R!.7,G,V+]ES^BU&:QV MS<^+_(6)SXSX3LG/TCQQ:.JR*
(0N2V,8)"F!*0LIQ*%'W#1%+''3]6!M=0-^ M@*32?MD9F&TP7Z4EWY1!$O3\+&UJM%B 6H!<(=(@9V$,HJEG+IX)B.+-R
M151^T'ID+8U5U1#.DBDZ1&E2NU)!Y%TC4>66$UIXRJK3DCVRO,I>V*;08E43 M=B,-S"+?5S8V3SU*PHAQZ+K4@X'#?
8@\YD$7(2^@812G/I\+?G&AU?C3G".= M+='G2STX\BA^:MI<=(B4#CD0#34VB:6)TTU.4X:"9#7:R"=_I0EU->,,.A+LH(* UU.;
[:.PQU419Q M_U 7]=M-0\R--_LE0UA.YA)492WA?:/1UXT5O3!TH\0/H1-$/@QB3&#"J-"] M<82]E#L8QYIQYN-$Q],TY)'193NXLF-
'YHE(/G1#S@H JL:=[<*B&XYI4>B1 M7Y7R-BR,TY121V9K@6@%DA-'H]5!>!N2UKA7WR:;T7\LJ]IQCN^+&:69_+R@
MQ0W*Z&5^CIZS&BUZ/G.CGH0_+=ZQ1U0Q.H]>D M08A(%&*^.LHZ;JF=R(W!*9>>5MG0>G.PT_"B,3GS1-
R/&W%38&G6&FG#F/0X M-ZP!R9L\&>BX.WL+,.AQ.!W8&L-,IP/=S" <'7R],:EVX!H:IGHBA>E&KMJ! M8FLPJZ4E;8P3[-
%I_UD)7F[*C#!W3ES7CYT(0YK$ 0Q"&L*4,$?8H$G$(^'N M(QJ9#Q@9#$B,3B3\($T%0_]M@;64>Y'FCIR?
2&7P1#8HVSMD92HXGO2$]&78.]#]X& M:NY8/N2&7;#A%TB&P8KC,[#UT%JV[6I%^W!:5)T6F9MMM^NZVHW4ZBN]Q;
[""Z7GKRSJ&[0NWK&/KF&H,TC2YT=LV;3?MV M6%ZU$_UR6)AZ'I,#$"(/!DA\N;$;8NC2T',IQQ%2']&I2WS",*+,F2GR55)G
M^W6ZZL]P7'&HD8&@"_7Q8_\Q =3;WVOLKGMHO0%+)_IX.GX:.1PCXFA8D8#P
MGMIV*^+S6*&O:N]9%]\'8.V744ILC4XR&LCUTEYPN MY<-0V*V\#],UI,=,W>15/J/_J&[*\NZ%G%=UE\BD.&+JP.TCJJL;F9 HLU)[
M4:J,,BM*<,?*%WF$/EC]J0S"L!JU)+^>MOS_N7O7YX?Z4YWN,-=3_3A*C>C85(#4EH-DCJUYF1#I :$Z@Z0&KK43.T8G\^N
M6]/^61AIO'A0K:@_BY_5,R*LS)8QC'?B*\)$IAY@NE,\D-]VUMA-960RVA>A11W-\HHOC+5A'[
M5YU$%;4$6RNCWL7F7\'+Q>+F;TY7R_EW?H67_+F4A9=FG*^-4;6-T$:;&B# M+7']+V O ,.?05>RFVG<*;$=?_UTA+/Z!/8N/-
EW4$>\[L=0Z_HS\@ JXEFT M0X?40-7=\R7J9Y]DY4E[CO2RJN3&N?*%9GX4><@+$^ACXD,4^ QF(:*0>4GF
M)5$:)BDU.RIW/E,F&F!U6NZ2L7\'!1>!6YYSJDYOJ5'-4BU6JE499T"&#]6< MRK\V$YZQG#]7VP]S=O"T#+
(/DST!BZ1$P]MF4EHSZGG_R-SU^HG<;!Z2NA{J MIL'Z4'27;38*X6=E\$W>O%D<=QK_"B\73]BB^ M^*$JQQ&>EN)BAOW0C[(
P2R.0H@X9Y @EL,P$*:7QPG":;J[CVM!?^PL+'YS M4(9GB^WPQNW(B!G&/+LE>:!A!TA^0(C+=LS4.G9M;59=;*-VS-$[N[=GK.,9;]
(*EZQU4(>4[GCRVW!3M.D5G+Q M&YX7LGQG?4@U#4DD6]YSD@L?.:4 M49P\AU. R\^/G<(ZPQ:.IB#KN;9C0F<83-]?W5Z #C]
4MXTA="J2FR._CL_MO\^%R56#15/RT[90M 3GH$FB[3KF^VU-J1M[X+SZK2I7;Y^+;>Y5<[NM9XE) MZO1$Q"9(T7[
GPNRV51+C6]FB$(AC?<'$EO9B+Z! =_.3T7K"FCU;9;W[J3 M[;IT"-?==-.YW-)[D(T%ML,??/'Q][U$1',AR>09?
P]B3PZ&C(@71[GO19%6 M^NGX\F/O@S\^WCP9#LW8DU_SLVTME>%'6=$990#%<1%R:T;+!E!\@#4C;>66X=1[+4CUE-4U4&8J
M[8C8_4V$=J1TFN1G-04F("P;R",[AVO+>3,)XP1'B20I3Z%*$8!)"3.((VB
M-.;B5[E/9ZH7MI[9T'"%J9#8VI+55XGZHH^.%2F;)'M_X;_?=-'6,PLL%'+RVE;6C]V MP%HD?[KFE*7K:E6I%J]Q0++0BS(8$H:E?
4!R'"&"%"6A MGX=A1F,C3^THE9%=LRU-0.44/&$(%BLY!4_.3]F=M7L$[IV+[6EG9T&S&" EXYH4P MB8-
(Z":2WVXBM!3%@9]31#'S3O=MD_5K*Z_NS&G76C_B[//^YF:22(S]%(<4P2&.$D1=@
M2&*.Q2^8I44\TS#QYN9UZMM59LI$:_==J7@EG%1?U-T[Y_+O: ML1)Q0*,P9M G(8"(&P; 0G(MJ@T+9DH\B*"'>-
KO$Q4RMNY"TM($B#KX-0V*LX+IR.M+T07*3JKRN\/NZKWV? MW7G*3T6^K"_9?UIDM4_JHWBBJH>RD7XI9OR^*/>I,Q-
U9%S>5& M5LVFX4N'#?$56:ZJ OQ1=^HP]%53%Z1A51T!'S/5U8-F!-4UE-Q*E75I3*;;
MAD)W5=WT5CO7^ZKB;+Y\I&7%/\]I>5V^XGDQ(RCPD;@>4H)2B'*!0Q MX]QC.,UY:.)O'Z4RL@UH:)%5'R3;J_NP5\-8<.D^G&
(]!S]LP4W4VX;F8V= MYUZ9"G,QVE,ZB;WBKGO&_=?;'[']J#M5]?<"K^=HRWKBZWFMMGEFC!*:$1K# MG'/96I>GD
0D@SX5ZLF\-$TXM1EO?8+>V)_LW5G6]RT3]BV;,LPCV;";KGP* MPWXM'@$9PX_U]ISD#OVFM/QZ%%#LYDL[
,=RZL*KI",ST0=F@Q0T!P9?6]5#YD//2#2]6'00[=9^BLR.2;^=_.OU?P[7LB M,@P9 M2S!$-
,,P]7Q9Y1M%$0IYYLNR7OT]HBF9'[D:J0DC],H/JU0YWW*].FI6NZET M0Y=KR]>LZ2?RBM<
ML2;DKV=1@%@>!!$,2"Y]_!S!E(@_8A:%(:$Y0S[6]?$U:8[LYS=< -I$]E30 M!0O)#,!K;F0*B&[YT?=M=4$==OI'@,K,3K+M$?.
8(_AB NG/LL@BB,*24A]R+"L(L)]\SZV!O0'MFTQKY\ MLS,/2,) 4@;7ID.&3)#4G9@4.Q^[7\+&',=+@EXU!'3S+?IX'BIH[V MB7]M-
>]PO4GTZJ08:ZTY?8%YO8 ,EY;O\HR?/VJ-RYN9KII"MD(J05V4%B5&1B2FJS: MP Z";M&!Y0KF&R ;ATSY8Z'_5,;>_'3?
5^VVSELUO@.+SU,1XZ9WKLNTC==P:JZGOO MY*GOS$R'HQV^R,6<+K9%K$#HF=WQ'#!R39)[3M]I58KF!N?._*0L1-XE6I
M^:?-4+S[_*HLZG(Q9[*7V;HW?]6K]E-L6P&7WK48RGW/6&'@"P"B"$<0R^,^ M-,8^E5LG5.\@X5E5 YS)WB.TPP_XCJNYVD+
<3GUJF=*W.?;H)[)5 ML A"89I%OAS!Z,/,#Q,8!UZ4HB1/8NKIY*.G0]\VL3H#W\K9P$ M0[//IF)K'D"6Z;DF+@N6V"7+W
SX5NL_Q&=!%^[[^DW_B9^VYQ8>N$ /S]7 M_%DP)!,+U;M,B^--1D).B:O6SV1W"'NG.BUWO/I.U90%872K)D+8/4]WZ(,F[M
,Z7:G(I6U$UR'>G:]JJMN9&3S 6[K_/5]YQ4 PSC_C0BVCD MYQ'U./=,-%J#YLBJW9TCW*V8!EM^S/1;!T8]17<,CIG&G\#"9"BPL?
8;",S(M#.A0G-0>&$"P;QA,;C4/^R\;QU!Y#O?Y-<]Y57%V7\V?YX7ZH1R"6E\6K.DA
M]H*K9^&N!WZ0^BR@,$,>AB+*]&']^Q%D$>5Y'G'A'&B7H%EQ,+9CT.%)S0!K MN1*P;MAJS@_H!T=V2
\'G*/C9^A2[$&W9@AT.%*3=9N2\+:E8,/5V&#J1YFC M@WIN11O6?D,5S,UHT?UTQ[M_9/CZJ9@UR)^G.5Y$K @#V!'"*(.
(^CG$<8(AYYPP0KW,3[6]W_J(C&RP6[+K MB<&2,+B1APZP;BJ^%Z%^*^Q*;C-#:R6R42^Y(9FL^LJ=7'2R'G-#8G7[S0U>
M:^YQR0I7H=0/54EY78MX[^;O-U[4XO,4X3C-$QK ..0$(I9&$*>9*KD;HOG
M!_+HF:Y7=9+*V(HH:ZOE%^=M0QGPEK3^Y_TT1L/^D!/)#551"BUH@BU1<.-0 M:'V_Q8GP=K[)D]SRWO@GM.<]D"UT5\I982*
<$;^0V]AO:ORX(]=D$(8>]^/T MO9.Y&([/L=]V(X8O-BUR_R1DYEW_/:]4TGV&$(/%1 %&(BN/,YQQG M6"O2VUEU[+T?
^>;6R[G\+'[EN%XU4V'!7Y*VYK;N+@K]5L=:-C,K8RF64>7K M@1AG5+UNUYJLXO6 _6ZUZ^$O+9K2\?(.OW+M)G3-
Y2._[P\W]T"2,6@KUXK1 M_UY;2F#V5@\R;]8+;I==N[YO[1K3]7K;97JGM]O>K\S?6)D_7"VX[Y'(OZRJ MI^JU6++/"_RL^PZ?
7&#DMUK0A9(PD)2AWQWG#IYX\2]#9,[TW_G30 QK@1,,
MS/1"3WSPE^3"4;7TH)16ZG1ZU,IS3(0A+Z)DU)1N35R&J8EX]UXVCD\P=TPSBR!UR>LF,:7(6A=;U+.$A=0/(PQCG\LSMA&#
M6>@+;#"+8L*"C.7(Y.-F#89U1RSGD.A])FP%-;/K._T(1RD:<=UM:6?ICRH# M.=FMZ.@U5G&?#!YY>?
G]6;V&O2(.P[>O\$49_:$A#_N_PNC/*S< &4 M%DGZO*C;HZ2O^BTN>]'0BOW.!L(\]#L?_]/0KU=(V\CO^*)3!GZ]8NW%??W7
MVGW75;?N3U@VO.D\O$XT7W]ZWU[3SM.X_"$W]>4? TRQ;>HSP8O0_S M1\-M9HY,D#;^S(\)A2-
W8106)W4[Q@1YWWT9E9:="98SB51_QO5=JH3SUY(U_M_KAL8M!._XA)FJ4D(0T(1ROW(CZC1=_,-FB,;2,D!V&$!
M='FPM)HZ6.H90<<(F=FTL\$Q-G0&XCJR6SH4)S5#!A#L6Q636\UCI?O5LE[B M@C6]PTKA
5(3UFBQ)G:>KUMIS#IB')$F0T>W>0XLC:.6;;"'U4],['3K$RT_(U MZ28KM"8NMTI;\FJRB<-1G[JBNIKU.4AOVF&?NN(?
3/O4QM'\&ZQV6\3''2\6 M[P]XSOZHK\I'ON"R)7M;[6;<0=!DS;'3(CL[=RU/0#(%OM?_IC;V"SLPP6*(V0B=!&SRL_ 4C0I-
Y$#;B=WT*J_O/2'JTO=E, M$5+$JI9K,PP32),Q^25)XRBKT(8C^/89KYN8\X27(6S(33 M3TI=+[N?H,F+UR5K4%BT(7\!.X(?
U65IW.9L(##/$PLC58DSE[)L@@EGI6862$ MS$S%AAFPY>8";/@!>5EM!C()EB[()HNAH7HXC'>T)!!#CYZ>(@N1!I#1+27
MLFRTQ\2*(K[%"QD8W197^&V^Q(O6SR?8QSGF#,:RQRO"(8>I)]OL\B2((V%|
M4*+5Y%R+VM@E&QO:*H2'MP5HR1NVVNM%3,_*,,//S)[L0S#?0##"F"$M&5TU MWNNE-6WO/1VQ#]KO:=UDI^'?^'=>K'A]QY?
W^;I9S$*0LC#WFQ275S'S$C_;:M=B[X!!Z]F0B>,W, M31?9-5ORY-Q26B#%FK+'QV*:4?

M_.@#+52GG&9Q,6[%Y/F0'A9D.EC3/R#1% MG:_/#T*WE]5K8=1ZX.C-8P-FU 3Q;3\UZ$!O* MW==V6'>IZ3H-&PJWTUS8]%
[+D'=%:OZOE7A+;D18O92G=]I#('Y (N[Q'/HR M78:\E,$T2G,8Q9Z7YUZ"\\CLB.(I2F.'JQNZ0!$^Z\CA2;0THTX7&!C&E';B MF\>
(0Z*YB@!/TIDVOAL2]R!Z&[S!LB:_,8!7W^27\D@%+UA[5;Z^EL7C4NZ& MT%RH,$HP]%GH0Y1X"21>0F"6Q)1YN7
Q_616J"EG3$^/^PEJO"3CT!"@081[!%'LQ3&,_]_TPB(-0R^EVB-09)Q?& MPTG/UKF3WLS@K>G*3;3[MNL/V+!P
1HF@.+"X8D$+6E='4?H)S;M600MP0\. M(NC=91YA'[A)<>N*Y\+:)2P6GDP*'<<-:XX;%^U'(2FN%HSH7 AF[+D9
CM@C53@]M'YJY$-[)/-*Z^_S; MX:'JR-D[^/$RIR\ 5UR]%_-"P>6H%_N0_#TAV@Y>=B@YJ%%32$3]!\VC@>CG<6T M@-.-
D;0#HL=T&BXXF4&U$[1K9BU7L!C4H\H19#6"RI&V+W<4>4D>R_:36>Q! ME.,,IH3[,,H]E/@)#=-0YP'%$8DXRCUTC#E6I'F
MN8R,;(>V3%RH)B[&TWG. KG?:$T)G9EM,T7-:/B/"Y'/F!=T%OG)1@RY *D[MEG9[_])CQVTAFVI)0M\XXZ]O\G/S4,TI?^#B#13?
GV<^PS3E>>@'D'IQ M !'V0H@I$Q8IS_T@QR1,0]VPTI#NR 9H2Q>\2<)F>]RZV.EM=H^ B)E=48V* MMAS(:+!6?; M&M&ZG9
Z2_TX2B(O@['/.$2Q/.@]0.E9!#?BFQF!C>0=HA>@)>M.Z8=%UA@?>U6>,. M.P6^XS_:ZN]Y\?
Q0E87X*VW:\CZ4BSE];_[<'H<(*>&$!C+M3T4TDE"AUJ$, M2>
(@Y2S*,FYV+L64@;&=@)NKF[NG+W^"R^O[AZ>;:W!Y=PTV/[Q]?/Q=_NSJ MZO[WNZ?;N]_ XY.XX/+;]..9.3"&7<](C FFF>D0G(
M*V"7%^$[*#[7^U_ M1SEE8@N&(V-C3'Y2$V0+SKYALE['?/OU2_E.%\OW/\3:*_'FW19T78[-0I)Z M40K#*)+#[G@&<8(\&,8B3,E\
[#%/:R1Q'Y&1S4Y+%JSIRF%GI].M^M ,[\6Z M$-C,-!R5U6)+]J30^KNR+H2WVY@U>^!&F[-#0O7LSYZ\=;(MVB'FN[NT@]=:
MI'@V_GVS!?P)+V2CC_5^OY?Y61BE 41YAB *0@:QS/5@FGA9D.4Y#K6Z?@V3 M&COILR$..),B("UY@Y1(/U8:.2!G"!CF@\87WB QY
P$.T TNP2]N?M6A?1 MD] X,DYZXO:ED/H7F"Z7I"7(3E))[PZ]..X&5X7PP.H'7JEA*M?SQ6K)V8Q% ME!$?Y]#SN&6 S#,+->:H-
Q[!8KD!6B)NHN;![J1R%!Z= MHC)I%#0@ZGZP,W2YN;_QC3^O%O)YO'_%2_D=OR3ULL)T.0O#)(HXHY"E+($H
MRKA0W#B&81!%+ F$UX&U2_=.4AD]H[*F"UK"^A_8T\@,.Q9.Y#73S$-1P5]K MJ@8QS6FI]3T*)]+;%AC;H&#D0 Q*U^,
]G+YW,K=AD/VNQS!\L7G_C;:YNLDL MH\XM(QL,L^%%75'ZC<(94IB9@?6\ 7=3B(ZP;=4BH[O.9(TQCC#?;8=Q[-=F
M;S3C\]F-.K*@.G<)U9A_Y]=XB=?)M2 C6>!%&&(O#"$2_X $IS%,>1YXB<\3 M$FF=P1LB-+)B-*1!AS:0Q
=S<69@]2N12P@,W5Y+Z;4535>T'LT32S2:)_ZR MU;S!A2=115WQUKJI?;WM/ (9RN7)ND.SF7Q'"*8^CZ<;WA/^^ M7"ZK.5DM5?
NI\AM_*RN9:6BXFPGES3),YA@+X>(9QDD)]@'**<^UD4ACXQ M'5W@B#<3;;#JUB)Y;.9CL0Z7H-RP>:$Z;Y;Y.G)>XK_-N_J[>E)Z
?6'H&]F MBQH6P2^2R5\;_+M\@OL._FV33\'L!>BR*RM)'K#;(@KGT#D;0>"*KXFG%3B& M\W"P@6L"YK& '*"*ERI;>UURV?
[O&__7:E[Q=2=SXP%K^BN.OO6P800PP8D\ MY0JJAI?AGOSG(#4$SPM@T<]FMHAT#,I,%0^;B
M=V,EB[OMO#/9@GDM557C\7HAE/^'BGZI+]+I0FJTO M\X+?"E;K&8X#RBD*
((I\-2PEAP0Q#'F2T90%*4L"H_&M#GD;.\&ZX13\$*R" MSL[8NK]_EUNPDNR"EE_081C\)5D&BF?#[E(NGZ2>__9!S\?,]$W\:(P]N1%
M=.3+N>1L4F]N!$CW_;DQ2%A.M5K/R6JWUR1-R=/O14EJ7JGJX=OB;;54 VL* M.A=L2P:^S#$1?U^^/U6X]'-
A\T3T7W[AW_DBG"4HP#FF&<2^ST6D':60)%D* MXP01BBAA*=6JL1N3R9%-^H8B('SY@_,"*+(U\%47]CN/[P)T&&YL=Y=ET/
,=IF^ !NV+\#V$4K.F^<'0H>CN49$UM7LKC%8G':X MUX@@'TS_&I.61;_OSN0Q>3+]LF!?!&.\F3]VR?YSU9P1%;_^QM^$0KV(7]
[G M#Q7_/B]7]>+]']5\N>3%?;][^3]#R"0,47LGVDW)Q3G;#RG-/EIC'6FEOY[!<-O^!'PS L\QS@EF5Q M/1;VB8M(NBX7:D$L?
C;O&'S#U?(=,'FXDI8+.>Y:'JC$S[R@FKL18[T&_9^. MG^#AFGTU=BYK43X"U>FZF8\'V4[C\Q')G#L6;.->J-95E'(TAS&68(A"@F#)
(PR&!, M&7"EF%1SPCILRM9'U5Q8A\ME=[+WFGMP7X -_T)8#M9S,6SU(O?/NP)F7V" MNP^G&\2U#PKO/;C-(RD/'LE$P\@>;?
IEK+HS+H(WPU#28CE$RM(/G V1NU PD=F6K=$A.:X(,0#BP+";W MVG;;>I,+;K:*MLDV'] @H3R&G(4)1$$_* E)
[^DKC[1QXE,^U'N%?3@,]Q_M<4\%_DZW];UBK/KE0P$'G@U+YFB MT]1;-G^529X7OF"?R^KF]6U1OG/^).NG9S'EOI>D*4Q9)K[-
L?#E<4IS*'Z* M?"_D*8F)]MR7,YD9V09(SM06NO!;U>'J6J8R>,O!MKZ_=V/EDNU4;N^JJDZ
M5V>UF\LT#V@[>5;#.8TIGX!IU"#M;L,;:'@##7,7SU\ MRF_\;3/*[%%N5@DV.%G.\BSBB)
(4)CFA$/FY+]L!)##,DXQA%'.$([.YBR"HC5[J_XC*BL^+Q1-O(N7,ZB+A=SIG)[WW$U5UO <;O MI%A.3^P=4OF \W,PH'D&
M41[X\J1+!CE-49Q%?LQI9#\2H8_TV$'@^H,K:1LJL0E^&,OI$1@F81Q"A-,$ M9GF0PU#NA%,OS:(L-CO)/0Z"5D>U&X);WZ42_QP-
2=WM\#'0,=T?WYLQL?.N MB1"K@6W\.1,ZXH\R;J*7\ =,F] !I'_@A-8*YTVH%Y&7\#8HYTP=H5:3NK;]
M\6<4HSS*L0>CE'H0>11!+, ^)4C]-F<>]/"2^W:3Z?L*C:U!7+W(_6@[E;5MT MRJ:=]IRF7+[PMD;2;D#[*1ZIL4A3.<-;)
<>Z"]K%E2KAE_;^7];-MQ/;-<3 MV_'D]@&B'S+!70^(4Y/<->^VS-RMWMX6*J6#%U>X?OF*'_<%N)]><4[Y259 M@BC*4^G0R?
G),:60^#F%:>)SAKPDX&EFE,K3HSMVQ<[O#P]?;K[>W#U=?@%7 MEX__3Y_N?\'N+W[?/_MZ^73[?V=88I/$TW-G)I[C QWWCL,
,D!D"R #@_C ME.R8R>T])A)==H# ML+(X\0A#D+)8=G+-$DN1A'OG$CSVST$:7].B!3<,(J#><&'9?UH50 MSW*, 8N9Z6CQV+)P
3[_>]N'39G-I315;=F7;+3MF\V!..@G[/I_98'\IL" M0GG8?^V_/)35,B\'_*1/S!9"Q$,*LY3$D'._XR3/
MDL0W\C>T*8_L<6SXZ'C>8,,):%D!?S7,&%8&ZL.K9T9&_-%[H:>+%O*SNRB6OKU=<0)NU0TBB-"()SU(H3 B'
MR..AG(L50$)P'D8A#_)$J_M2'Y&Q0Q5%5C9OXS5@*PXD98-JEE/0]%L"5P(; MQAV-K(HDN&YEM9B+=5)H@](YQG&>0T4"$
M/5GJA\RH^9LA_;$M4_=4SPX;H$T&.SCXI(6SYK;*>.@9FCD7P)US(,I$?/=G MH[2H?]0Q*1-H>DY,&2UC6T73Y)?:?/]&&4@>>XQA
C%%.43(QQ"G*8)^3H(\ M8+X\;6E617.4SE1)=SYPSL (&SU#X4!B,X.P$;:E>+'NH2W""YG5$G%XN?G!
M&+9A0&)G937'J4Q<5M,KZF%93?_EYL'*'5\^5';1$KWAA>S (?/#,Q[ZN1^% M%-)(MJ"2$S4)XA%D44!0G*>4YIYNH'*,P,C:*DO
W]8TP4+VY=>O\#@)RG"(M%8%]EWSX$)#Z,M]*MG-,YY-S&/2MD$,X M[S2TPL'>-,>:?A=D378,HO!
&L,,*EFANI,BZ/69YJ0!:BTH14FLVV:HG3- MG.XMEDEFU81R$SP]X;^E&;UJ1H6(I[F=%3+#21QD. B@1[),1#XQ@X10"KW(MXS3
(>(H-HE\]$F/;0_7C,AS!!:ULP88ZD5(XR!C:!TWH'2.'D@V#MH?MW67 M#E/0QN*
[2D+K$YXV#6T,R$$BVGP%9ZGH9ACY_UKAA9KWQN;J^>]WIF->S'C* M,[GD&: DPS\W0T@;V+(-AR-
6I_OW/!&2_#K\C<#2R'^;K6=GYD3L M*0O_U&%$QMFG]!]KSFZ+V^([K^4VXJ4TMJKD9Q8%E&9A[V.<=LMBR7(HC5TD5]TD:F;,.
TIQQ-A*GQY<#N%*/6%&0GC'-(L#?*0QU'HV[3LFZA#G_&YSE9] M&F4TI@F'&9%#WD@<09SQ'#
(OPL1/@RS%GHGQM)+:W#0^R5L .T!V/>MF(Y&9 M[1I\A+:,]!$=J'_@QW0*'F@.Z,@2;/L1RHNNBE&V'9RSD)"51"L,L(7(*8@))
M1"+(8J$C)(XQ3HQV9GIH_=3FXA@V9EITIL1VBG71;1R_)>Q>WWJD*8Z$>#[A>7LO93TTY;1PCQ$(*
M4\QPT[L[PQS#+,SD!D@6T9CK9ICTR8ZLT9DOH *O925>;<$#D+1EW:5^;L4 MP>%LTSBX6.U="]!,7$!!$8*F_L*M)Q<;'"RJ,\U
$P_+S4.<'8I*B, W>2@ MS,7O24<9+#999LIH,W3ALF"JE]Y+N1#WU\U9JQGV21:R7+A! M><0@PIX'A?O#(,GRV//R
',4FD0,0P0GB206G3$F,O=:=]CX;_\U#?SD?P"N MV#%SG ;1U/.>7&)D9DJ_[%STP^"L>>D*YDC]VF0W*0^E*[P^XZ4]GUV)N!> M-
B'95'!N=UK6)[$W=<*S(&.>YZ+1,7G:X*&T;<&05CV1U9!WVZDYH)8SCV M[87Y F:&@U,V^[9:<-\CD7]954_5:[%DGQ?X64?
Y3]\]LI9+HD!2A7YW1@!X MXM6K<+>6G.F9@![Q^W7=C>1F2CTL-/A+9*=KE87++_?"IE84,;8&HJV.&=(RN7(-B9SJOF M#G0+
[/0UZXC,PU!UGKAF&C4@Z?#^@I%"G9;,2IF.+#>9(IT6I:M$/5=95E"M MMQ_O6_^^A]S\7&LZ,N[&O!^^?
>\G@6R[CS(,0Q"7_BV(9:#_E@(T12XF=9 M$*=:1UK,R(ZLE9U]\ WMYHC6Y1_@+\F :>L./3#U?%[W$!GN&YZ!CGE5DY&P MKF]8]
(A.6[%D!,1\?9+9W78FXY+2U>MJ(;TCY4L?.14K@#\A\V4RT(V$>T""E
M,,:^+"8@"11_B2!FV,,D#!A'OHGQ,&5@[(_[EAW01(E'CX'_(GGZ]8R1@<:X MZ]F9,=$T]!W<
VELB&S1<&22C,E/:IQLP=DW4],KV\DLL?SKO/%'U2%^68;^ MS
LJ@OYMTG4[TSA+:1I3#A.:!A#1/(4D#3V(A>OCXP1CBHWF'1I1']E4=7A1 MG_(=;CK% -;-/LR@UC-
0HP%H9IU<8F=LE]PP<&23S&A/:I"L8-FW1G:+F)DB MQN>S+_P9+V[DG*=W%0:P- L]=?(DS9"
<$1%!@H(<9H32)/"",$9:HQ>/K#VR M&5'40$/.*% Z!D._$3A3.,/\GH%M2AY;:Q*%ZQ%B MK4Y]EY@7,DFE+
(LF@_95&4>3B+82KGF]CTY1#'0M="S!G)$Y)'<:.37K]@I M7R9OL54SXR:77PG"D*@)P+1A"*BC=Q?
@Z[R8OZY>Y2G+>2GWZ0@'DF_081RL M"O&XY#&"U[>E^.)557M*4Z9-R@)LQF,9'%YW]V3[+<>'/2USMT(@V;9:EDP" MP>7Z(8
UG^"I!)^./"#Q8\DM6+/;U"A]R./0K^[ZD,=BWY_@M=64(X_*WSXH MI4:_T.::ICP&+)MKUIK'YIO3.%(OP8_U0\-
*FE]!M7[:C3]*3PI_+BOUH'$-_M_LL/^?3I%I+_TNJG[(%0\6<94975.\@K_,I_E-4_U1^T2 MG#_+GDHV=
[0F*W1S#D^W#L[]XG8:]E.%BSH7?J0LP.'5][D\(GF?[Y;IU9NK M#G[S4"[F]'V6'/U
M^[?;I]O_1TT]>30+MQT!KQ>'3P^GV9=T0UF%YQL.Y6'WO1+>^@)L+S[ZZX97 M\%?[WU%.'7S.H??"U8MWI_;N0[O7_\I&Y%1 M?
O52/#_0I6[-0_\](QNYWZ6;LGB7VKAF 'S%U3^;;G14N+MJ")Q^'<0)OT& MS2T<9D9*$PF'?
6[TI;6]F1A8>K+Z"3T1N[44FG=8YASL8BCNTR3APTLQD_V?[#)US\LVELH^)' MU6.K>3B2"_A)/9R=(/?BX$%L'I?
#A(>#&/+\S,=/'%RZ >H@%S)E^"B-L.R8 M\WW.5K@IC=)T9G;O&MEYV1+[=WT'94^N88?$7B0S?=_2<9;A.,V^E4>QM]1D
M'L1Q$;H>PXDK++(;JFG4(RTK+J?!QIYW7WWA==V6]&91BFCF!9#SF$ 4)2'$
MGA_"-.$8\33W/%_[:'8_J9%51U"3Y[&_E#]T3Q!IH*.Q[>],9L.]_*8CG")\ M 21IL$9 4+@2)3"1%0TQB\3_8<>E MGM,Y]J\W?
Q&=^?"G9&0_[.0*;?M_)$FP)J3() M2?NBT^YHY_>?_X!WMTY+(HZ+ZJZZ86_]J0L5CHMW1.;@Q(7F>XV7#[=75_CM
MC;,KO%BH.H6F +#^7 HG7[S7U7(N_(O.F.59[B5>EJ49C".60)3A$&:><- S M0C*/R_ZO:3 K^+,,%H:W("TXT'K%L^85[_*AOR&E^
%4, 26'8Y4R23=\B2T M_7!D>Z]_@V>#_O &YUB(VH7]@AG9 TD!*OD!78: X AT6 +=D>CCXJB_/3HR MGG9[IF/@:K2=>@8J/7NL-

*JM.MO%ZALC=W=ASEK%LV#VO:3-?B;/->*7M45JY M)WSTDCN^O,^?|-_"'?R$ZSE5/N$L$7Y9[L=<>&H$2?L?P)0Q#&-&:18%'B';M:.RT4^Y&#AS54%25HF =ED"YF5D%?ID7@)6+!:YJ.7H0U)*K7PV;B#M]7GJ. MY(<]!4,GM O[AHF+O>/_Z@F=NE0.0"ES.41.%=(!Q783P3KLZF/ >M!]?10BEDV&R^)9V*E7&?PJB26NRU<\+V8TSQ"EL3P/G#-A@SF& M*>$$IEX6T8#XPA?7*@+H)S.Z,2V>H>RF!R19$4^*&\!?#6G#W;03,.F9OO.% M-[-A=G*;-PSN%:&1./O%8-0N\K55T] MF)]%/I'[XQQ&R",0A:$(ED/.((_RG/N$IR'-=<_Q]Q$:>|.!.?;>TKYH6MG* MVI4U??TC_KUP]2NL2Q ,-[NMY3=J!: CG%5?@-Z%)VL2H"->MV. UO5VW]5-M(]]MPB4(<99C',(@HU@.^,H@(7D XSQ$ 2&QT%6C\I1#$B,KZ8;@&6FI([CH M?43/D]9,&PT%-?YRGI;%T5?S"(%)OYBG!=S_6O9<:5[/?5.IPI'+ B_>ZWF] M'?VK6=E]ZOZQ/WY551:\7-6[W6K7;.C7?9^4OU_%7(EN^,GKEQK\Y?3=K'1\2*QN$?G@M>9*I]:CRQ5>+-X?\)S]4:NDI0I.FUD8WY:%L2J: MK3JR@NZ^H"U70+(%OM?_UIY8ZK &OO'EJC+HK&V(X; ZCP>?F9);(C>"\MLA M8F42#$E-9BCL(,B:#\L5QFGL<5O4RTJEMFH99]?'?]7NU*",>8AF%,9)D$*$ M*($X]2E,21JF/(JBG!JU7;)W,C6:]M@HD/9+%1',D]Z4)*P M-.(^3#TOABAG*4Q#GLF*W @SQF/J:5G(7BHCFSI!!VP(TD9_")^IID>[<>G MWUHYD]K,()P2V.*XWVG)]4M9G"'!@5[#RC;^)WRJK.R_RLGIM?,XW7BV%QLC" M8-G'X3_!CPU:5##HZ.S?H-PI)2FG[YVI\&20_6YYR?#%ECNFTHE4'1^Z04-G M,-:G]^TE#_A=_NCR!ZY84QG:,9+J!-'3"R[NWU3-Q%VIZF. MO(/N=:V00$EYL:[G[GK+S=G6I15M+)>@(VT%YTNL^V+IB0&4F2PG1?D<)?^ M)WJ$KO("/X-(TV8B?@:)3^4^?B;>+,N'!N8?;Z9M)-BG-$T#R/)(1!>^K%-(M_12G@8A(]P+$Z-CMKJ$QRXQNKW\=/OE]NGVYA%FVSP+/7SQ":_D!7PG,1-N1+B8MOG/+YM=]E8H)Y1$F1A'E+HQ+^VGMOA>I/HW$DQUCIT^@+S6KQOO%[7TUYS>0AE7B@3+K=\="OO^M88 MW47:D 8[M-4FKWXY72\,_2KC$@%3M\5*>*,B.!W)K$K>>A>>K,!-1[QN.9O6 M]>;QT&TAUA)+B_=75G,VW\U!SS5&<[-;!Y(%]!>6Y3^$*IGG&,A9X, X3 M#E$28ICR-(1)&H1^1C,_\HE.NZ*SN#!2]7UT^XK>'7^T+P%:5JEL1ZXNX:5XRM1Y'0V5CV1$'V:T\6 9TM?C?Z.7\QRXZ;]7+^*@\LYIM4WN8OV\'A;900T23TM_#R$6$1"$.4TA83E'LS"C,5)ZL=);+2';D)\9)=1(_%_/GYZN^ICH6)F^-=< MJ-&"&W# 5XXE]==QVF';B.ZJ,.8)Z6F;9%J %,8;"3?6%G^IQB(, PX@A+\CRE!.2KEOT/>G;%0,6M!1H MMT??D[EUV5"W]3QMP$U2C&,/4\AI& IKG?A0Q 4((LY)0!E-<<[T^A].@ZL9MI'(NQ+^##P&6IM3/*6,PBA/Q&0R"&!*>QS!+PCRA*2(X-C] [QK6,R9$G()S M/# SEN<^SQ,8H%B$JE% ($G3&&*>I F-_<0/HEGCMCXN<;7\4$CW^= &]A_ MGA>J>IS@!=;N0V*E]I3E,95'+WS9JIAD*<241M"+_ AG<>"3U&\!O2D^2/%WMX%QSH>^:%&P2)/7]:Q$Y6[\]@LI'?DL)E0GM1?LX!D MWUVS6<)\E_^I8I=5=<&9ZV_:(W]EW MUY/5:+_ ^M$A6N_1'EIML;_ZT*-T=^9ZKS/7DX?M;,\I&4SO6UX^L$P_X'7Q7 M)2GJF)HT\]M03E]'-M(-:X;-8&;ZT"N3NSD]QX2QTH3-(I.]__ML=]_Z@]\YMB^"_EFR>SVG3,_C+IDR4DS -& HA"Y%P.),L@BD-"4QPF'I>1$5P;W3,39OR MV+N!1]VIIZ'GJ#[T5YH/QP:/NCI;M6>:\NB^X',C=G&&R&UQ/DH"F29I!/Z$^1-P7 MIBC(4Y@*PQAYH=ROX;/OO'"*E_@0^%XR9:%F7/7T74K)?$#;Z?95,]U^74>EMAMVK(^O\8.(]6!6R5=*#>'?>EN"JK"I.EW(0Z*5J\[]-ZIK."'+S1/7,W?1/ MR;H<4>@2-V=S#9TP M-?$P1)='DY0=+JZ=2],\1$HA7EZ-PJ$CMT[LN>VZ0:Y>&].B.^?+%\S8]P- M'!X6#I7.'-S(RVW&Z#J#XASVF#N;O@U"TPCXISI/WE\>OL"_WNBRM'Y 1'H>=SGZ6>[@$G+8HC]^JFM$R\ MG51PH4J26=,XB<5LUQM7!5RX-'0JS5Z<9P6/!J%_%,^WQ6=9TG)9W^=_ MU,OB^5K5S55_5C?_6KY?_JA8+7XL"%]]K]B?55N4I=M(V'+]D8WHU8O,&XAWMN\NDA6NI"W\(>.6K?=U6<3U4GT(SUET3E*-0]PNYU _A,8C/F?BKO,B@ MZ[M],..U!2HFYGF\0!W6$_GCJ[EL6V1*=K7GPF+#MMC,]=R]Q55!UZ.A7" M-W]+%Y_7FT8ND<>B+$DC&$1Y %$848A1@B&F 4M00@A)M+W$(6(CVI;FCU?WMT,&: 9U^+^;0#;N%+@$Q,SM38Z'O![K$Q,X%O"L!X_F\F*M %W_'\X4,R!PY M'?]LJ:(CF/Z MHEI.O/!Z'7BZZBQQ%(L>LI)[_60VY"B;78-Q_ +SD*[I4?AW184C3;4WG7?O M&GN[^6]>T;EX$Q0Q_9!I3[3A0,A>*C,3H.@ 3;&,XI'C$EA%&7M+318['!>AM&Q&BNB MCH<4:K9LZV637U^JZ15:Y;:;PF:5I0 MO1%P^+ME+YN96ATKI!X4SZ*&>E^2,^JG-TM-7#N]+\)AW?3!%38I37ER78Z@ M;QM./U3EDJNZ(O$WMJ++>N:1E%%&,^B%B3R6&,I0SZ>RJS/B?AQ&/#9(:[2M&UFQUGWIWS:$Y5\599,DW3!LP^&B8S#,-+%M#'"*I;WKU;^F#AU$P,4E;.L7& M3=)2(29U%;R=?HN<)2:U >A-2PZO,F%24ENDW92D_FU.:UN/ECL&8<)YDJ8P MHB&'* TBF&)"8(QIEJ29[\C'U7_^M$6>#BHY'99K;N:!K$C-_I42!NWFN_BCW9/U64+2R, G.:.*3U&@DU3$J(_M86YI $34<^W04%SWK<+:T9G9@7] 1>NWT M2N1J3M!1&M,.[ND3\V"23N_%=MK8>!GRL+;T-*[*8CDO5G)FYQMOHBRY R$L MPIRJ;8@984(1L]B#(>%8Z*G/88JR!*:^'\BYFIPD1GM[AO1'UN#;C]]+-[R MVY*?5)+;PG-_C? M=IEQSEIOOTC7/,>KQ5*>.9"G.[;EL[[,\%U\+0K(,(B\E,(L2K(:/,A;S MU$^UTJYM5CZJ4YZFX!H>@C<:&W+:/;TT$+&CWODB@'#"/?< 8\?,=*QH7,!+I?+:DY6RW7]U8/X MNLK(=X31CI,-<_Q9QC>:#VP<;42C;)ZR/?%SN:[6_5Q6CW(2?.-OE:OZ]Z+B MS8EFZ8L]E+4JJY5M/^6 6C_X*JY\J6=I1A'/D_CB!*(HAC#-)5>4!ZD04I3 MQD*C<-DM>R/;#4FN&73M!^!54;S0F6$]Q8/1,S@?!!>9D5(M?]:,"ENU9A7FM904ELQ=@RR[8\JL:+H(UQQ=@YYDU;+1S;./ Z<@8.F9N4@,Z#K#[1GN.W+H\)?7 M!R4\=]ORJ*ZL[05K9L'#JGHKC?M7NWE89V5*QWL_$^10]Q_#]!UWS&";IN&. M)D_0RK6#D;#=CN&B]LFC-:AO0LP=!-]UB)9II*F58'HODR 'GSA(?VY4G3FHVNP>Y5[L!3'QH?C3AP@E'B1)BJ"?9YBQ7*Q&$Q,[=)+2R%;I[G""FIDZ MG89(3[F<"&ZF:D>F]HVQIS8HF2-5/$UG4L4<%'=?38=OL.A,SGGU6U6NWF[K M>B6TX7.Q/0&EVZS\]!(CZZ*D#!1IT-*^_)_+)S$#-+0QW*#)(!8)K&\)(XP#Q,_(5H'8,[@860=/SSM M> %:7BX >0<-.T#QYA<)> L.)@V,VIU<8 MV2I]Q>*FN8BJ%75Y!.O(\5%]%Z0'B6$/Q T(9@9#2_X1/)%A6:TY)?=?9?1!E MH7XM.[+R>GU*_])@C_/G0A6Q%LM+2J5>"N?GH5S,Z9S76^^-<0_%8>C#A"4> M1 1GD*3R#U\@@%>!!$U^5R>P\S(VGI]\WCU[?;AZ?;^#MQ_!I]^?[R]NWE\ MO "?+A]O'^6/'K[=/-[7=T_@ M\NK]_O>I]N[W\##_9?;J]N;1[,/\UF/3.^S/=6#,+,IBJNF3),GE-!>$_4S\(8*R-.&Y",I2E'HD]'F S2KD' -H5?\V*81Z M5M\Q+(9)GQT\)'E9"BP8N%6ONGO_:4?'V,+;B"Q(T.M0W%2>VP P;[9-;G5 M)G=;FL5PFQO&-GXW]R;IUU(]0K,2P%#+;NX=AV('3%OF2LNI@ZX#QG?SH/N_M/*>YQ1/^>SNE>U,0$S,4^7F8P3RC%*(H$M\UXHM@BB0^RV/LY=RBD<516B-KM1%LU(TCO3",WG+N@@YG>A\P1$F:J90V"98^#7O&<]C,X3ND#>A?TBGR\3T'_M+>9].[^4Q;/,3,A=S/6G3O[]CB]GF/H(13&!Q,>R2PI%,$-R[GN:)(CAS!-N MJVZ_SAXZ(RNSI S%?:_*[RJ5W\4$9?V&E'T8A9RSA"($*8H#B)(H@R3&$>0D MHUF8BKB(4ITZ8Y<8V=8<+T9%JM_4.93?S,QM7P^58]GZYO*?%T#0=B.^?L=2 M1S#8=2]JW'0IW;X-; W,]I6X5?.FI0JB%O3V/2OKLG:TBJ(4*W$:G.Y2[R MP?(8ACH8/&,T8UF<44B"#$&4L0!BA#&,J9?X&?+FY]W6Y6)0_9"^C M]8Z#/-W;]":NY>_$LY(#WC^OEN(1/ZP3RW0Y_SY?OL]\[>!E\80T\B3_ID'MTQ!A&,9"P6F0H"1ANO[969R,O4'1\@'PFA'9+B17K(!M34C+C/[G^CSTA_V9 MR3 U,R@;MC8[DVH?\@)L<+[LXMRP!QXVY283XZSO.$V&MYUK]8V_-0F=6DV? MWO:#?S-ZO]538UQ^!N?%>I2UG$3[JNY'9U\:Z'Q+;8N^X5RMF^]7J^]9]XIZN%_= M?[EYM/2/%\%MC1>;M=I,)&=A'#,O@ASGLLH=13"+Q1]>XO$)4%"/*TJ]QX:M(ZOFA]J^4WT*C.&PQ(&(9GKH4#K]8,"!E&>[^?-"^,JO35G?&Z^6N'782_!C MS=W&$CMRR ?$[G&U3]TYF1,JP'K7/1ZZU+;SK/"JY0,_SWL:J^+(SWV:!S"D M&8&H&=60(RB<@(S%+(ZBW*CZ38OJR/9GPX,,'+M<_%^@X<,Z^:V'J9X#X1PI M,S/F!"2+UK4&0COK8]M#<^*&M@8P'/:V-;G9W#%YX.*-$=^)9WZ?'^F@?;6V M8]YPQ;8_JSL-[6=Q'] @S3!,_$CV\P\(),CS(<&4°)$0AYH96<<\#+V5NZ& M.ZE$^:85_79C"I1;9O3]A7.?P+#7-"&N9F9I%]+CW?T;[H!DK_/S^@+8Z Z7$'SZ4PF=OH"(JN>^EJ23LWM+/H MMA\;16&$8@*Q*L*DA1F"4<0)6G$"8]$C!N:.)U':(QL^3L4K9W)8\CHN8YG MRFMFD0U%-78)>X1QY >HS"IN]IG0*J>IQ.^[9V!VM&TU!N %-(M/1Y!$?A%$/, P2B-PSSEA'BIT?'0$W1&5D1%U4SO3@&2I%E"HR"%($ M0,1D%2 / Y@& 88IBQ 5XL8>C73CS#Y"/X\%&X1D./!S);B-6C9DP6%'5T?2 MZT=BKE"P"[.>=NIE&E-=-]@4AQU^ <=5P1E@JVI=`_/&JWG)' 5?.ECT1%:] MMT\6-ND(T8V)M*ZW\[?VYY[L346AXHV1@QTX^ZTJZ\XLE-_PO/C$\[*2IV)F M?LY0ZL4IS#U/ECA'5"1,QB$>1:FA./ K,39"5%I4M?,*8S[CIS;Q5T,MGF^2&TVCU^Y,"(_E*/$2!#&6+0$Q#B'Q"(4L2EF2LXCY ;8?-W^"ZLAF4$U< M4^.YFR&:X+7I;SO?<'#.6/-32.H9/N?XF!FV(R/,VV1EVP-XI,$2R*D2^BQM2+ HA\ M%$/LJ9C%(S, MS,<&'A%V22;D?]MDXI:/MH\X&*4IF3$(SAN)#]']H/;AFG"<;AJNNX"=:;G" M]8O\GS1EZ_E35>J!D.X@YY MX+&9BLG9O0CJFZGDV]HL'-,D2'T8,\P@RFD.2>1AB+,0!R3)"<5&_8X_0HB1M#9YD4AT(HQ(O?,NNS%B+=U"\!HH?,]/W(4];SXK^[,_0S"!+_N3T2O'L.FS* M?M!K"4!SB7S$>S_H?'U=%7-J\<711%0W2'>-MDVF4OH5HRT!CB04+8,N#RQC=1&9G0;H6T8FC=!,@#L-TH[O-,[J/O/H^IUR- M)]Y:-57'_'LQ7U[^P!5;'X])/<*C! G_-_=\X?^&(<0Y2F >Y0GU B\-]2I4 M#.F.':,WG$"B!GE76Z>FELP 84"6 "MV]-.B)]@.YXA'PLHP5F]A:N:==WP_MQ0>0C("&D^&6F6?AI9]5'@FW$0]NU=KOHJ-DLP5$/;EGD]4F2T5;B-C-3-O<_M?M]Y<&'>/W.^WJ#%PDLLF&H67,^"V,M8DB0P0)E,KPCCBT./PC@.4)@P'"69 MU5'QTR1'J][:V@KIC.1<5K,7JIF(Y=GQ'NQT?367B)CZ:1TP!/6V&N="==&I MU4\;%MP?,!\6U_%9\QZ"'W+L?!B 4R?0->ZTF,ZDS,K5HJSY4_FU>)O+^%'MM@QO/1=18:F0E;]T"Q8+X^(&G^2N77[NO=P^WG29S]050;!G,=M) J5_M1P#(M3.=UL1DE"V(HO=VL*(WUIQL=I2_LSB0I@]O,0[C9X NV7^NFASLY[+:#GU3 M0UN^S\M5O7C_1S5?+GEQG^?MN)9ZYE,OC1,202]@&40\93#SPPA&,?$92V./ MAYEN?..*J9%-B^"N_,ZK=X WS.E"'8 XC[W$;)"'74_RLQGBUKRY> *QX<8V97HSO% =#=U^1/M%E>Y3\M[:PKFJW M!^E-6Y>M*_Y!S;7VC>;1_6>YYJ6:P5C]6=T4[#Z_^=?R_?*'B#)^]JXHENRW4 M;^K/"_9'O2R>9>U@?5V)OWROV)^5V:0O-*

]1&MJT/U5RX,7]R7($;N?NUU0_A-MS[0UQ6VL_%N%"[DG+J+ER^(==.Y4:^1L/CA[B\/[$],_/S;]+(_.\:@VM[!;]9TX*
*M8F&R[16WD'5W8!RO;+$A^_R\O*FJJ_+U[?)UJ;WWNG/7V.[I\W/%G_&2 T&R*
*M++AP^X&DS<NZR34VTW<,ME=W9=;82;46U]"+.E-2LPW2HT+9[87N+C7=MN=1 M$79V.(}?<>ZYCR.AZE-5KL1_F#S#IO*I**
*I4MKQ6&ZJS(&6HFANUPU28!3)MDGO,X]"*JJ4!V ML:7YM63S?"*
]P'0+SC,,D]B@X/U]BP".1,3/FC,]G7\3;MGAX$='%W4IMU/A^D!$/,^ASGS=-,G'(0/9=0>R+RUD1W]ISF-(OO3D@^Q]QBQ7L
MC,TF._>58YF:DP40_Y@O7WXO2B/4LAX[K9X6\D3G-W3YU_FF,B&!.]/%2[J M7&CX_4KX#U_X=[X(9RP+TYA'B1S*
*ED"4HAQF'@EAS *;\:^/&3(*N4;A=?MP] WWK#;9LPO0X1C\$"R#+L^@ M81KL(X*KB,[.PZ/DYKD46'>M]fC$CLK\W97+O_D*
MR^MV.C%GYF:IKWOSWME#=@MN]G^*YJ=2:A2@G-,0A MS%C$(,
*(!AR1E/F0!S^(P#GF:HEFA7BRFY[CI$=92A*Q1A"YY;7VX>I%CG&7-_M3-..VJ9T4A-#/9?*(2ZV72<57?#+FH-?)3I-4_,-*
*%^"R'R>;ML,&8KOK.ZE# M=.K&DP9 '.D\;7*W,YNQ7O*O\V7>+&I&8Y(J\2F&$PABB/$Y@ZF5M)Z;<4M* Y2M+8L#Y-Q8EPUR*
M+2>C5&N; S">G3E%^*-MS0 @&O9F: 4SFU-7R]E5TX%[_IW?Y#FGRP(^ MQV3EF_19K\M7/"]F.,R\D'L4__+Q:+\@86,XM]-
*VURY:S[S,4DH MPA32*$729"!(PC2#!&>!\%58D'E&36=MF!A[2^3S(]@05L=9VU&G,F=FZI-8 M@:SGG8P-G9EET1LJL@-*
KVUM;\N6PZ.8,5%Q5UMBP,&WYS!D@'=3(G+.6G>7Z MSG?(SR(?RN&Q${6A' .7IS"D09+E-!;NCU&C*E,& MQG9[RM?7>7/Z?*
*LV%F94R!E3/0HT)DYEU^G*TG?_[!3@27JGZ0'<&R18$1\;(MF/RDAL@6G'TC9+V.>0+H@9=JB*KAV:N]VT:V" \W]Z*
*9]7K6D:M]68=S-6>(M:;;1=A(:Y5Q.R&*57ME?:[),R@DANDF34Y=8#I2F=/4FOOCO\CL1A'F>9)X' M(]\/Y0!W!-*
,TR"&.4)PS&L0A8493I#N+CZQ"&U+KTMH1QT>$.IAK?.P:RSDRPI$KB^,0^M.<5_<%;S<%OTGS M-O-
*P2C*6!'"+ZEH.I.,]AZF<$1CCU*EKH$!,SQ?R$BW\VIP.?U>:/+)]J(6K;%CPU$'V;U_]L M&U^O-_\5:W)HYW*%%PZGE>AAX6JPR*
*"U;6> Z(E^,*Y#\[9SIEX^+O%2U4') M8GGYGES^/:]G* EPF*($9@GE$!&?P SE'.9YR&,/^4'(C3ZU/;1&M@OM2:X- M:;"F#?Z2U*
W/&_=AIF<1'"%A9@VVTHNPM45D3?D"?,(+M8TV (CE+,M>49U. ML#Q.Z0/F5O:?'Q:9?\MMH/DE*UX*J6-_P>?/[\L.6NK89**
*89K%/D1^*!3< M\R-(1+#+/=9EF**<8C-*@-ZJ(U>"M#$;I7\E#7C!78^_.M/6?-A,QW/=AI# M31? #2[G:?_X;D";\W@\+*
[FR(V&E$_Z&A3Y<"37\"UVZB\7;$8[R.>['?X7 M,! 9=2$Y06?D[_JQ-[SS;G?G0FD4LQ@! MJ*?W#F Y7^?M$3%6]P%Y';GZ*2J3JOF*
J/LJ/G2Y?7C?Y&GD5(8K=6S\F1=T MSNMM0\=M93SSDY3C((51+C?/4N'69T+MH5#X+ V#/.),JSS'COS8P?_]UZ^W
*M3U]O[IX>P>7=-;BZOWNZO?OMYN[JN:1/.XW@%5_&V !P0\" ^.3[_^; '-LNL%C%ON#'NDOQ\9M'KB<9N1EQOTP.JT$^*
*MNNUPOZ#'*CJ<-1ANAY:)%UHBR*E>[\HE7T_2PYR1A'H>Q#0/*
*M1'S+$H@SG$,>BZ@W\!*I$6#&\|) ^*GQC6LKB'P_2_((>DF<0A1G&.(X1I:Y 8]CS(.8&X7Z M!Q2F2>HI@C;INRX6)@D[2PG-G?&U<*
*[[>P]*XC3!UEW_ U)J1\0[GD0[=J%Y MN5;;-D"E>S1+M3JWC*PL+:5_UZ_(ZHK3KQYG2&*F%"T19[FH$XQ;E5UUUYFL*
MY.H(\]URJV._MAC:(3@K"[Z>.'>]XD_E35.H=)_?R(U#JD)3!B6!DN.K!,-:-A)N9EKH&#*SV13F -@-H#"@,]V4 M"7/A=T9)6-QN'H%?*
O>#J62R8W^>_%V]XSG;'!=>SF"5A&D0!C/-$!-\DI##- M_ BB/$QQD!:Z_6YUR$VLO%H,\=4<0'+/*_5:..58D4V$-L=\:T?8@Z".!Q|*
MNX3&T'55E($@+4U!0QSLC_AV"89^J.T2%+LH^^F%=]X7"="IMP5@\?^@XFQ% M55L6-A<-75?+U#_FYMH7!>4GD!|
<(G)8G!=8;KAM_8]YY\A:\/-+ OCC"=4 MA-Z1'+VS.(>$(0SS+$LI9C1.<&I[2FR2V/O+SBDG^R-@1N'W>5:&;%= 4>(*
MP$\+,\)QK(^(P4\+V'>DZJPH7+9UOBF6\^7[S2NOGN?%\V]5^6/Y(H^;X.)] MQE$J5"OS8(@3
A$B'DR3/(&$I)F'4Y9YN5:;>X#.R+K74 9KT]"A#5KB^@W. M^Y#J5TB'\IMII:7H1BW0-02SZH;>M^YDC=$UA.OV2-
>YW%9%KX3O5.'%;<'X MW_^3O\]\/^$)#E,8DEZG4[BT&8X02Z"Z2!:FHZJ2PP,_58Y.J!#^P*L 6G(7S0]MAWZL;JRNG)K!^E-Z^7J*
*MBG_@]&K?^/]R]_;-C>-&O^A70=4Y]3R[548N7\"WY"^-Q[-QG1G;Q]9N;L[^ MX<*KS406'5+RK//1+T!2$F5)) "!G)Q;R>YZ/*
2Z^T=VH]%H=%N>]];N] ,M M2OXEIT5]C!-RRC,L_5]?L$CZO\R'!"<1#"_,#E,6IRS!1B>^AS3&/O-MMF,U MR0OPY?
*KRUNJFUC%P]%3{3)$-(VG&TIH?!)^6Q]51\!$*TQX&GQ;QX#BXYU$[M-9SG+_PS?RVJ?%7-5K?*
*EC!1O_,OGZ\OK9;4N533O:_Z2KQX))LK/1=#C 88H M4-XO9S%,@BBBU/,B%!I5.],D.[*Z*BX .]FX 'BE&FI@Q0I0O(!\PPQ8*&I,*
ME%@76CW%'@$P,V6OL?K\ .O9#JLM'^!K+U;&)L!0#+TF*1J,LO-39I0V)>\YJ_OU-<409NP?ZZJ^'=MFI,0T$YZ'/1C& M-(;
(BPG,/.3#,.5R6C_E(3/JT:Q'=FP_I"AY_K0E^NR5%GT&$%['@Q+#RO MB:B>A^$>)S-
[T$/#N#:L0%FJU69D_6J[DBZ*L"=]*278^0)F0'BR)70)#JI MZV &Q$=7P7"TE6MPQXL;7LS>GNKRMG5N\.+]#N?,X&;$P#03.*
6JW/&-_&MRR Q0_QIJO"0$!W&4Q) @CT*$,(>IZJ./10+#X4H M"V(35T&;\LC&X&%^>_F__GK[]?/5_<-*
*_@ZO__>OU_.]FGH$^AGK.P2C(F-F! MMC[N."5PC.5SM-SKTYUTQ3>&X^.B;SZ!19=N%5*8OSS]M?C^;?F:7RXK5EKT*
MY^Z=9>Q#%$4'= &/K]0QB, MT6E;2U:['MO]4T_775M+Q+V^VGHCS"\F_H+SI8H%WBZO_E!95^N\>E:>_ZU0
*MYR2S)5/_N>>O\@-Y5O7X'@E%U.M[WV_Q?;<7/_KT/A/3Y*WGX'T9)DZ$^1[_-67TLH=7X?GJ_K7^8S? M0[_1& U6*S.B. $_*5YJ*/?9*
*,<"U >NDJ/FAPY/(P*H?S]R3"#M[DN. *C1 MY4A,1'HN2QI/.=GE25MANY>PVZ8U;IW;_A5+2:5MCQO'7AJ3.(8I48FN*
*M5,0PHRF%'@NP3^+$)X%1AX*C5$;VRMJ=QI:H83/A?H#T]EMGBVVUMS*0V'B' MU2N1H]W4<1J3[IQZQ?RX2^I_^*QL$'6/99-*
LTF2@^Q&/N8,1\RS2??X2&>:?([Z\M.&K%4>^BF8]-33@?!F"FHCMVTNQ2FIW"9+ M'%#Y$=D0IT0]D>YP\G';3C_;8@>?
*\S>YV5VRINO([2M7'3*63X]AA&(2I3[D M4D$A"C*EL'X(8Y9&GJ:12KCWN%(=)/2T=IBDD0)O"6M_R$VWBVW)C;PF;MKL M9QV/2UV"X:90N]59=E0;WL 78 M RZ[_N@*ZZSYSR#!B7L Z0)PV I(>Z1Y M<.1()M4G+HKR1#[5+Z5]'B\PXM+!)I!X1)F%**
(48D0S&!,,4^2G6"M'PI:! MD5?YQDC0)GV0JO"@T)B] M6,JACU51KXQ[D,0I@C3P_-!/,Z(V7%H=HZ;X&,YH(]7S.8P,\7 8;&S8K)S%*
*M#[FY#4.G4W0O0,W6R%CJ1\3&QM0N*C8.MD:!L7. Z0F.64T[68#L'*&[0;*S*
MYK$XHV1R(OE]X07R@K=CY^^ZQY1#$XU]4KFE#R0#/[W]W.G;87!(.0B'QCFE
*M2R0,CRI[0!CCE%)74KN#RL'9ISNKU!5T[[A2>Y!ENO(N*W=>[(C=U54*V_: M]36NNK5E-R/M7G6[KO(5?*
^#E6T[Y'2_S@JG]KT_+>I:FH@D5GL=Y%]DXG+IX MGE)(,,L@0D@Z\S00:4B-$IU'9GCLI">5,K+I$]IASC E>NRWIA=:^$]Z%X8V
*M[N[ZLKUVVG8HO,/O3>)U6+39W4V/,(B0B%V L3B"*4 M0!S@ 'HDI%*
(HY//8L&AE=_JQ,PR:0HXU1=ORL7MH].O6^3::9:1>!8U*H]) M<4:!RKWI)JY.>4R4P]*41Y^RS_ >5FO@I_>VZN>:J&5GEY>U0?*
@0N#02VIM MXBE$1"!(J$A@K,ID<2$\SR#C/(%^>B,K6H+NAZPYS5@ZI'',6V5Y M/V6?\7MWA:O5YS=O2 ('' X|A 7$<1!
E(88IDCO9,"_^A#(2(2\\LPC4=HC M&X705ZD L0<48: H@\\]U9?/1E+3!Q@''S.[L$LFK'O>7H#04UA%V3Y6(Y14 ML!!_O!)-*
)RG_Z+I,0Y!H%&,;G,+'->LEE97B_9/%\MN.ZYY?ZHL?.&% W] MT\@/$@T?/=H+8Z:@\Q(SE6+P(>+.5/*9:GO7+Z?1&>-QD:P.%#],-*
=GIX7$1 MND>%)YZP:+&(7U\YN\2+15W*!-?]X=H%@/@QS0(20IJIC7/**"2I=*Q#$L89 M8\PC6:#=7?$TG9%5J*$,%&G0H6W0,[
'HGX--R8+5TQ M>VS7X!23&3!=8;I63'N,F2FKRM7C92#Z9UZ$N74$6ZCE%K/V19?DQ,J0SQ7@81'BL*$B,]>0#--TY?-HAK:
*M,1&R^G?/1#ZJ,PDUYYDF"I M2RB$)$,)C!&*TRP2\M_:7OF'N4=6I XU4$IR^M[F1PR&?>TS)#/3H*Y0]V<) MI>\QGR&].+;7J@Z-*
*%2W#$_,IV?O5_!R) M#/U1/6&,CKF/<6YUGKTWT60'U\?8[YY0'_U[9T?1*AE,SL"NEV^\2?)N#ZC4 M'O-*
:KKO5HQ^%GA!I"#'VU,Z/9!!'$8)\R+"/!8L1->J;9L7%R$IV_![I[NBU MCFO4C)S?A4@#/ M_897Z[+>7O^=XW+^O7CT[R,V
*MLB&2'U=LW?WU$!D]0^)*7C-[T>WS"G9T+X"B#"3I43JIGA30?3O70U(_JH?K M2:%[&K>>'F,>K'+=%*
(^>E^RN6.14SGE7%O2F6,U8\5K7ZC6\?Z\]X1AR,8\S2"(TBB-, RNT\ MBS-/\"Q"1IWA>VB-?8:N2 '?\M;+$6@T]PMN!#;*
<%4BBH:J1MEYXA+IL%S4BU*C%=/:8'""49]!DGJ[^KV-CW79ZN' MM>0%+U>Y'%CREWS|\IAD)$HQHS!.I'N%,AK#3*
@/IH%2>HQ% >^74$>EVR. M;&0Z-:Y>):&1=N2/4[?II[Q M^O'OR,SH=1JARM?0>5EW[L\ORR**
[]76DH;77/L(S992I/>I7$04W]#!>P!S==!] -&J;NGS40 M]@E1/1*Z3H\Z1NK')$OU'"TR=:IOC*6"'^2I4R_!61!3&*6!W-QQE$'B"08S*
MGXG0#P@.4JT;5RI^+WG,?=<-2:2D]R+WE%\4(=T#SB%-$H1#Z,Y?Y(+:H8$A(&$.9/_MYQ0990;KDQ[_2!0Y.!*
(]CMH9!Z1G8^'HN'3+AUI\&T[(J21CT]IQ1_S,/4X MX1]_M-H+B-9!:_\,=A9$^?L/G+849IO&'%^*\@$O^.RED-N"?ZNRG=5J)J1V
*M'B^_A@F+(I0&,(H]*3+'F$!4R^+81PC@5FFTBQ"D\Y';M@RLCSFW9&V;-0E M=S3]&B;V:XZX+%C*
*)L682B**%B4OYN#^T+@!6GIYLXN#-O;M%S M9/H<,36I670+Y$>3Z7AV.W/ZM7/U\@NF^2)?O3=F.U\^?2K*LO@N?[C$K_+O*
M5N^/%"5R\Y,0-((2:.9]"Q:',$PI%P(FH6>69M',_(C.V9;PH:L**O@=$W: MS%@:HJIG%,?#RLSX?=V_$[UA9>.X*=2VW(#+(?*
*R,K9L=#(ZLF"'Q2:V5'3 ? MK9+E+):USIO:_Y6T:+O.T9)Z\?*BZM:I5#"1X% PZ9E)$R.W@3PCRN)PB",1*
M>8+'/L+X<P.1OB31,Y11Y4BKYA.?1A)/6L MC"-@[$JFM[1KUV@?F88^>.A%QKR0NK:PKDJK#Q..5_]4A;K5VF9=J<+L9^*@,
<13&G (,(Q@R3'"%/HL# .6 MRGU>;%-\TIJAD;V77=E%7/-R=L-J,[3UK,N4&)K9GF,ML.7&[D,Q2_F;EC]0
*M,PBV'(YR,.0*KO%Z:YNQ\Z.;<%N:I]&MVVY>^P#8CG)3.B*)>13'@0<3CE*(-M&%4%M[$'11RD+$HS+V/,Q-0=H3'V815]YFR]J-?*
*ZNB377)7D^I!84MG5V3B& MF'X"PJ<^I1QU?]:I?\,:*88NF/-MR)T-"57-#@Q3/\%2?*
*1WT06ONJ7W>,94(PI>N7=9V=>JL*1*I6.25_YLLJ M?^.JUOX+5Z'89F7)L-0#+/<9*4HRJ=9I!C-!$,2PQ*
QINP$^*GY_MUFHCJ/5,Q%@ FID,M]B9Y\I:@._J]:$]+1YK1:@ M'&2KVLSAKO/&[LXL"V@0AAQ!1H3<
*W@\ABE./!@'<2HX07[$C*X7]%(;V=!< MWE]]OIZ#R]G]9S"[^0QNYW^]N@=?;VWV-"]9NP<'"*N Q%[YDE.[#SE+78HU"Q."4D] %*
8JP3P MFE!F& =APD7H,VS4 O8$G;'W^%NJH"8+%%VKCGFG<-)3: ?2& ^[L;00WSUGM M%\M5YNH)*M/FK_:+>I#%.O"XG;*
*(VB_L<__YK^BB4WV=DM+DK T\4D,XXP2 MB$@L-P)E9L"FH21'Z!3#-$@$]'),@(82*P&@S?XK0R"J\(0LD75 3MK[0=1(J M/7UV*

*8"9+MO);JS&0X(Y4N&39"95WR%A/ZKNX/.6:EO?_#?]`O<&C?C=-14C`M1OG6CHK@Z@O;GWS:[^]H8`=?T_&GS`NHW_/7-HOE5J@3-W7@ILY_9LLFEO/H`M15XL.`F@GZ8!1(DJT91A#A,:<]_SO=!';)-\UK\`Z)"SR#@S6P9V#/P_+]L0`MN3IN7"\KE8C,V2[SM9*_9&TO)("?2E[?N]3,*M$"MU]=G0%FI;P[RMO3V-7V`M-%;5=ZOI.P1#O\2[2U#L:K]/GSF@ZD9TL5Z)1?%=E8HH%5=@L06J_FSR5K%U`MOJ2+=5TGCS9YPZ))+JV/S:KF-N=2W3,\`/4$BP(OY<^T4V9"S7FQ+1>RX'5J`M(%GD3S7[U8<&7G]R4XI>%^Z>VO2#4TQ6K%Y7F&[U>NTQ=FOX/5_A?,G9QD7H`MQ-,_`M$R`M&&D9]VY3G^K\X==%KI+G_I:OGN_YDR)3E.]MX9=[+GV_LG%%?E7^R2>\_&<=`MBZ\?5,O`+L*$.")9&&*5$!=#A#F&A!`(/THPED4^P%Q*C&-PH7(X=<^\DE`W1>QHYA\%UR`M#'8L[UY0A^G6&V_9!AV^VUP!,$IPK^N#-!F`MAYZK&GF+=_",W]3"TL:%W@%;\[9B0;'DX%WEMJZAWDHM[_\_+B_]K-OOE+Z]GV&TPV60#`7,!N*,!BM/ER<%,LKY?RJ^#5`M:I<^]QBS1"7*)U`D/)26GU%(5.46'S&4H"!(:)KJU&LY2<'(R)N77IFK(?*;`M7*\):V41-+6-U/'@1DVWV>+:V:I)3FXH;>?`U7JNJ/K&]VR1[>RLA>A&YJE7`MK!Y+=`'S<9$:GE^VN?>E_\-50@K)/I59IM\OD298%,6?0IY1#A".5IN\',%+G`M_FF4,$R.`(HM]Q";X34#]J;`MGA;Z]!.S9XQYVZUYR69EV:F9]/14ETV:O:QT&VWU3#&R@DI*97UHNRL6IM\Z`MJT_R?O5T*+299FI:8DG*\M?`U!O:B4S,-',%#E4Q;+T^;+J/&6!L"6[7"ZIMW`MLN97&L)UVUWI/&ZNCE?_6KW/OI>LFK%_;`H%:ZKAD:%CI\`UZ3BS[UA2!;L:`M\YI!E5/R#BO?F:*:*=U)*1W62!X0RDJICLTWF3+U"--5HK[';*/JE69TQ5G`M3:VM2_G&.C=*,O\S?`J]NRV]%R=O6LX^IEU&AFL%Z'L4011&'.!,)#$,2)]*# `M)332*FAC1WYD_;P5X/MS3I__#%Y+N3/.7U4AFWHYJ`MC-6$D*KEL@D4@\P&3`M+*J@U(MD$KRJOLQL;;"?MG@#PYOM<7$U,P8[7C:U^A0W>]?))(J?6Q052]ON`MUJ.B:)+K-`";:=IO\NX'/L]SQ=Z'PW7R@=]=>Z^4HOFH\=J&SD:5@6H^&HE`M/:$ZPMH)=THBZE?JQ`8OW_^[`F^XS&N?:1M/DI(TGI4*C:J)EX7\Y1^O?#,U`MX0!O7:VVRU(IH>(REZM$(TA15LZRIVQ?8&\^E?&D$V98V0J\GW-E/8M=E.2&`MKU1#C;NR>,L99Y_>?ZU4\_/M7<<97>5O]=?UR#P1DH`E$+%_LL+""1Q7"=G`M81$0/Y#_F%3.UB<]P,5;'LS"*@:PZ@59Q@'+,,#+`M5TU#G`T7@+R#GWYM0/L9[.XMSX91,P[\F`/@*"!C0'C2\(PY(!^#-18SF.\5`MZQW)KTM6+MZ?.OM0_<#-R0E&/YV7`B[>U?>\(ZN_9SPM]_#.T8G(9KI=DP1'`M978:G!D4S6H7>7K6R?:2@X)U=Y3##UMDTQ3E2A2+O)`^!"_?^#U>R=4E\2/J`M>XQ#PB,FMXXD@B11#:T$IK&7R!]3K4;%)RF,K(5;FLI;5D1!B;7;6IV&97@_`M=[:P9OJWD[.E!^Y=R&F0MG*NO):;*D.YS;`(Z^F3J2^`X.FZZ7(T^MO?2,GH?`MM"UN\,;:T.'ULLWL^(:+?_*5VH$T8<:.R5JR2UZJ)/$VZM^403UV[=]GOC0_`M*(;,%QRB(*60I%S`**$A(Q&@D@E@KA6]L1D[>\\75^4D^TK(/M25;-_,]3E(08%V1GY21&`M8G/B4A3C@GU8QF)D>G8&?[_C1UU-`";&4(Y^'T&.9@"C#/LQ8DD!II1/.?1%P`MLPZ,AR1&-K(?.M18E9HZ@HN>I3Q/6C,;9RBHL4$Z+8LC4W*$P*1&X+2`']6W`MYTG+>NZY"KLL6=5IG:'B,8\HQBE)/`(SH=3/EQNW+!(9C`FETH=*,8ML.M^<`MHJ?U=9[=[V9+O5Z#6?`LGH&Z:O.&%JHU6YD_/[+6XN:@CK`YKO`\(YJK0^RDRTU9['Q#VH.3[T/-FBLUX_CB3ZSM3`M:_R7!7YZ3)@4@\`<8TC20FAQX&&8T]F'`HI2E)`A1R'46TH.9QTY9V]`"BIB>`M)AY*WZ]Z9\ED&-S4$T=;N4ZRWA.\E&,:19(_[/3G<*9)%.:D`!L-.?V`9;?)`MSE61+S@O?\.+-7\4(:<,X0@BC\00A32%J2]2R*32>'&0DBS)C)I*J,RLJKL`M;J'M7TPR[!MY%!^]M>MLJ`M]&?L?=AR[X?`+\KV^V/M:E-*O:TYZMK/O-IMMTF/&D=15@3*(F-P8IID?`M0#_SPA!A%)#0J`NL(?VQ=XTM-T,'7DZ@U-`Q+C@>0F=9O&&@T'7SC6%&MUU1W`M";9G2NUJ2V1(?=K]JATT!YM9RVG,'>(KE9SV?L^?RD-27;_F[]B^+`MY:Z)9RI2*IUP'Z*$$]623$#BIQYD*(Q(Y(<>\;04TBU;8Z_WLX>_@B]?;__V`M`+[GYM6O?JFE0&4YX(2'TA",;(\P.CKLO#),?`>PS1GQVTBFV(!^-OB::H|>U[]`M$W[G"FCI=^,ZA\@PL#F.JF8LTRE69E;BL'SJ]MA]'[I[A=I]%G@QPF3`MYB,)XP0B'(20((SDOP06)$H]ZGLFAD2'Z,BFI,M"&&8Z\)@G[!C(ZRIY1X?DM(D\!B`<)/68C#6_9G6T.BR)&6<^`M2B"3+H549;`UMBZ#&!`Q1[7BH"W5M6/Z`0\7DY#"=1Z5=P%[*:*;.B!N;G`M%`P^LS3PCRD"?*\4HJJO0:C"#W1=EBKVH<1?2G5L_ZC.`95E:^M-X&V1KD+\`M_[&[CV5IWQ]:Q%>W7*_#PKS;VZ]_J`.KS_*#V*4GF5S@/AP^LDW;I27)78_Z`MB&L.@&+!\!+W$VO[M%`'=[9[`M'K7N)5T]B_>9-_]5-X->BRI?58]")%F<>0RF`4.0QI4B.KHCH(9"U1=1./M62->TJ?0DIO)^%&?C.MW-`$/VVH_MS<11Q`P*:9`M](!P[EI)GR(T=2/I`8&/M)$>&F&GPUM;<+U\7;^JK_R-+X(V?LZR,`R\+(4L`MR0*(*.*0I"R$7LIXQE"*;&K41[J'UMB;!$4*!&9*VP>-`GM8Z$MA,;7=KYP5H`MZ%Z`5OX1SA,T1'2DO'V4)M5>#9$_JJ_.$-N`'UD=NQ@?X\@7&(4P"I#OOI]O[^]F_7-[\\@-LOX.OMS2]P?`G7_#<<1T0WIGXV`:Q9.[UM$O[P^(Y2Q8=YS*Q/&Y7E$/`M0W+]CY^YI':2T:OM+_^:\U).^?S^N7C!^?(Q\I*4)Y$/?5]X$$6J!E+H)1!3`M'DWB;H.6_>IN`M(K7K]5Z+]H_Q`$Q@.>D3&$UB9VYNA5`E>K>5..KF%H\LBH6?4@&S(&`0I9&`M!*$4TH!&'D(H(`DV,2M'J8QL/G8TVTHW;2\50Y-Q'"`]TW"VV&8FP%QB8[7O`MEA^G,:D:]XKY45W['S8_B[LLI,+GJW>5W=%N*J7>^3$+0RC7>E6IF*`F;N[DTC]K.T^^`MLT_:\]4HRI.DK,VJ`'M@.#K-.BULSUG6D4&3G62=9KA[CM7SE/DI`MUCVGQ1LOWV_%55FJ#./=CN1KON37*_XR%$G6G68\3=I05P=:DGZQY,6Z6K1]`M7U3.6C>#O;OC5;R!FCE'.>PF.%B=#6D1F.R@R$3<[JF1T3C[\-7U]DC^B]S0`M-K=Y'_TPBQA+?(@$CB&*PQ22-`X@DPMBS$-`&:!2;QJ^.$1IY56R2-9J6&WE5`MK8U+0YW"1S];=:;[4%N&J'4E58H-R9U6X=>5R&*\Z2F;R@%6?L,X$/PRCSH`I'P11G`M'*;,9U&:)B'*M.Z[N&9L"I>A\174I7/:81'\=GUE4%;?Z=L@)$@0\A$4J'X;`M(H5IDF"HG+$H"(CPO/11>HND^$]^'UT&_V]_(\-`QDA^%LME207XHBF:5>XG97_(OB9X`MH=884#USOJIO[35__:9X9@"K-&OYPNH_*G528WA3K^?I,Z]SI:NUZC*XV36!`MEEJ!Q!@4/%7K!JJ+3KAG#9_(7\M7Q,SI%3O`!L"\^?P(RQ7#V*%XOW"TFQ`M(\P+?E<]!C?MTZ1R+SFMI_V>KYYK[CK\[B:M)`S_6N=E,ZQ^;'/IOOM0V[&P`M[;#HV.PGUC?/<]@4*GY"8+,8X!4C5W*(26Y]@9]1C`M.SKMQ%79^D0[K,W6^[3-F<-`VJ5*7!NHF$IJW9HX,'5G3.A3!9ZYN:\D%MSE(`MD+_`^L_ZMF6-2ZQRLG"6PZ3E*GZS.VF@,R&5Y+G(XWX3'(">%V3_U./V8^1+7`M+J/O?D#F^6K!'_V(I"P3"-(@1G(?':?F0<);!C"0T2B..0Z(5(#TV^O;^8IB(P*?(@V'(.$01BV#&<0I#P7E*LXS@S-,+1)TB,7I`J:W>`M4C5-4_ZG]R?/5YO79H_Y%X#7J^>BS/_-V060E/]D@9=\L5`&OGJ66]SJ+VTP`MZ@*@[$_)A[!L;XP^R#=99QW\U__P8^\OH:>F"E"]@92CPN.C/G/:'>37@\(+`MU;_T5>V*W_CB_?0^4._]Z1UOG/-.S/1^OX/-`YN),_UFM9\^LV1Y\XYD,SQHD[(N\/5ZO-Z4Z$>Q:&'42J@'Q.Y?0QC"G&$8IAE`M7!HE(8X\S^SJVFE:8R^ZA?3F;8X9CP-`C%_4/,#PFWLW[-,6GK;?PMETO>>G7/,@RUKGN.C"J%G*^2CK'PY-AK;=:="X`MJ!L=)SA!JN?\X+SY)SLP<`)#]X3`S836BX/J[K+)2ID)26BV6!3?U4'8EZ)L`MNIE^+:KCB0H)E7M"E2_*@@"B))8_"IR/FC#*\P9-*9>9#'F8,8A$RB%.*`(<$8YJ1*!2IYQN&;5U#:!?+`MG1)$S=BI:V`,`ZH;1.H?.AQ*B#B`M40;31'"8II$?`QSZA7D2T;T0;$A_9^#:TZ^2[CA/_NN4$/$M6:F>GDLP87#PV`MQ7C8;Q\3.4/3TD"E6`%;TJ"%\E;L?E$SN-4](HQ.JBLOC3Y)`M4#3)IV7=AE59=)4WZ.I2N"56?5?&3:><[D*YI;![U\UMYS"WX@^\S'FE\)W5`MYP*?,/TG9ZIF\XT]EGVYP%4U:X^;XM1#L<`^Q#R3!IPEF:H(ZT&>9+%'DCA+`M4NU@C`'=D6UWPTE]H`YGS6D5;+AI2K37_`(:I;`3_`ZF$`[;+=''LS,9!MB`M-`7S6=Q9H^M9Z)/#L#+6K#\[(!EL@T&-^36:;S/):B-@UNC;#S>WM75E0SEGU`M1;+^#:_JY*I;<;U\XTTGR$VF/I\>!<\XCCF!?`B1=9>2E'LSB)(8HY$F`,^ZA`M1*OJIQG9D:UM2UPI@'1-\BT#!O?N#"`<-JOC`&-F53<\`,4$V'"A\-GQ`7:,`MC(*4OBT=!S$[4^H*.2-`3:@Y`CR4UF&PR0VHN8->.6HRV[5@@[8^<]'I)BQ=^`M]8>J-\1O^&K;#9`E2-`K/6%UPEDXKXAF%&>8!)%E&XS03G@BUFB'I$AS9=&[(`MJU8WDKYITX(!L/2BD2XA,#.26^D;TN"GEOC/%YT&[F-T2-`05V5E;@P%R$SSYL]-4<='%`B_4G,R.A!ZN>`MI7`.E9FY.-9GM<5MP]*VK^I]%S=WAL,(`4?60X_FI";$"(:/=L1LL)TQN/0XZ']8Q/;-`BR(&6UF2-UG3YT%:>FO!%MZ5>JRE<&7*6KU0U!#/38@JRGI$9`M`SB[+5S+2!U0_VF[+5':\'/3VQ%L^0$[AMP9&TLD')D=4^J3&B!+:#Z:(MMI`M+&)$\B-[5L6\3NS5D8A]+PM\F+`L@B@("21^'$":)83P$&4T81L#--->,#_63`MM+`X<,-SI8)^]#0`'(:\2`'0-A9D*[PY\9]!F`P"/:X@\,RPE,/BUE01T_0`MODC.P`S3A6_T1-`F+V6@.,2\\?E%I?K?B=KVJF#222_;K\JU:L:M_`MK=YGWTM6_5(N5^QZ>5>6?R^K]G1'LSR%-8&1HS5_Y[B$]N(R5#^!RV?YEW6-`MITZ&JZ]=_:]U75M%EM^GO4YB,M:@X,=Y']H&EN&IU!86:+CM^(V+O]T#(!?KI7_8*`M+WYVN$/4$MO5AK"?V+3[/RW!#[9[>J-`LZZ`LZS#X&B\VD?)[N6FZYVQ=EZML`ME]S4"Q.1"!_RQ%-&P$H)M0,D%!GU_=0C.[(QZ#`!MHVLSHD6T8FKGY@`<5@3Q6BTBRXKDN2;JLDK`MUY*Y?"_5<[%@\Q(KW_0S?I=;_5B%I;F`41`+B!"+(/%8"CT>BR"A82R(D1]A`M1'UD2[(E"58-3<`DT7-`ZL@RAJ6=#1L/(S)0<=&_I<'(!=N"US(#/?>"=V=5%`M$X116KT,T?Z!_5\T8>EO"J,]B6V6S28>5#=)W+78SA`+U5$7#"D)(0I0`%/$`M,8RXX(C&#)'0J(_O*4(C&Y$'`^BS-":7+-"8ST[(4+R0VO0;`M':?+RY!@SE)F3I"9.%6F7]C#%)F!YRV[`ZOS]$Z=#\,$KU/#Q_L6F]/1;NV9`M,;*XAN1RU0CW%)EI>`^$."'O0#G?H>=L05[ZD^2M>-(5D.F'3VV7=M6A;EIZS`MQ\B+L!_@$`J:$(@R)F#FIQ3Z(O#]1']JO262TG)@0'WF)<=-RQ@I5G!&11BR&`M%*GZ.8P&,(NQ#V,>"8)9%F8X?`R^OEJP]'_EX'G+Y5K*_EQ]/3VUO`/G]=.@;S%<>UHH#L^GST7/JOC66NBDYW.G@M+]W#V[+G,D^]47`4O`M%FII5$9T=U2WR8,@.`JH'ZE"]5RZ5*GG0TQI-CFGOI]E&?*)]K7,(6(CV[A/`M-W=?/Y8:U,\R&T0J2]-(9$+`-*,I1&&60!*FB80K$5BAZ'&LWV72)596SJ9"`MRR$Z_?;9M<2F\:$M9?!3_7'\[/SKT$]"=(F#719BXV&I+H';]LC*Z,DE:(=3`MC8^CBBFZ$O>D(PY,.5D^H]XPW81$[3$V%4^ZO?"J7,"6R2TRC:2E2DB80)0(`M!E./A#"-4CD)BXE(M([*^HB,'VC_*M>.O)Y4^JIR/2DW-![]&$6,XU@ZE#2"*`Y"B)GO09RF`MA*CK90G7;HVN06OT0,>.4AR`M<`%NBN5K60PE/%DR0_32EB8_4!T4^/$_?'F+9Q^BPI/'UBK^T#N3G`MX@7GRT?*

F;N[DTC]K.T^^`MLT_:\]4HRI.DK,VJ`'M@.#K-.BULSUG6D4&3G62=9KA[CM7SE/DI`MUCVGQ1LOWV_%55FJ#./=CN1KON37*_XR%$G6G68\3=I05P=:DGZQY,6Z6K1]`M7U3.6C>#O;OC5;R!FCE'.>PF.%B=#6D1F.R@R$3<[JF1T3C[\-7U]DC^B]S0`M-K=Y'_TPBQA+?(@$CB&*PQ22-`X@DPMBS$-`&:!2;QJ^.$1IY56R2-9J6&WE5`MK8U+0YW"1S];=:;[4%N&J'4E58H-R9U6X=>5R&\Z2F;R@%6?L,X$/PRCSH`I'P11G`M'*;,9U&:)B'*M.Z[N&9L"I>A\174I7/:81'\=GUE4%;?Z=L@)$@0\A$4J'X;`M(H5IDF"HG+$H"(CPO/11>HND^$]^'UT&_V]_(\-`QDA^%LME207XHBF:5>XG97_(OB9X`MH=884#USOJIO[35__:9X9@"K-&OYPNH_*G528WA3K^?I,Z]SI:NUZC*XV36!`MEEJ!Q!@4/%7K!JJ+3KAG#9_(7\M7Q,SI%3O`!L"\^?P(RQ7#V*%XOW"TFQ`M(\P+?E<]!C?MTZ1R+SFMI_V>KYYK[CK\[B:M)`S_6N=E,ZQ^;'/IOOM0V[&P`M[;#HV.PGUC?/<]@4*GY"8+,8X!4C5W*(26Y]@9]1C`M.SKMQ%79^D0[K,W6^[3-F<-`VJ5*7!NHF$IJW9HX,'5G3.A3!9ZYN:\D%MSE(`MD+_`^L_ZMF6-2ZQRLG"6PZ3E*GZS.VF@,R&5Y+G(XWX3'(">%V3_U./V8^1+7`M+J/O?D#F^6K!'_V(I"P3"-(@1G(?':?F0<);!C"0T2B..0Z(5(#TV^O;^8IB(P*?(@V'(.$01BV#&<0I#P7E*LXS@S-,+1)TB,7I`J:W>`M4C5-4_ZG]R?/5YO79H_Y%X#7J^>BS/_-V060E/]D@9=\L5`&OGJ66]SJ+VTP`MZ@*@[$_)A[!L;XP^R#=99QW\U__P8^\OH:>F"E"]@92CPN.C/G/:'>37@\(+`MU;_T5>V*W_CB_?0^4._]Z1UOG/-.S/1^OX/-`YN),_UFM9\^LV1Y\XYD,SQHD[(N\/5ZO-Z4Z$>Q:&'42J@'Q.Y?0QC"G&$8IAE`M7!HE(8X\S^SJVFE:8R^ZA?3F;8X9CP-`C%_4/,#PFWLW[-,6GK;?PMETO>>G7/,@RUKGN.C"J%G*^2CK'PY-AK;=:="X`MJ!L=)SA!JN?\X+SY)SLP<`)#]X3`S836BX/J[K+)2ID)26BV6!3?U4'8EZ)L`MNIE^+:KCB0H)E7M"E2_*@@"B))8_"IR/FC#*\P9-*9>9#'F8,8A$RB%.*`(<$8YJ1*!2IYQN&;5U#:!?+`MG1)$S=BI:V`,`ZH;1.H?.AQ*B#B`M40;31'"8II$?`QSZA7D2T;T0;$A_9^#:TZ^2[CA/_NN4$/$M6:F>GDLP87#PV`MQ7C8;Q\3.4/3TD"E6`%;TJ"%\E;L?E$SN-4](HQ.JBLOC3Y)`M4#3)IV7=AE59=)4WZ.I2N"56?5?&3:><[D*YI;![U\UMYS"WX@^\S'FE\)W5`MYP*?,/TG9ZIF\XT]EGVYP%4U:X^;XM1#L<`^Q#R3!IPEF:H(ZT&>9+%'DCA+`M4NU@C`'=D6UWPTE]H`YGS6D5;+AI2K37_`(:I;`3_`ZF$`[;+=''LS,9!MB`M-`7S6=Q9H^M9Z)/#L#+6K#\[(!EL@T&-^36:;S/):B-@UNC;#S>WM75E0SEGU`M1;+^#:_JY*I;<;U\XTTGR$VF/I\>!<\XCCF!?`B1=9>2E'LSB)(8HY$F`,^ZA`M1*OJIQG9D:UM2UPI@'1-\BT#!O?N#"`<-JOC`&-F53<\`,4$V'"A\-GQ`7:,`MC(*4OBT=!S$[4^H*.2-`3:@Y`CR4UF&PR0VHN8->.6HRV[5@@[8^<]'I)BQ=^`M]8>J-\1O^&K;#9`E2-`K/6%UPEDXKXAF%&>8!)%E&XS03G@BUFB'I$AS9=&[(`MJU8WDKYITX(!L/2BD2XA,#.26^D;TN"GEOC/%YT&[F-T2-`05V5E;@P%R$SSYL]-4<='%`B_4G,R.A!ZN>`MI7`.E9FY.-9GM<5MP]*VK^I]%S=WAL,(`4?60X_FI";$"(:/=L1LL)TQN/0XZ']8Q/;-`BR(&6UF2-UG3YT%:>FO!%MZ5>JRE<&7*6KU0U!#/38@JRGI$9`M`SB[+5S+2!U0_VF[+5':\'/3VQ%L^0$[AMP9&TLD')D=4^J3&B!+:#Z:(MMI`M+&)$\B-[5L6\3NS5D8A]+PM\F+`L@B@("21^'$":)83P$&4T81L#--->,#_63`MM+`X<,-SI8)^]#0`'(:\2`'0-A9D*[PY\9]!F`P"/:X@\,RPE,/BUE01T_0`MODC.P`S3A6_T1-`F+V6@.,2\\?E%I?K?B=KVJF#222_;K\JU:L:M_`MK=YGWTM6_5(N5^QZ>5>6?R^K]G1'LSR%-8&1HS5_Y[B$]N(R5#^!RV?YEW6-`MITZ&JZ]=_:]U75M%EM^GO4YB,M:@X,=Y']H&EN&IU!86:+CM^(V+O]T#(!?KI7_8*`M+WYVN$/4$MO5AK"?V+3[/RW!#[9[>J-`LZZ`LZS#X&B\VD?)[N6FZYVQ=EZML`ME]S4"Q.1"!_RQ%-&P$H)M0,D%!GU_=0C.[(QZ#`!MHVLSHD6T8FKGY@`<5@3Q6BTBRXKDN2;JLDK`MUY*Y?"_5<[%@\Q(KW_0S?I=;_5B%I;F`41`+B!"+(/%8"CT>BR"A82R(D1]A`M1'UD2[(E"58-3<`DT7-`ZL@RAJ6=#1L/(S)0<=&_I<'(!=N"US(#/?>"=V=5%`M$X116KT,T?Z!_5\T8>EO"J,]B6V6S28>5#=)W+78SA`+U5$7#"D)(0I0`%/$`M,8RXX(C&#)'0J(_O*4(C&Y$'`^BS-":7+-"8ST[(4+R0VO0;`M':?+RY!@SE)F3I"9.%6F7]C#%)F!YRV[`ZOS]$Z=#\,$KU/#Q_L6F]/1;NV9`M,;*XAN1RU0CW%)EI>`^$."'O0#G?H>=L05[ZD^2M>-(5D.F'3VV7=M6A;EIZS`MQ\B+L!_@$`J:$(@R)F#FIQ3Z(O#]1']JO262TG)@0'WF)<=-RQ@I5G!&11BR&`M%*GZ.8P&,(NQ#V,>"8)9%F8X?`R^OEJP]'_EX'G+Y5K*_EQ]/3VUO`/G]=.@;S%<>UHH#L^GST7/JOC66NBDYW.G@M+]W#V[+G,D^]47`4O`M%FII5$9T=U2WR8,@.`JH'ZE"]5RZ5*GG0TQI-CFGOI]E&?*)]K7,(6(CV[A/`M-W=?/Y8:U,\R&T0J2]-(9$+`-*,I1&&60!*FB80K$5BAZ'&LWV72)596SJ9"`MRR$Z_?;9M<2F\:$M9?!3_7'\[/SKT$]"=(F#719BXV&I+H';]LC*Z,DE:(=3`MC8^CBBFZ$O>D(PY,.5D^H]XPW81$[3$V%4^ZO?"J7,"6R2TRC:2E2DB80)0(`M!E./A#"-4CD)BXE(M([*^HB,'VC_*M>.O)Y4^JIR/2DW-![]&$6,XU@ZE#2"*`Y"B)GO09RF`MA*CK90G7;HVN06OT0,>.4AR`M<`%NBN5K60PE/%DR0_32EB8_4!T4^/$_?'F+9Q^BPI/'UBK^T#N3G`MX@7GRT?*

A44Z\%$/N<0%1EL92XW$&:2;G#*/4#P*M2I@F1$=6_4[YAO'BH/F M=+DAKKDL&X&H9P5<0V-F#FQ1,6^!9""FJUY(.B2G;8ID ,)!=R23L7:FX0J7 M2]6:^XZ7#ZI/WR=3046BV0>JD8 M*;]Y>Z,;OBE* UYYV70A!#_E2\"*Q4)=G=G^]G0^NP%D>II_-A!FJKXA!R0] M4!.\ #5)=TK>*Y$CK3Y.8U(U[A7SH]V/VQ^VC5C_Y@7=[RX+%Y>ORQWFT+- MPZP3PT=>?"75=9O.-2_ W=4M4/3YLFI]S2]%L5H6*\V247TP#!\J.4# 3/%T MA=<+$QB= W(:G7 OZA#QV\W=]?&/83ZQ==0/!>2&ZI>C]!CJ- N0A'8*=W+6Z51N2+] MI1M\^*P.O-W6/?(G-0/;I:I^>J_KX-Z*8XU^_LBK1U4'W,N\#!)!.41>1F#* MU)D? 3T@LM[M)P&QZ]9['U*IUF'G?7;XG M2,(_+>Q(Z?A'"/[0Q/S3 REZ/>,M"VI^L(_\]>BRE>[&NTJK^Z+_'P>$X8R MBJ(8\@@CB 3*8!J'#'H2!2KB1(1FUTA[J8V\7,NO)#6MB]J'C9ZB.Y/83,<5 M6=#2!3O"%TW*I*+MLN"IAHC."IWVT9JXP*F&V(>%374&66R@GYY6=\MJ*;?F MU<,;O:Q69MG8I\:/O7U^>BKKNH'@CB_K2C& [L$X%'GCYEE,.+HM*\V9F+Q0: M>VD'*!ANI;4!<)S%/"2JW9[ZU*33;:D'Q-K;40\]:U'VKGAY;>I)+]JO<,Y^ MJ^H%O#T$- (YJ;4XW]CZW$U<%&W: X@>\57]JR]RV/!E4I-.$:EAK1T#)<*]J M - (\3%#^>W*PVG2F*X8G)G0>Z7?# (?:UVO9E=*%\H3:A;>N^7Y1O9]G3+--3W:;LMV^HBT"^EY!#L&*[KJ8$-R^8E85R],+V]P0]Z#6;&K49] MQ^4%V/()15%"Q>G%R3=PT;W1-6;)B1&@=%B4QA5GDY>L<0SIL8(VKDF8.VV_ M5:OET^?5T?MFLZ5<'G;7SLPV5<83CVQ.? VL;$7Q6^PV=]Y8J??6WY@[EAUN7 M^GZ>.;K#'M^HP)J91X>8.M[A68-DY2":4YO,5;0&HNLTVD]BYS[^C>=/S_(C M:3O>;/I U\E.5>>F_;<@4\4WW'1OT%^ S_EB7=^>'^%$R!841SZ9,?E)'2];<#YZ5];SV%FLMDT< M2U-*D9=!'H4Q1! [FD*"801;P("41IX$<8Y#8;-XQSB*3>:Z& %R3,K,:1LWQ MQNY^-^L7P%A-1^E5]R.:T?5WFSNKG9RZ/7A9O)!\R9GJ/M@ZL2@CQ. <40\80 M@HCX!*9>1&#@9R$*DC3EB=9R?'SZ\2, ^-4&@*!I<_C^"0[]BG"^=<:36E6#Z MUX7/$]#NHO"]NNE6U8= (^5(4Y4L3G'[EY0KG*G,>K JP>E9'2QU$'-T:/BUP MSWWA(X,FNRE\FN'N'>&>I^Q6S,W-!/M'WHZMUDL[/;S>IZ>[U.I,U^'3,S7;,':_[_N': M3@A54K/[7"M($VZYV 1?.L*TYW K*0YHY;EHHC+U44(CDSO?:>]WX,@[FXSM M2?V_J5_&1P]SQ*ER1IC 3*)(;/A%3S\ <^\GQ=UU:;ZLA+P5=>57\&'6X VU3O5?P 6E0F M#4GUP1SVCT>!R,P>=W%IVDML<-ETKI)L@ T?8\"D[VV/ I=]M9ZW^C2@W+GC MRNE>=[^SEIWZ8&#=_P'*>19U^>C6>6\>V1D'1_ZI,80];KW^7)-Y^\;B=3<1A0BKM!LNCYOI\F M@B6^S\VJ@#O@RD3MK.HUSFBC3Y_P0KT9PWB>"]SUW/2)L32S^,>;%C;LM"U2 M;X?C C2E,D:]BF4+RW@7L8PY^M'7L&PAU+B$93VU>:;&%XE(L:RO?4G3\/YY MS>?%;WFQJ$G=BK\6+_Q2?8WE^U? \??:RTDW4,)UW9&>T90=L^ %,NA!RR=^R MI(IL%%.@Y0I(M@8U\7PT^^W:V$:&K!1,#1*P+ %PRK_PIC89.D7MC!TLR^L MYS"S,56Y>KQCIRKX]W(/^T,AC:928R$]= ;PV \SK9I\\M+WES(DML[U>M5 MNC] <.D&\>HQ1YB$BM=_S@D0U!4A@1@F!&0DB#Q.1%GMD779@'I3-6=OETY0F[K4*/)A@^7A M(>81[YMF>[*6R^6GHBR+ [ZJ@W*VX[/1IVR\+?27IJD3U-@,@8%$8>Q&#G/LQ M1!GQ57@E@PE% 6]C[[:O\M\58>1Q%X M1WCVQ.7/I3!9M-X1%-T8OJLIS9> <+_D?G-U+ G7*8=.?<<[+%^5:[2Y";?LH M8>3+90423.3ZDM((8B*H8AP$*@D6Y1JG[..$!X[NJ58 :6Z+U,GW$KQZC:5 M9@2K7Q*0[ICIT/6G #%"IR=,#@5@* 1 MS?C)L.62/K3#IGDDP,PLLR%6%L;9!#23UE6C@&=GFEU]<(8MK8P1Z.URI3_; MA(VOC$7<[X5E/MPNM/H-E__D*I;3IL\\A[F(?$B&*;J%Q_G%)($<@9#]*0 M,L0Q,DE4_TA@9 NZ)0=X0\\P^>0 #[T Z3E2FIF]G8 M*7>1T%-"_I_'DP_M:K]$K_F*[SHW$S"H9_%G:!'H(X]#Q&@(,YIY,$8> M08'T:SR]6MV]5,8^L6SI@I9P?7W)Z#[7"7"&_0\G(AL? 1HPCK=$EMO.E'G$' M=Q0B=_?9^F7OO]9V8NR4M]OZV?]PR6W@86?YK+/%HOBN4C2_%.5ER5F^4G5^ M>/4U7]9-N*I'N:?"E 4,BH"%$$4>ACB@$8P5CU+?3],@"\[L*C#(Q.C1L&.) MEENNZMZN#5]-9:W?%6.@YNS\Y@+#;T#/ 1D;5].HV0B0NLACU<9DO,35819^ M=*:J-D@:J:GZDGBAX7 MM=\T.)'23._G):[K_W0OB6H+;939V2N85?KF\1DGR]'L%:B;B-G_X)F]991QPBC5RW'0(S=Z4&JAKN>6 M;27D#2^:,XT=-X91X7X(-6/$SH Q#5UI8N*P^JF9S*X"S/W$I@TW:PE^$'S6 M&V5? #G]7QN*R6+[Q5@7]YUV94SXO\ZJVV84%'.E@N5@E@I M/L"K8@2L&D[,B]R? \QKTC,V$X)I9HZ9XQ9:S"]#A[0+L4+_;0[UF$-0<@OD MZE:5ZQU@Y;!:_3G<3%ZAW@%TQZK2NYC6XLRNCE$]T*+D7Z2TL>?/BSCV-N=V M'A=10GV8\,"#*,88DA0AZ(<^]TGFHRC1VMD.4AK9N$EBZL1&DC,XPNI%1N/0 MSI6\AMY/$V:NZ5X 11FXE]{@$,\5"G8'>2T:E: (/Q#X8KH[J="3L.Z[K'3_= MD9V,&'O'=EH#W#2]?11APD,OPC"E5$"4I2E,$:>0!SB2@"9!@HQ\L8\$1K8_ M31W Q8Z>F0MU (>>3W2.D&9&YZ"_[WB=?!U[']P?3_] NO:?\@Y//F:D7X_EC M?;'D?<:8?)W5I?SQMIP7WY>/GO #FH099'$<0I0B!C'' 8S2F$8IR:(,:_7= M[:$QLI(U5$%+5CK:ZD]%"11I/7WKPZ=?Y1Q);:9U5@)K*Z"&2#WG3G)THW[R MAYW6])I"+71/9U'700FZIH4(E,+7"07-):H]/X 09Q0"L,XQ%&(_8Q$ MD7VL88)Z'A^VN4:5.WIPL=G\CUN=PU#0,S?GNI4WK/?;T]7<&!:P?U=\1ET- MY:X>;8,]$_)3W[6>%QGF219#QD0DE\ T@B1# F*:I,SSF)?&V@T4ALF-'I_C M)<>*H/ZF3P.CX7VO6\G-E/- $#W10D]=H1&^#B/Y>V"TR=AOBIMJ8"C&N%%:L MQ>JEYD>=^-9('3E\]0Q$7E&\ .*-U&HS";UB#JS4Y:O\[>.MM+Z /7LIS4F MF6Q3K2]0=V=M,,JR;]*B?@^<'2\2OKD*DI& >H$(8,+KD]* P%[+&49ATF0RPYZ M_2ISGFR&V^4CUQ=R6+]*(G/^Q^J39.V? CY0%E'HD@DF2RO67A@RF642E"X)(&"8^0YY1[VU= MPF/OSN@S9^M%T\R^6N4O=>6[_2;WRK7%R_?_KD![_PHONDW7+&\-# &NM]"- M :.93G=S_A#'N+,$]+?IW$"$8H"F)%4P"#U8A9X M&??-4C'T28]L>SJ,7#0]Q]3UE[:K8S=K?+@[_;D8ZQF;<9 S,S<.03,V-.;R M.S(U!H0G-3;F@'PT-Q8S6)>X?RWY,U]6^1MOMA&JU--NO8T$B:(D"F%"(P)1 M%(:0Q)!GT8T0/)_F6\4?!XB.+)QN? SK[.:7JP=P?0-FEY>_?OOUZVQ^]1G< MSO]Z=0\N;[_=W5_]]>KFX?JW*_#U]N'!N.!]/YAZ]L0E1&969(_RARU\773T MJU$\%5V!W=7#[R&/5,;7&V'<>";A[>ZW]TMV'JQD,.!@XLC;?X7?P M5JD[&W5Q(.5@JR:,BT+=<[P -2_Z\8%#L8=#!&=);*: <1X0=8_O0*Y55S.!P MMLG"!B<%Z48.3C]DMZ8]>[G7]:*>_3'P_#@4&$,OBB*(&(EA&H488A)F 2$2 ML4BK:40_F9$UKBZ;LT>U_0@-G? 3&.DMD.=+;J9Y%D(;KX'],CE;^4X0F72] MZQ?TXRHW\+2=@OZ"\V75U .Z73[@!5X9'=%N1+% (B\>"4UY[*<4 M4LQ3B' L8!H'&#(_Q5&:$9%P(]]7D^[(*JRX4.4E7C?T0(5UETE3!".6IK' M&0QH@B&*8PX)HAED6&7X\8@$2? *XY$\JO#C_,4!NSV_/$?B:>>?1SA.S,S MF#4#S<:!RZV#!*?FHHX:-S?!%"-@RXD[,VHHNB.[JDMU4D-K",5'RVLZW#X% M[EB=MIT/'F;8BP@B4$1)IDY8",PX]F 0"L%2P2@)C%+R!RF,;'YG7[_>_FUV M@\O[J_7\SK6<&48;1B&3L]:. 7SZUACA!JTA768Y- 9/ M;_+\-BWQCZ6VZ0TT#S=<_6OU/OM>LFK&_E%=_4$73[_AQ?UKN6+7RX?URTOY MKF(=U6HY)XOVXK- F/,)\IYI&5OPW(S[Y+$UH!R=5Z&[17[*WK-(#FA/6>*X>" M,R"]BVX6H6E4PP++=X;#'N,":&1%+3%7CGT- <'=8B.@\GJTB+!;G)0C'V4'1C M-6?,8NF@O.%\H;X,;?B4%[0[@5$',Q_N!>S-+:+LV$0RF4=]MW0!7C9E/]J M>VOM.FJ! [_GJ&52K.L7D97=9J+D"L^++^FJ+U&:\$0%0*8.ALW3^:]3TIB9] M.6:6LCX7WC%T ?9?U$/]HK:\ ,7,Q>;ZUGM31[M.;Z_/EA^D697V_--E3LS=-F>HNO+KSF=H6L?/&8 'GJ&[FWJN;PJ MET_5';M=;I>(FY7Z_?? J7BRH6A_FJX5:')0'^U:ROY=FOJ0#4B.;W<_Y6\[X M4CI!4=BP6GK'LW5?8Y]!ZG> MHQ5O7)6G56]1WP=U\9J&G=*)WY"A[9WXY3AV9!UB:^79NJ_F:OK$*RN[^MR M6LN[9X7\8*5EXM7JD_S&Y,?;WH_M%D5*_"")4.)!)CP,D<]CZ?,E,?20%POY M#PJY46*B#M&1+:MJX+[A 9*&"?!3OMSL+JE46%4=4"HU;8)8I$D2K7XVO-2C M W"4B2"*L =]YA,),/$@COP(^B(51+ ,!PDWO//E&&*KJV"7)T$< 4,]9]XU M+F9+1H;8G6'-MJ]7G-=]456>,1"Q05Q\#:1M$&D.,HPB&01QBG\8^$8E%WZP3Y$8VNZV;T]2Y ML&IY=0HF/25W) [R9XN_NT]2$+U3N)5"T@20^0K5T/3G=MJ8Z1>Q'-*$:$/Q$ MNZFA4;8U ;_D"WZSKC_3"*?,]V(/>MA3'6U" 3-,0Y@0E) X9AA%AL4 =Y./ M?=+1%,53]$!#T+3V7P>'?G4]5SK#XP9]P2QJ_!U*<$9QO\YD$U?U.Q3CL)S? MD6!CE&I29V*XR.O6(3IOA:03$ M0<:GV6@[D[&YWWPK#'I'-BG*<10&/N/2I?;\ "+N,8@#/U"%N2C'-/"D V]B M8=NS,O(*;MQ,U28/_(P7H6>,IH'7RK]WAJRQJ3H?%$? FZPQ&)C5IYP/VTT-:T3 ,X]5L==]*;611+P;4-AYYD1A(M&*$Q7, MH]+IP!DD6:)\D)#[GJ!!1%/=0,)&F,?3K=404- V4P18$M:/"YQ"9S@\IX$!F M,X6T$-I6>H#.R"K;W^;=DSZB@UC+I?_S,WCGM?[!F2^X_$D["*)9;@D)?,"U% [:4R3>1\VTZF_0$HVN!VJ9GZWX^3;D#I3.FM M(NOF@MOWTCDFV/G==/9F_3']= (X)=K*CSM&'[5;0>5DW&7^OR[LWGW@O465!VR6A_N M_FU@,\6]YZ_R;YYQU=QTE5;OI5@VC7O-UE2C=+OK$/F!W8].Q2VQ_? 9D>=M6WVK;-?9DGTM\'(7]Z_NN225 MJS1_=9NFO4GS[SK#ORD)69358T@]ZE,<0X%C#E&D"DEAQF"4^CS+(HHQ,NP& M;L_,V '!YA1,Y5?7E\Z*IH&OY+,">'/Q2#44J/AJI0ARA),;=_=?_2 /?_XOQ._SM^FK*M]6_-$S]!@R/A#J%=I3]*.8Z MY\T5V+%7'SCO,PBV'$X(MVD[^VE@/ZOC_=9RJ>]>[F5V\']_SNDSD%L<4.Y> MQ$X+5'F"#Y]PJ5C0%-T_;FIB=8- ,M5/;3$WXOL)U)E2WTO)5U:JJ1,A1 M*T%7+ZJGT>#9)"9K0^@*C&Z30F=SVNU_L;SIV=)8":7!_S4YG/>BKH!6G6[M7E4K^3'FRZ=/N,KI]J_J1D*8AD7]EM#VQXF+T MO,F72C?,-BIVD.KM8D8'RFR-VK #6G[:A&IE[!J60(>G"U!S- [I+)@^;JW.F\RRFHNZL7$LK_21>5&2""^!R$<91)RE, V(BIU$ M? LRQ)P0+3!HIGJ1D9':,FRHV'C>NJ8.7.@*E"G;L@%")T&^*%\/**2RF2E92P]L"%[(+2-312[6TO[T MRFQ4>*)?+*M:$B>FG*P\1+] (W8H/ T^:QQ[;FXIWO,P+MDTN5KL'M76H+N7: M^\1OA7C,. NQ2!",_""4RV%,(0GDZIB$&&:4B3+5O(3__T O _E$':E+RDN*J[-]*UW/Z_2'T@ M>/G/M&;8S'FIOZ^MCYNJK6 MG'U>JU(4#;':%:OAJ\U&ZV_YZOF9+Q035R^OB^*=\SG^@U>/82 XHQF'- A3 MB! (<0^)C"GT1!E&2Q2Q+D$'I?@,EM;PLU38*7XU;=]Y[ZKX95C"NBM%I2:,=!P!AK6VK5EF^BBVHG?;B-" M&Q:!Y!%LF 3S:0'77X,F!- YN:9KD!1BM&HX@ZUE,SJ4PV1KC"(KNTN-J2HO$ MA\O9PUR]B]^^W/AM(1Z!6!QCE$+J,5_5,J,P#;D'.4H$"T/?#[G6[O[$_&.G M)RB*0)&$BJ;!4>D1*#0.F\\3T/#\>%^VX;)#6D(:'/&>)ZSEJ:WF"S4[STM M2=^QYI%1TYU4GF9Y[_"QYS'[RX^-0;I:,E52^C$@.!%"

*<(CC&$&$/ QQAGP8 M)MC'<41)DFE=3#Y)8>QSP,U-P'8/**G6M;+-KSWNX])O+IQ(:V8PC 6UNO!X M5)BSKCONSSCY9<>C AV[ZGC\0?-E>"Z'W(JV,.'LC[QZI![!+*89C!(>JC)C MODH4#N2F+PP#$G'",=9=A]F'UF]%#VU'=L4QOQ=T318I [1&%Z'SY+13*G< MBZ>_ I\E!MWZ>[VL>]O6&6CD':Q:Z5G#@Z.HU$FY>E;CPS&3K<4GV>VNQ* @2A0D92)*N583DU,$ M1C83.Y*]C+Z6^Q3A76CNC82]U MD;'H$ZG'7AP=-IG)Z&.Z;S5ZG[,MH: 2"VM_I5CD]'W7C3#RTHB%#$&/>=++ M8,J"H)##B!&44A1%B6=T8?$DI9%-R?7-;U-I MD/HMBE/1S4S+CN0%:(B"W]Q_CM*H<5!$9Q453M&9N*;"@+B'516&!I@GU]2- M1^8O3]^6K_GELF(E^[+ 3[K)-<='CZR,-5$PSU]4V/K;S=VUZM->Y4SU0=%/ MNCDA>+|RNI'93 O[Q 6_*]J. ^KWT"V:5=G- BRLG2;OI%ZJ;=##PY;B-!%7@O MUJNFO=JFNYK:\F\3Z1[]%'EA[(_&,/*GTU=PUT?P>\/JB0Z"NZ3=Z=L' MZH,X<1M!#<;^(JL)Z@- JVU;0@()E19NL:"\T-.G/CP$F(0\3!D/$U0EG&,_TBS'$A"8(I2B3>Q^SLO-G M%/>/G/IJ;TTW111U N0/LJ-LQND;YO7L5'X+|9L? M/&;0HZ8)6J) 4I5_79NQ<(LL?,Q'Z(?$R*'=7'D0B4ANK,($T37TD$I[RR*C.:S^Y MD3=+\AM(3!?07G1TUT=7,IOIJJ* [/2;]UMGJU:67:^(N5S4=(9TM6KW$)EZ3 M= 0_7'*T1IFO*)UKPK.GI]556:IZ%K.7E6[0\N0$(RMGARZ0A,LZ71U(\L62 M%^MJO[=S9UWI9N<3IAX.@B3+("$LA"@5 M,Y5Z7Y0EIZO\C8,9K?T2^1=O>:.5>M,N@I<;K=!&U M=/N*1@l;? GPWDXJ^4*/TUQY)>K)?CXV:+/FU MA^5N[FO?8^:!J#M>S-JZ'GW8$,5*++G!9U.(# <<3I? M>#/C<)[<1@&F?M&LHDLGHPLM- 0O4C>N-/#D.1WZ5#?<+Y*MRV*YRI=KZ3[> MOO*RJ91\Q\O/^6*]XJR^R/Z(<2KD_Q+(XDQN=SBG,(M)J I;4:0]FB2QUOU1 M:PY&5N.VNYUZ2W5]H88;4&S9 3_E2\"*Q0*7%9"_;2]7_&S3\L\$=X_RU(_B M#!(>.'[!CZ$)=+@8M3TU!$M?7/ M;;'A)FB2!9'G^3Z& -QGL3GAX@4?;BK']Y6_&T<#GDM6ZN5ZEX<'>#\&>#:T5[4@[O MA*P%-%.GT[(-E1B8 'OWA(X^8%_X9E[B996K%W'/ M7XMR]1AG7I2DG$,24NE#9SR!V*?F'2'8PB@0,H$"7-82G)F(XQA%. Q9@I-U0_ 2-J11P2]9;_SZ"HZ]^ M9XALJ7W:TEHIWPEYSM*]CW-.KGHGA#JF>:<>M'U,QX[-#L\-=- _.JP>"I/K!JE/Y53X%QE@SGA:=J4,)S+P@2;5[^9B1'MD";)A1)2)5&*98UA:&ZW27N ;3O;J6\O[]0P? >7E"N=+=7BQ*MKN]$X)C#X<$^C0((/)Y!+,P M8Y E*0^(%THW+3%I.GJ*D)$=MNTYNNM#WE W37(X@9&>_^5"/7^4. I:DVW9>XXJJH\N?B M11KP1QK'#%,?P9C'#"(2$4A2X4'&$HRS, BR&.GX4'U$1O:6=F15>5RYQ#=4 M-1? V7G3Z==25S&;Z:2RNMG+JR-.GF')\1RGEGW8*V3OU),JH(]Q&$;6>M6A0 M4!9KN?HR5>CKGJM8"EW5G8JJ^3->/:Q)Q? ^UEL[:XOTS%WB]6"6[M7]4&YL M"!"@%'D 1IONB5AHY7]>Q<78:JRZ0GXK6"YRVB89KB1#H.IP M!-B&)8-. =:H#V!])L'2S#QL6)U\<)]IH#B"G39 EN^+.Z2V"-KT*MA"H3M M=DEM#%1N@?"N?%+SS9;\50ZL- ^VXVQP5E"K/2&V9FO:G'+S(O?T[X'F]@Y(F MG?$7U?*TJ/\@\C\X:WJ72H5ZD?34WI7A%;_D!(NZ^*>) <]]47Y<*Z[FGZV9QKOA]72_.GNS, MTA9-(MQLR3KQ_6\JYJ5BAWY@-QAEIL_?L)57M4[S$?&4AIE/H$! M#5*((IK*'6 8P20CS$\3CY+$*!'5&6=C'UQV"BYLF:EULCHS%D4_D/EY$W+#$Q5D,F2BVU46D[DE(MMX>6VOPVSH[J+0[JYN+=E@%]7K!A'8OSWIB>I9WN+1B:UZV+NR-^T6[2U)9! M_S#%O%"%$TAZ@1(6;62U;3%"Y/UO7^YWZ5$.=B9;\F4MU M?^.[6U=UE^&J&X,A]6E;+MA!<]!7P7(:\Y3ZJ^4J7[U? 2L]0[L";/&%I^U1=M'7UZ"6Q M'R8DA")($42,A3##(88J527V4,JS0#NOOH_0R#:F(0U:VF!+'#34]5/L>\'J MMR,N(3 S&+,2&Z7M[PGS56N"F=7N%09*U4;.MA.8$>YG/0Q@R(E4UC2E,H\"#/&8AX@RQ*.1&=Z6/DAE943=$P8;JX37IX]#H M+? #G"VRFE@>RCI *VB^3J\O1QXE,>T&Z5]"#2]+]3UNZ]:K%6?[O>D=_*[:[MB,NB6]DBR1D/B) +*18JA2A) (4ZI!].$(AZD48S_O^;NI;=M' C?^RMXVQ8(_M 3VHUZ5 $;?=_$D3Q-Y3#P9%48FVCM65G+3Y]TM*LBV_) Y-*)34,]+=G.>9M6J$*E:W&!])PP>9. M1!S&?8+ME 68D"#!D1O&LB(;^93;CL5!D2Z(^L 66]&HX,@J"+(2B$$&4R2E M(HF/ H:9)=1'@C3%86S9. E=QIT@<+P8B/TVF"JURBT;W"&Z!A3/GYZ$?RA7 M.?N!\E8_$XSB,16O%L\,IDR85]VB-S5:K!F1L4[- "FKQ(N_;"F[,13Q:2C 4 M L%HCQH3::EE/TC2&P0>-4U7/^X*=EO,RN)SN5N[CK!A15Z@V?0>;5E!-2_JD962)SS&Q AN'";&P%7D.29+$/ZS.1G8:T2VM R1EG(D22-) M&TV@C>WU]:P6)Z5*>=+E#%3W51LT -4_*<\A)%UJY!]A0/5L_M9E$]-/AX"R0/? 76=0.\X8T [_W:J"/O/4E"MFIC\G2]DK/259DM9F;U=3N5Q MN^I$WJ9,+OTM_SP$V)8\4Q3H,X$>F717'$P@33R&>^XX5A M%,;S9=5F,5'S?0-PJ63746W7;5Z5S5O00.^;NZ@?4,R7/,V T"!#3(Z;NWPK MA>LU\+R\NJBWI[<\7(BLCF8+:4+U-O_%5? >A6GKEM+2>7 M(OU]X+=ING_XE3+7M;F3X$AN/I(XL3%-:22^'(1:KN\2RU:^MJC-Q="Y;>N$ M\GH2I!LX/)XL;R7<- [>V)ER,+J_P,#%C]7T%OI+IH/C#3PG()B95%?#NO#GJ M=MNC:1Z8/=+K M6<(<@OVNH%@,",H6:3>#!EZ]O>NGG8 M7&UL9B Y^*(OQ82Q2A2<"UE,0<20V5;#LWXHG'\K:XSI206'DS24'X0'X>.2[%+"(D921SN!NOD8::^>S(HTQ]YQ R^A-D.JKEH[0_L MA+20U6B,U.>[MG+(=Z2A6C>,@#XG^0RSNE&)@/.SF*=H=/X0E+/N'U[ZME M50-^S!=B#+DEGZU>[_/%0E#_) <+M>A%WQ@XEOQYCZW,8^):$3I*$7 MNJ!+C$#Z [NE-3?H_9J?#T@84)NEOU#-%+BI)$C-:CYI0.7!G!) ;^B]Y @U M+!DLZ6DJPUPW21#UL7M)ZJCF2"=)K6'T/%,+)++:!G)RI[J1]I29K@.!)Y,N&A M@VG@)A+-AS*76YY/00"NAR1 _D47NG4'DK@IF0%#G"/*47,9YXD,\PIMH.O/ M/2BU8',_+8@ABSY"8%2C/2W@OEUV/ D_Y/?YMP@]5MD+OQ1IST->O$)Z1AY] M>>_U>T,3K8D">D8>E[;;E(P("K.D0QF-]HJLE$;KP-WQ$4<[8=# M&IU6Y<)77HJLEL_RF^7/;)*5[&J9?*- /2G<9^L88V)8D"4##U2YA^VW(E)PP M4ZJIHHJLC%%GV1.7A]!NOMU=H\M5J4>&@5OL];NSYGNT&F'AV'*$^JACA.[12S M.&:A)3X8B2$I["E"]OJIX>"U^"NO[+5(_HRN;J4W^.?]!:6)&(NH"GJ27VI M!98FM "SY!;D^);DA>'B09]8AH+-DV1G[A-T//'N?? XN*ZS4O)1[M9C-_ MOTAG4\L-K2#&S$T8)DYDX="Q AQSEI(@B1SFTM$KKCU,CU-QE4S4)[!M1T) M"S[>N.#:-Y@F>V.-S* (V5%A#K'+CC^F M72S,G[A$/VM"O;HE2M.6*+'BA 2^@RWNI@DS,$13P/LD80SVPGC$(;GT$EM M^$*@!-_<$$=KZL ^3FJ:4PMCC.D#9I5;'51HUY5>UK2W;;G-]7L"B6NN>M=! M:^Q:7;_81RIS"B]I[J. (A;A>QQ_I\]+7V9)?"4+E//889Q$7*ZA5W7QS?!R% M7H0=GY PL#EQ]"=W].D!C;W*E[>H8R^2]JH(@ZT]0Z%*6ZE&%$#<#- %4P/P M#95>X4QMJ9PF-.ZF2J_ !]LJ_6_ *Q.7^90O.*MZ\E2-)2 EB:,O#VR3\J89 M7;ZB-674D.[>C%>4N[\Z<;; (,/O3DQ94>NB42*OF<'S$T8H-G0*UJPS=#YZR MI;;6A07^^/AN_1?Q$=.2?WSW/U!+ P04 " ""CEY9.?I+2/^G "4LP< M% &)F:"TR,# (T,#DS,%]P&UL[+UI=YM)M(X[1X)1G.G#Q_WS^1Z<<5=$&HK+%7[..D:"$)1"RL-*'[#A??.AH./[[M/Y8_@I_!3\C>>+;XZS__Y+GF]_^MR_6O__'H]W\7B]]FSKF?%S^]_=79<-TOXL>RG__]P_N+^ 6^>C(+AE0B2D/QTC;T(_^(4Z^_EQ^Y>?C"4("B5W\X_F/;_#/ M?YD-OWX;P+3ST*L_G4Q_D@ M.VFH\8+(Y!S^H1-QH 1)6E!J@%H? TT.>"]$SI'JAAQG$?_@\^?XS?O#/11#E MBX5$%M)XM-Q2,KO1?;/Q+O%W!Y[YX"DHPF,V1,H_\?,W/\4/(O'+<'0KXSR=?*VA MJ_FD@N26:D%R__(3PJ+WZRA\7^[\E/\Q-&/3_!M M,IT/7,HZ1*J)R0I9<)$2'[0D(EAO''7&25E%^2L+;X0#WCX.]I%G(Y#X"-/A M))V,TUL\@P?*9Q-,H"0G%Y$!J?%H!$=H4M)S(Q(+4 40#Y;=" ZB?3CL+LM& MP' Y]>/9L C^&M!*_J$T4T1DAJX2%YE8Y3CQGBKTL1(/R=8Y'596W@@2LGU(M["'71GE%Q,IX/YS_>#4=P=O4UP'3 ,HT@P>,Y5R0BHR<^AU@TRBQW$CWL_7R% MU14W0H%J%P5[2;_)[7^"S\,BA/'\S'^%0<[9RF@9D1'9ERI*8H5')DR,+"<; M@]S/R5VWZD8HT*VC8_])-H&$4XSEIVC'"%H*_0/G#!\1J/)_^.)XD&$C),D): M$VZ87'H^+HM(A,M)2NUBB+$",)XE8B.3GX? #R#H,#!X(@#H.N.YR4@07)(H'*#(7$MTW7_7$PINEKN@K0<6. M-FT)$XNC\7SZ<3KY/AQ'&-!$K3!.$(=_8F!%42Z* S'H4S.6 K/*U /&RNJ: MH:/AS&8UT;8$D8^3V=R/_L_PV\)U$C%)#C(1=*TCD50S8J51))F(AV.R(:A< M#R /UMX,'@TG/"N)M6=P%*MW- 6_H#L&Y;2/C@3)/)$Y2Q(HUR0: *^SD#SH MO>!P?[7-_-!PBG-GT?6L\G(U.OKX93*^S< (:9.GF4#"V$GZI(D/09/@F!$0 M@%&&Q7T9S=<7-5-]P*G,O$?:L_@N(5U.$+N/A74)$-C2'D_W3]8;C/%-YRVW%UXC6SZDS_B%S_^#(M\JY/<&<4Y MP<@711&1="\R(S$9X2%+(>1^WM^Z53?#0,,IR;U%V40X<'PU+>);WL 52*,. MKF8#&D 82SDZK0$*I"WQM @EN,2- ,!)RC0S3^M4W@T;S*<@*HFT"(J=C_#04 MQ_[O/5S?\W6P"N5@T+A>'1S4#@R8W"#CJ^63#(+#F04%2"R?O7-(-)\(K*" M:)N 2+G&G1[!.7R>3'\,K+#94*U(]@H1SB$1SQTGH*)'^AEW;+\X8LVBFY5- M-9^#W%V03>#@XJL?C=Y4V.[^: MEP<+);)&;F2,AB4B3$#!Q*"(8TX3GJV%)+QROL;9\1P-FX&DX>QD93&W 1J4 MW-2/3L<)_OA7^#%(/*ILA29HY1 !J\+R_HT9/"&5M *#JAHX>;CL9M!H.',Y MOS ;*G+I MS7#1<)]SCE![1L81*3L\N+\W>G9\?G'TX>,K+1F^U-/[G2]^Z=&-GSW??5C'SV_MN@ M5.E_A46A7+$:MY@+SH#,"#*?!2,R1TVL=Y10="W1S;36T>?*VK.?A04>KM=9 M;CT8S6R;J+@"8A5 M4DF/(,,#Z9:;_&QGWU!%D['W_&O94->%S,,D2&9@]<2]V#RQ<%3%@,^&B7& M?\%3QC6>:/Z%PV[CQ?IH=M I=+H1=%OFZ>WP^S!!8:L([OP;E!=YX\^#R+G2 MY?:!<5/N*WTB-HE0Q-,3BJP'=GGIZ@JI\."H"=(M8*9 ,DD, %)2(EIJE. (<;G*M+W0=8**7V;K.[\J'UDWI!]NF;C M+7R;S(;SV0 Y%]8&("HIC$QSTN7%IR(9 G1WM)ZS@4DF1>;0'%./PA$^%O/I"74^>HFBL;8KA_L1,7U;GL[A MLZ/ MD-.SZB,.HM):)&^("XA]*=&.NB@DL2SD$FXIRY]K.58SC=0W>@Z7/MI*Z@V@-MYVPR'CY@Y58ZQKJ0/;>$26](]"82#TX2") (9:IA@SW8DV@4^3Q+33],R+O%3 M1^XMI(26[U<^P7<87Y4=<)X_P=R72N1%P=#1=%I^7@0W&RB+$:G3A@!&E<6S MX\0G9-"!4 9TY%*O>--/9X>V6+=?U[F2JE3V8SF)V/ M+_P(_Y./D8SA_-A/T\?)=)XGH^%DP'U@X(3&O%\ECX)]/A46D0+2=MLY%W- M? B43M2%I_7K;=1'7I58:-LC89W/O\#TUAU\N$\^&J>%J5P>TH,0#&-6!V2$EW:HJ31!-9RP9%P.60"US]6M[@*H# C,[[8.O?Y73J UTQJI[5FB1(=BS6F$?>088IP%62,_M5&FWV@+HV,R,-2(^/T:L:0RWUB M2(G1Q!T&I#D262]M'..)E&%5(8,-S(@-S-(+RS239-I+DY- NQ-HS0DJ"_DE'_M@QEA-L,8\EI&LP'78+60CFBJ'3*A%?$QXV9B BRP)!7(#;#QY +-)()JH:*. M*!O(^YR.RP2\A2HN(7X93T:3SS^.%@\2_!UW P?>%B<-XP*!;$M9P0+U -\D4*

M2=PJE(7@Q/'1X";XO=)YESM9.*.F.DLP=,19O84=@,)G+L+F7*_1-)&BTN^_MI40&+#DJF/7$6%C=*N(V.YO/I,%S-?1C!Y>2V_?2RY=<@,)F%\^CGZ%QR M?,$0[UPD2EOG&1IH]%HZQ> >Q/G5"U"UJ>):BG249=HJ>> EZ% M,L]2S%E#(%HD221 Q#.?1](EC=PSGZRNG=*K MRD"_=^O=@;@_+3< \;5B'7!EO"MC=$VRI4=]>5)B9,<34@EX++FN8;>U4[L M?B_=NX/<_E)OT.E[.QQ=S2'="DA$+G@.DIB,7HRTZ-18\)[PK"T8*T->?6Y1 M'40K)/4TP_"0CM\^2FC '&WD4%SSN+2WRF*T+'"K"%4F*60TNE;XTMA8*K I MRI1KHVQK(MMR_:"R"X.X,[Z:@"0%9R#!^PS2"Y] (SI32KWE;+L=4<6+ZN< M23Q#;;A69J$M-[FF/O4=0-0?T*T TX3[EEI"#74X3[E%(,V$<>VB\K[+\&#<5PZ*IXA, M95.&^91,DE.)$6^LTB:')%SMR]\M2>S7%6P!F564]XI';!R??_CXZ>37D[.+ MT[^>=#=O8]TRAQJ^\2*+E29QW! [QI5G"HH?'.)6W@%/X N/9\#NL=O9@65/& M,G$^12(]*Q.=N$>L88@-7%&F:]_!;TEBW9H#W* (FQ.B(H#24^3^:PZZ,G9=HN/Y4H1MY+Z])7/+73B&>;UW&&OD4CBY%Z8/)Z7W^K0T MCG@+R__>2BZ!\DK)99*8UD0*YTDH5Y8I 0W*&%"L]K[:G^I^3^)#@O/ &F[M;WR*X]_&R-9H^%^0?IV,BM-1.L85,9R/[P97'$V'Y0GG6_SK^/-2+LL"<133 M@%H!+%**;K-=/"'F))3'G50YD!),P;O:#;,[8Z9?\WQH5&ZX*0X+D28*%6N+ MH@@A2,B..4I<#(S(P!WQDEN2N.'4>LZUJMT8O ,V^CTC_F0[9%M8[.$9?<;# M-36Y-V[T-J E$R-T(D*4R>3";F(3]64\N=0R*9IE[31N5[ST>\?P)]LE.P&D M@7N,3=0P $5QIT=-&?%-0#& M->S&+%>96*4I-([8-+7-KS/D-.O[3QD%%I+)]7@=9C4 M[YNC]T=GQR<7OYZ<7%[42O0^_- NT[K/D%_B?ONAJB/9C:UTX=S68PG]U-+;<2G-.>&!LED98B MEPDX&DEK7LU;+?T[^\VKXW8_*Y(RC M,MM@^@/]Q[_ZT14,6FIHY.*DCC$0EVDF*G/C!!-*R]H[92/'"^H76/II? M/<>]JZ$!;#T<^OP)(B!C851,Z.4[7"B]I]N%=. *>ID22YX@"8S(EWZ'+F M',$+:@/-M4O6Y]>V_KQYSN^ELG4H]%H\CO^"!YTC_YE M6J]8E&?9&/0_F2P13VF;9SVG)%)]- 9!0<=-&GGOLG;_E]QC*$P.J)<&[-X; M'M=S![-!TDG[K"+12BH,4FS&X ?# ($S)B'&%+1F"G3MVMY[R_<+ MJ8HNVZXB;>!0_#B=?(/I_,?'D1^7V1XES/E6."G(#HDJ2(AL0.YQ#V\'0K& MO78T<2FCY;4O=I^CI]_4?46\5!-Z P Z116,/P^+F5P(:%D=-[I:7(--)NGW MX6@TX*5SA3:"H.G%@UFA=;31)4*#@=+5@B56OVW]RW3UVS:ZJ@&JK(0&@+6X MJUJR,Z#:"JII(,)1C#2<+^/00))L!22E,BBHG>BZMWR_O:$KPF17D3: AFNJ MN=60-9I$].+-;N.0W9B68?3[O87LP]9[//)N-/$"=7^%EO)M/IY/?R1OT\'T_&L\EH MF$J:Z*;^:SFW8]'>%,4XL(J'0$L[)%4:G$;DU 'RC"=R$M(Z&OQ*?O&I6NO+F44IA M5*+!UJ[EW18LG:51#@*6787=0&AV//GZ=;A,?B\J2DO[I\^ \06R(D4I&K:* M!%.2#%QJB,1,6@,)CP7K/:LT:>(:??/,Y! <%1+&4V\57M&1M[%9"5P0CU% M&;G B=48MQIJK*=&:<9J&Z0]_O.T.K-/1=BEM'MVM,T!3CU=>K44E.O(4\C,/Y@&51WL-XDC1*34J9B.5! M$G"!4I-Y8+[VD*V7J>K[&5,G*JLC ;@=8^#C9[I\:"DY-D1)F(HI>R:6"'+ M \!4AAOR*&EMK&U)8K])@Z[L6H=J:@"%CZ4VH%$XFX7%@#9@?*LS^@&)2E*R M^Y9AE*)E;8? K,17]YA0ZPM*>PFX@F?!2,#,P(FHKE".<>X2_\91X%!+!(YY' MH)$F4?O9W$LT;00EVQ64#IV>VE\MK_E1[\>%3K[?!C]Z"%#E5[X/ESA8,]] MGV'LD&]_H[!4"N\V)=;;44B.B;/ 2_PK.2B'06M6N.#W$V]_;-2Y+/?D /487 M&04B4GE:#Q*YM#P3S2D&PE9:EFL7J3RDH.^$0V4D/#X'=Q9WCR[3;#H?W+^A MOKF3/OIC.!N(%*FRO&1+HB#21T95Y]9OM!# [Z'-26;@- N3MY"O&K@//?=992A(L+0,6,B6!NDA8B#%+P9C2M".(+"GH M!R3U-/L"5'80D8/G-F\P4W/SY.AU_I],=R/#W:W^F/#U!: M=@^X-"$H)@F&&>C(*1L(;BE&>!;&H_W50'GEHVD["ML"V2Z8F!Q,00W []9T MH\L*I_CE;, R)*OQ9(\FE79"9<25=T[\^.[5Y>P3;H;I,.)N>S>9/BS76SZXFTQG Q4]:(^RXB*A MFPC4$JL+KX(A]\+RP%>REFL+W?:EHQ'_:$<,3'I22 /VZ=[3S7=^.%W<5)8I M9J/)[&]*.Y,;R0S+Q(?HB,Q9X, [4)9O&06;K;4ZUC\/G*6K$;NT'M Z$W\2% M\;W+R(]^>CY=B"LMV+J97#:(+H-SP9)H&'# :K\BV("I MON_TJL*JMAH:,%/W6%H.TSFZFG^93$O+V8&(CGMFT=NDMB1VHR5!:TIT8"@R M'T)4&\5]NR%JE9R^+^FZ0M)>8F\10:>SV16R80/+27C QK0R+)H4#+4$ZY% M]BI13VD'+5+7D=+WE5RWR-E!W*]X\-7%Y? GQO_YZ_O[MR:>+DW_[[?3R/V!= MEKRPR]'&7KW$8/U+DV>N]F("K;C#TRL(BT#-""_O$5G)IQ0DND^BPUE7FQ;& M[GUMDJP(JHSSI#&6_2AS&6WHB9.2 ;(?B:S=1:+1:Y-*6'CAWF0;>3=PPMU2 MOY1(*:29C!>5\"43G%P.6]52$@B!2*TD\3:B<("B.1;2"U7[*<*S!#6"I1TT M_11H]A9[QA:X>$ZO8NRT<", (3$*0604D01O*/*$QW6"""S7KEA:2T@CF-E? MT:OCO?>6>@/0N>?Q7:?]E0G!._Q+TI;G[,$$XKF5A!KIK'#"\>KMLQX1T2]D M*BCV:;]Z!RDW),GZMAO;G>RBA@Z.F)I*C.3<"L%W#\D2$,5GNN)5^_H_2Q! M_:8;Z\.GGO0;@-)]S? HU%U8)@)@X23:7&T*52$B4$A:M9\E8B*MO_ZL_&M@" M/)TE%>N#IX*\&T#-T20.;YO#?9Q,%_J8SZ?#<#4OSN#EY&PRCI/Q'-?%S_A\ ML[%A>UWT]0<7LYFX";@ BJX-$3\>/;P\^H:OX;C+]W4_3@%+P&-%@ M)",%)U*81)R6B>C DS88W;C5BKH*)4];D=A(&G1'1#RJ@>I./0V@[]$]^/G5 M?#;WXQ*\#&30WE.+85"",BLA>(+^0RG'\>41/O[C]% @O52?L MJI6=$?9M<1#C7IK.NWIGCEYJ9#)G8E-"GR$M6EQG2CAD0Q7+B?/;E2TI/@[N M+ "8\)*;VU$ S2%K.3KANNS! ZB$)EHFD.99AV(&$G$I*F"6EK(VY>C+U 0'] M.E*'Q,_NCYAU6!JSL=P =/OPPC+^+CTSOX\ M7GS*=>LV3ZFQ61)? &HA()U#D"OW=I*6//DOM1.UVBUWSU&^UZ2$QWQ0Z>GYO M=O3Q]!A9_H9\^M'H/A9'HVF<-LD%,R0,L8 M28>NL%0\E!L31RPDJD/T@C+S$/QKGYCML'2_#6L/@=%#Z&3?29]53/1E$>'5 M],?]MP0118BTE*DKS"1+B660RGGCT$W&312<\[QD'66N79KX##G]=K,]I&&L MI9/V +;PRS>\'$_*Y>_\RR0-0(; I&$DQD4+^M):W--,'..910/:R]H5U)O0 MU6\'K=X@5T-+O6)O8;TW\"[N&?&%^?X$WZZF\4MQ-P;H'>!N2I)$%\RR0X<5 M/)/ ?:G"XH[SE]Z)5"!C(P2ZUXS 0^NJ";/X=OA]F&"<9O<2GL=^]F6@E+-! M*$58#)9(;BWQQG)B!+=,6ZV9K5W%]!0MFV6=Z6O&7E5UM#&X?4'[\DW?VZMI MJ<1:IB$77L0BD[#\\F_#^9*

]57WH<7%T]Q[A/\+KP-C9A565G*&ZXTE*H M-#/"/YPI;=1]B)2R'_+GNR-S4S(V_^:KOCDYM++ZMYP;W3]&&:2V F/[H%&4 MF@H2]"Z7D)ZGF&3VU<_F_6^%_Q17,-74LN=EWLFXCONWYDI29XU4>^Y#6C M8AB[9TURXA$W=)!E')PB"5C4F@L60NT,X"9T-5+25PTWSYRL=713\=[Y\&;Q M^.CBUW?OS_]VT84!O/OP0YFZ)]BI;]1*KN3=:/+[[!:3PF;TOZPE%+TO(K/S MQ$7$9(HZ"^YR#]:SEBAKZ*E0>U4^\^T4O9(>O/CMQFDT_$YGN:^3+(\BG/<M/:7Q[C*TY15^[_]'D_&=5)1) (;JHB3"E!XK5AK@4/.$L!101,9 R 4^UR^^[X*/?$NL&D-T[.!K8(O69BC2=Y-I:5O]OB0VCL;+F7I% M C ;\ ,*$\DQO)NU2I+O..2).YMT$&$6'WPW 9D]6N8^\?.I%M%-E&@^Q9P M;8PJ%B]: 8.AKZ=^P;*^{H}E&9TH"WSI J65+G# (<38#P";P0'FJW MB]J$KG[-:W/XK*[*!HSGV^MEES*]]'^<_%%J@&$Y?60^R"FGR%TJ/?T7\RED MJ46*Q#@>)*0C^N@^BYAQ3UD7:J\9/$=/OX]7F@-@-=7U_3KE 1\W1OU\.OR, M+)5O+CBZ<8:/<=M]1F_8\F 5Y8P8Y24:=Q>)T]Z0]'P(0BCF8:/W*;LLWN\+ ME6: >!CE-6 D?_'#\6P9A9V/+_P(_Y/O1D:5;G1Y,AL!CXFELIP] "'6"* MXO1)4F(29.:8S2[7GDFR(6G]/F]U!K%=*K3_.K.R'PMGA;'S\7&6PASW(? E/_>KVS5WD+0+&*H%/"B<#B1$RTE6VN32ULPIMH$=W7;=?A^_M-/(SE76/RJ? KK^Z%>;U(XQ;27++;;3HMP@*%IV7S,J0(4E2$LEPE="UKGUK MM#EU_0;A#23>.U)D$RG+-;P5O^5.O'ADH'? -8HHY9T.L9W@N)$-)X/B5-8JZ M@-O0I=H%")M1UEHSISK(>!F ^RJIB7=;+_'U?NC#<+38W .F&:5496*,\$1Z M@:=!D)P QGS:6%"Y>E9H"_):Z__4"PQW55<# <_*?KH[4ZX+9&YK9@9*2>HA M.W0^\#21(7#B?42'Q'CP0+DWLG:GJ(V)ZS=AVL7D2F-&QZ,QQ!&AJAK/WW8G+I^,YH-(+0C1>X.T0F>#EU"'=#G\>7/A MXG'!HU6&Z)!2Z0C',:BDB0 X88+GC$+M<[X.Y8V,!3A046>7:FW WG[T/Y;S MRB=3Y#P"I-D[E'FI5)E]@@C#[\N6TRIY!0R/#5$>M#O*T9L*@'(V4=/$P]N0>#.Z9F_^T7F3F')Y+W96":)0'P MO/)0Y@]+9KBN\W<=O$[J:K. *"AK*Z\A2WDYN6YQM(8EX$1;33'49,#1D\F* M^'+[A9M+TLAU"JXK,_D,64WF-? NPD;54UW_JO=PN?+R^-IB=YZ4P"X\7$*^F M2[>:2AFS29DHKR21D9>J4C3Y@B7-@S0!S":=J%Y8ILE0_!#@JJV"1D!USW)_ M\//"R(\GF//*"FXB,B><*U[Q"W)+'?*J*&#MPN M5-1$=+*YC <6I]_JH0:0VI$BVTU3 MWE:3;BA<5J;>+[8F*S-S0IE^XGTB00&>*4XKOMHMO"OX;DEY(R/;#I2F[%*M M/5<1WS]!2F>Y$KF=Y_>3\6=T>;]>5U(MCI9!CA:< N0JH3AEX'B$B)A(M$(9 M&S5'MK9T29]?L,(EK:B8GN'V",Y=>R]/\"*$9S90Y*6T=)5!*W2O ME2)!)BDI,UP"W0!D+ZW39!+Q4-"JJH0F/,;UFV41M<&B#G2@H\TR,$^B+(\L M?1E HB3RA=P()FRDJ?9[V1>):C)U> @0=J.V!J+M^SOK/AN.9F$XXT0$<$1: M#,$\U9FDX)/7(!VK']8\04J3&<5#8JZ&BIJP>8_KZ-["M\EL.)\-@I76>04D M"UI&*[*E*S^PXC,PXJ-BB2?)@ZE^P#Y-3I-)PH,>K954U?_%R3K#?6_N MR-)X,^H]X#[B7)?;:E/JA!TCC/FD#7=*N-H/"YXA!\F\7U]G[#ZJ;@=\][;3 MFK$D9:BA9$YJ0A=,R03$BR2)$)%'G375CG=G_-90U.\[P08@6%%A37A[]RY] M[MXTEMUUQU.F(1F:/7&VM-(Y:O@/0&ALH8LI X=7MT]056_L[(:F(EQ35D M$N\%[_>87&20U@BX#!]AZ,]J LQG(A53),3(B,C*.ANS1-^CPPS,!B3V/%RK M!;!VJ-,&XI?-)3PP,BKIA"20F"LI4"@EO8((4"D+Y%;GVL6OFU/7\QRN!H#: MD28;N%DN;)7_EWD"W_VH[,!/@!(;QGF9>3S[7\Z >)QSBZ*J,_MY3GYT^?\6?XA"?!2)V M&R6V;CGOZMNWT4*4?G0CRM-QGDR_+I5Y(U2',N5 &8G&H2>6#6Y)"92DI TU M@:G(:R)C Q=H.J#1GO@L^>A0ET MJ9Y/@1Z M&MEAR-0*\T>ES>/T!W*_F#@\8('2(V0C MPOK%GYV?G[]\=G%Z=G)Q\>;HXO3B M_-W'3R<7)V>71^6'1V=O+W[[\.'HTW^7L]-WI\1'^[/CX_+>SR].S M7SZ>OS\]/CW997YM?1HJC;GM6#B5IN$>Q3BY*OC_'$R&L;I7:7MZ>7STZ2W:C//+7T\^O3_.MO%:#[U295,WT:$5C)@_M]WKHW.(L&RVU,):@;A!GV3IBM:"$*F$,HY&S7'LPY1HRJC59MS?*

U]S[[#M(Y M.Z??I]7(L"Y< X[A/) M2I/&1#P7ABAOI+49#VEA:WM\+Q'5$Q^>Y)[WM>U M='2_5T 5";:[ET_/_GIR[;OE0$GWS M'W<=[N[. F8#CRJ3I$(Y"P204(X&XQF7@3,J6?UI/9M2M__KZ=N5RGONM/H+*T4GPG/"&2@K$6K1=3*SYUF] M]K6#UZT(UJYQ[[1GROOH,1"@QI5&!5P2#R@*ECCS!H%N8^UT^6:4]6NC*J-F MU39UH)QV+O;+Q? F[]^=GOUR>?/IPDV%]>_+F<@<+].)'5K), MVY%>R6*5LVH-WI1UGG/E4/LF$!FB(*A^0RPDFY+.B,?:K8;64[*_9;K_]7=H MC\&)3!D0548F2?P;"1HH_A&5IXA^[6L[6$^0TJ_MJ:#_Q_9F?Y&W:V 6V_'L M_.ST#/3L]URQ=NO4S0XBP\FXR' M8]0DNM3+F= W/07O_>#DCV\PGMTA5N8FGOQZ]_^T$?9=WIV='9\>G1^]/SRXN/_VV:UKLQ8^L9/.V M(IV2V_7.#Z>+BNA[KOC=8QUP-EO.B11X[LI.573=G^]];/ MT+/W)?V:S[[#OZ%&":8C 970TT@8U%@I-(' -" 63/U,U[,$]>N.5?_N/#T27Z*1?HN!P?? 3R]/"I_]/;DWWX[.OZ/">S0 M)I]:R11MS4 %A^L3?+X:E9__N![/_0D6\[<6NNE[VR;AYC#4:Y)T MQ+-;.4="'I%(J0&,HD%W\ QD#X+ [<\T.A;+'+SX.I=]VS2*&!Q9Z< M+RJF3\YV+"9_[M-JU49N2G"M:J,)UZ_#Y>5-N9E9O$7X#..X/A4;0>*!JQ/A MF2<\A:DC/J/#+KQQ0@E%D\V5-_U6!.[JOFB3Q>[V"!A*K4WH,/"R,Y25Z(]$ M3RA3.N+F\:9Z(FT["GNNCNH,6X\>YW2GMX9MVZ]':!HN,&P[/O[M0W&>3I:Y M*K0A'S^=_'IR=G'ZUY-2";F+J=O\PVM9OAW9J6<(D?HO,)X-O\,RF7$&_-\ MZ?^XNXFRT@7)%1Z_"B,1SD))"GOB$*)>2?PSUZ[GV("L"D;OT1*3^;WM$BBS MU.:'(9$N(R2$(=Y&A\1*(0V&3L [,'//TM2[8:N*E37FK)Y&VC5@%Y?GQ__Z MZ_G[MQCM881W>KE+B+KF0VH5@[Y 7B7#L^A@^V4R0LC.EL4R1==W$8!B G@& MDK421*:<\%@LS6Q8BI09X(G7=KF>IVCO7D=K/WW=,6VYS(DF1;)PN(4H>&(= M!B.42J?P)QI,[;+ZC8GKNODD.17F^ZQ^ M]+VT;Z36FR@)'L^(WI0""<%29#5XBU])C#>Z9[41>U(+$VL&]]310+OVX^3H MTUFI6_J(7L*O1Y].=C BCSZBDB5YQK1*YN3$3\<8;)>.N!=?_#W<>)^BR]Z5 MX2089$/4]%[T4<%)GV.R-.K:_;^?HF5?0[+ZN?? >8\48M*> YZHGF82F+8Q*"D"@\I&H_/.*2L+_%C^>>\M!]7<4=RE M3)=GI<$!L<)P0J4Q-D9O'-2^+MR,LF: [H6R#DB>ZH=142@/=W\[@]WL<32=C M_#(NKS/7\R=I9L[!0*@P>/249@^>EL$5P6)DK(P*H7:CCVUI[+>+84?PZU11 M/<]?7[!+/_;3=#1.[R=^?*\%R'KF5-;92:,)4R59RZDF/N$N\[F/LF]_:U'/[GF.D8:N1>!\"A. MD-J#4AN \MWC\U7;;RV7P: $_;QN>RNN([K##HN>853I52#"VI*3XXDXGBT1 MD*QV*1O):KLH'718O(A?(%V-X#:0GI6KT-F-+["F">"]YCZNW+AZ391+94AW M,*6[8'GZ"=GE"";JVJ5">Y#;7G?&;1#TZ K[0'IKX/C[Z&?SMU>PMA_E0\:8 MH)3F!,2P,O#%E_F#W@7\R@(P+R)R5QF0&Q/7;Q*D-ORZT4D#8%O#T3(D_['Y^,_]J'G,28'#MG3B\M$3JQRC#BO MC>?!!BEJ'];[4=QOJJ4V2@^HO8ISE0[6<'GG@..%#^RX^7*'(<>:MKO,BPH=KP;S1-@@QT:#0F7#EYD0F[DF(HC13 M2%I1[K2M_B!S'WJ:.]R\#8(V;=Q<77'M9DM66B?O;+36?TXW_9T[,%'/=1"6 M'B2/-A-%RVV4Q92!!,^89YOPM"L![?6)WD;+#_I$ M'T0'[1J0>WV;=S8>CS^C?E/I#OV:+1KVFIR,MJ5T1^J(.B_]4$I594A) &5! M2E7;W^FCM? 0*TM'-9]'@*4FS+&$I^OM!:$I\U$P'#L&F[AIJMV!X.D;*TU<\ M>RBB@?S ;V/*U(?K\9UP.AN2]UM^ON MW?2BW]G76_F RBWR._3R-FAYGHS(CCM###$! J$6&,01+Z-%[$4,PGD'M+HA] M-.J_Q'^Y"F[]+%U,Z8; MD-6O=]QM^\($&,W1X3C[1GI][D-GZ1)-Z.I'1)Y5 MB,$ 3*8@LO:Q=N:CF_$,=V5*Y?-7-H',02F;&#%,N;+)! ;8OAA>9K++BC%; MO??),_0T.:AA&R0\72.VI_ ;..ON>,'=C7\NL\?O?+PYS>*CA@/697F#672 ML10\$2^5*JV/4V9:9>IK#V#:F+A^S[U.(593+>V>>%L/T-CY"-QUI;XFA71T MS[CSS <0*J84.1&@$&_>2\2;!R*H<3R@S1.TBX$956XJ;S?5^M57+'GDY>TH MTR1H]""E1$ONJ;$$;#9 (>'NV.AZ#2LCMU]/S.]VG.KF6W M&K88--0>HQ^BA#1$,NF)CY(1GG006BO)PB:;;MMU^SDV&P-;!96T>ZZ^-*1E MYV-TPP\^T*R9#B/)9R>+.)U#3NC8)>K1Q0-@Q"O$)3<%VAJ>0[,-6IZ<0U-3-4W%G[<<+I\4EP?S=ZG$#^"++--YZ=MP-2T%WHL^ M-:OI/Z&"%4(3@<:;8)3%B=-HPUFTT:K$/,VUNR-59:#?.+8S\/:GY&8XW8.BC@T[,0!1E8T.MS6M?M%=\+(M*QT.M@4JGS[. ^\)#NP9W\TDTN_<"V7:)@P_9Z? +YW@;C4RR"5Y=7%#;RXB R M2ZRUE+C 3-*<6>I59 M-EC=*:U=0_5$<[0U;[3?PMP/1Q6[O#VS1K>=WS9EKL-N<-IH(9-SA $(4K!" M A>&,!^Z1TYL?QR,_FZV7QA_# MV8!3@>+FNHS=15EKE+HKW9^RR]272>3"\LI0K4)XS_/X#H2RE]M[=:SRUX+S MIUE^._GJA^.!S!2H9YH8C+.0:6F)M]R2*/$W4["0:>TSJ0KA/5^-'QYPNT"^ MJO8;@/S:=B ?X&N Z(X'A(80H0"F3 MJ'TA4-IDG9YK*7J#4W4=](BGV70^.)Z,9Y/1,)7TZ,EXOGP$7XX";G*FW%#" MH\>C('I%O(Y 7.#66B5RLAL]YL)%[EDN_-N=U7IN_7[Q=6"OL9HB&@33]5YC MX&@,)I(L@D$N''+!D*DHC.!"HG#81@._=H!3G^Y9/N/GQ<3HL_=;>P!CR, [QRVN[6JK/P%)%1"C< 7)GN0@D4>F$9L%G M5OM9^'84M@6R73 Q.9B"&H#?%L;]_7 ,IW/X.AM(FS@-F1%9YI4A7YEXKRFA MD2NN74A.U7ZIN0N=_98:MI-VJ;O0GKW_-?R]@3R9/L'E+U\8Y S-RE20] C MQ>B&9B!!1D; 1_Q)L,JN-F!>&Q'LLG9S06=E-$P.J)HFFJ-M(=)!9EF"R9*@ MY&(9O1>(98X3Y9'GZ),6HOKSGU2Z)2K'\+GX*EV8Q*.,_MUG8]=VR[^[]D85E1* MPW.&%T,RAA&!71H(/NA#O4Q,3::S03(1@[TRTCN7T7Z&,N+ E%M3EW2T+#(: M-P#@OG3T.ZKDH'@\J,H:"&Q^&X?A: 0/>I1? 38M:!HI,7K848:4]&(9HG@0' MD1CN#(!D.NO:U\A/4]/ON->#'*5U/+]RKB.ODZF\I)$]7@RFR\>'=YM2/]H M0U:O\-IM^6Z+ORJ(J,.Z,&-H,IDZ%*_$T[C,; HAY) "$N%D+1Z<]/-J6NOIFL;?&Q5]H6[M5AHX==?R]/A)%USM(+L/1XHC!T@+'Y,6,-U M6GN@XN4P>$\5OO;<75\$4,8Q<@=#G VE95X0)"0?2/#.@?<@0JC=GW-#TIK+ M$^X+BFUAMX.&V@&>'RU>_%^S^NB'5@]$)>@EQ/EWOH?LX>L&0=,&P4H(VF)I*),V&*6 ME,"3#$S*:]P&_<4>4W ;G](:&#--NBG4>AI9,VN84T@"X+;7#JFF/+(O[R\ MT3(Y_!".W!/D-7&_<1#HU=!/H] [^<\K/[]<_#(%CPM=?O%C1Q\S M2B-'QI@C-EN!GHD)Q+IR7\.53\!YB-6?KNY,;!.7(>!97W=M0/2:P&>359D MF)*-3!A%E \H0\X]\6#+**3D'9?!:;M1E=_.3M\J14U8P0/Z? 7MI!U\/5_8 M?6R0EF%3JK5%^%!)QL5PCYBQH"-;&0P2V+Q/:<%%SIRF6RBIL *>X MS\K-X0V#RVH>ZPQ(5HX,ZL]T7X:V/* 0$[5&N"B]E+4?$Z^CHXF@HTOU3RKK MHHG*JF?N!DUBEN.&),+S,M[011(T!E(Q9:L2>@HHO;:N;/M]^%,5797T\NKN M;_\=(J? _KU^PXU'G]SM3>OSC'1XBHMAA0Z$!4,MQ$ 4]2 MVLYP6\TU(H^:9\A$"V!$JAA0 $82[S/8F*0-KO8M\I^IN<8V^*G87&,,K37@ MB=5Y^,X8,@O1:.*R,D1JC,!<>8. G"=O/1X;HGK+_?_6S36V0EDGS36V4?EK MP?F+3YX=S3)3GPA/Z!%+RA2QK#P-,]%*05U2X@#7)?\]FVML!;A.FFMLH_T& M(/]E@J+%>J -DL=>1UG#> M^J!>YMY]>QUHO-Z_*H%!GCP1CI?.LKE<4I:Y 5D%:8#Y8 I0<'_]<VH(AIZ2.(\G*C<@+-^L4<3+:_4;8=4%1779-H"5!2=O $]9 M9.6:A9ATMHZS4KH9B4RE?:@SE @*^#^69%Y]>O D/-9\?+_>1GU$["O!!AR) MG?H%>,:Y,5834PY2*=2BOV,D3$2+?Y$"O;#NH^@Z[>(Z;P;23HJGKD)[MER? MX.@SI*,8)U?C^>RHU! [!HM;/*.C+R=R/GNN+,J!)>@9HG9FSGD@7(@E!E"0 MUM)HM$J,;F#?]B*BN;"],CXF?2BK9U1>E^$Y#UCI MB6*#)RG0TI8=@ 0\>8GX+ B5LDIZ$P!NNEYS=R[=8:T3%?0,J[> W_W/*QC' M'Y_\' ^&0+40B9%D@BPU()X$EM'-C-Y)*T3,JX\"U]QGY6,;>+]T&)#L(]"^ M6[3= /@\_S;^YH?IG\Q6LYW@.;2.>1;<4]<\F@NI;'$1>%)]I(","PPMTEH M]\(ZK[#%V]YHJ2KROI-,/\X';+HOOE1D<\"_M0K2+@'BK*$6D5!BLR)%(> M4FD;,50);@/(K/OL5]@&;5>8["W;OIV7>U[9&L&M+80YOYK/YGZ<\#=<'R6@+ M"@]4%VSI<^DD&E''T6U#@2J9?5";]'[,'3AN"Z#8BOG('9^F&9>/>]JJ:+W:KC[>^=QP*5$/3! MIN&!,NHM2BSAI@F)HT%'?U%2CUZ !2K"ME9NF_4W II]]4 [F(IZ/G,_^#^& M7Z^^+J/5\WPY_]7\/7;9.JG/SY.)Y^G_NOL>(+2G%H>=796+LO-\^XW9KS!:-"KW(Q@$PQFW M5! 3+6X3RQW*3F02VY@M=4LL4@ HK].NP3'CT'T.R\DF$EP9](1'"PC'LI-6 MFGR KKI_JI8P':*NDQ8QVT#@M>#^Q6?[!C3Z8KID8364YS]E)F.J([UU3E1& M&F/M(>O_TR)F%\!UTB)F&^TW /GG&H]D5QY?VTQ<+C?W7BP:*BL"%MDP&(;& MU=S[_[2(J0B.+5K$;*.I)[JUKGLVB;QG'7PDSI=,;555B3P^,6!LQ]_P>LJ_M M+^SZ2+F?5AV'._WW54\SAFWU 9;5Q@69.'JUY;LO/IK\//7V!Z,]L"$F4VEUO/THK)I;!X'T5 MY61#2H;&39XJOK1.4[#818V/+OXJR;0Q?%!V.;E[A:E2M#$$))\[2B17G@3+ M*1&2:@.ER-%NTM+LV45:?-]<"QF[2[,U6-#SZ7N8W7AE!GQ*@E)"!8I&BFCP M!/:*:#S1,W"GTNIALQDN'JS2XC/G:L#879X->" ;>7!W]SJ)9:\3DX3Z,L"\ MN._.,D%TR(CYTB%_M5G"8=(&[[=ZX=Q/^Y[&\F*[*?65/\S@ 660.2.1*HZQ MK;#$2H51KO9* F>);O1<\! /,_K-$NR(CHI/,K91U:N[Y;WC?E;],G?-9W=[M9_L2,QU>S2IM?.DQ2X1&A$H)NL2"0#0724N>3#*O??K&Y71RA?]);R',/^'N MG%[%^=44?^6Z-4;.*4B'(8DT&AV.Z#VQ3.KR?C>7#7P'$ZBIX M[5N37:7=@(5#)>Q(A7?G33Z*BTLOF$^S@6KJZ--]69>>LB M,1G_D)CJTN%4$.6SY!#PFZ[ZF*J.*&L8;KL 8O5&O[YV&L#6] E1^G,SF[|_Q MV*'F RTA"^8IP0!AT<17$\>4(P?")K!0!B"(4L@M)(K<1T\@!,FQI--U'X8MC?1S?6_ M/3R<*VNV9>L,Z6\P_/QE#ND(MX[_#/<=I;<0I^!GBS*6^_(90'16ZR2(4:52 MFV9)@H1$!.@08O):K[8O[[7.W'07/_>0X*\>YV_NNOVH\\HIZ.Q'_V8#>M? MN*_]]&ZOW%]FJ,-+]Q1I$!(4@4P3&D>CB&="(G*8= JM8ZKNQ[5VZL_[DNW;?!4-5+]VTTU^;)/EOVW;ON[K\< MYN:I'Y K3,A^)2$H[N"Y&!2>*I%H0#Y,"2\& /CL46DN\=@&);V.V@H7: YT='LQG, MKUFYSNVRH+R2'DA*-A.9++("29.4HP&C9&*VHTAE'3F- VP7];^'V-ZZZ'W8 MWWTV1'G:0]_Z'[/SZ2_HA^,:*YS%#!$/!.(@ZS(A%3F38(EEU)1YABZI3:K& MMUNU"3#MK^C)0:3>%)XTXPR#:75FTB\=3%8%Q9Z0TX'$?4""2L4A\MJZT5/2B[!(47Z?>TRI% M3=BH SI0>VFD'7QMDND&I8QG#B45RH =B\8WYTS*(T=(ECJ::B?,ZM8JM%D6 M6#E+44%Y;:+RY(\XNBK/"H]BG%[! [=BZFQN3L@L9_S 9S[_,!H&AGV T[KJ_M.U$&A>S2Q(D2-&3.$C#?D5G0F8H7:0'H9KIU]=5=<#UM)ZK?=KV\5+=7 M7UNRVN$]&!=>)\L #VLTN:59*W'>&D*]L)3KD#*K;2>:NP<#01UGZ&-SL]C0 MG'B+3I'W/H+5O,Q!^Y] [L$H8JGL/MH7FVCS3;X<07,#G4H*VR)\+Q;)GQA&5 M1]JKOPK;!RLO']MZ*>QUXO(X6HY*0N%(D MB#(APT1-0D996AZ2E4%]*0\0^:PGKCF_<7]H; ^_'?34 "/T;&^^@K356ZN M$PF0M>'<:6)B>;YCBZ? M./X59/:.&FYC]3ZESU+4/-1V@<'C!RFU=-(PNJ\ MQ/893.1E$HP*!L.NTEU#.$&,2(Q:,"'TTVB\2K^'1I-"=8_KCI7^6I#^XH/P M*!65Q@HBLI=$*IZ)PYU-K*>)@EP%> ZZ?>PC?9[OEU\QGY\ M\?.+JS"#_[Q"GD<_WL+_S]Z;-K>5(^G"ORA[L"\?95FN=KRVY"NIJN^\7QA8 M;4Y+I)ND/.7Y]3=!4HLE2CHD<7B@FH[H<%NVZR"1^0"Y()?L;JX6*:XUF-7>8;'QMW)N

-0+4N4*;'EEJ;M_$SX62/-MJ')$*>"H\F!9LUFB*<"CE]1%XU(X^_MK4"?CQ)S62-K4..4+IG%435&"?">$!(H$SS3#C?
CZRLU=P76$.^T-UZ_@?OL M_NI>7]Q/E0H=L^)Y2T>M;XW-3A5=&B>!1
M<#R=0);/JRY)/*':@)52T:R2]-43B';GMH41*3NC9ZMGQGI":U-3[Q"+R#11
M:X(&P[D'830MC[L4&+7*2NLM%:E_5=U3Q',8!\J**.LEWKF-R-*SE\-9##-_M:9:;@,).EX8O2[8+,,S:[+TDIJ_:JW_'.[<"7"_QSFVD/[#
[_G$R7[BKJ^58 MBV5+NKLTG+O" >MS2@I"3*72*'DP5EL@P3/)N(GB<0O]C<[[:^N\ >#5%?NT
M)QFTVC[J.35U[V=*+67TA)4.+Q:$4 XMLF2 $$]]TB0(?X [\U4Z&W[\/*@I M4%>@_U^##S=3SF#9RA?WLQS)>?
D[_&]3O)Q^N%GX8[GIHNE;8;/]Y$4>UA;K;]F?OV
MXM_GTZNK/)W]MYO%^A'P#1_O.0;^VG;ZBX)'JEQ0MN0NE.0)0P58PR6H*#FE ME%!>_1FL?
A1\B^-6./UAQ>D1I3%91C(X'1*@F5NJA!4I<\I"DEF[,Z02-Z! MTN:BW]N@9@\5MZNPWI@%1H0JZ?BA-#W
BU]25.3>E9=+]J/B,=LA?=@WXR/L MC)8];+!M1+)9]S1$H8A3M4>_ODS1E_$!:B&PHH#:Z+OSD'G'W]RDM%_^
MF2_&UVBJXAY_GP3D7$)G&__^]\EW-[ZK/#^:Q \)#UI4B@DF+'A29HIZ=,4-_M<00BS8K&+(B/7:(EM>AY,^[%OI <3(AO2X?
_8S9>I+.![$]I>1)!)M M+OLCB;+#P"PD1P.EF;'@#Y!;L9?M*?]WHG0KT>UI>YY,XJ&169Y2?Z39SU%2
M(@NTIL'P6/IV%6M'$0]4A1P3)2;:_S0/>HW,86W4_5WT7<34V+L=FB>?R@B/_MU8Z.XG_=K-[N\:_/T_?
U4]!9_C)+/\;3F_G5SZ(@%FF"*N(HA.G-9(&',4?& M,R<0#"MM1XP&H[D JC/72BA*G=[A-:\":<.;JI60V8+8VG.E=MNSM5'Z* WR
M7WO4&TF"EYZA4:,|C\$E9;LDY]2B9UA+M"(^!Q%0NT\W%R?'^,|N/_[_1Y)\[0_6#*=CBGSWQ^7U.N^$=IL2B] DOCU=MT(65-
)DR#5AQI%BQ &;L% MUE(EO V6V-K)!!L)&29H74N:C^VQ_7D]H.Z:SQ:C\Q(M6N792O1,LL7;M PG M$H1S<%*@KT2=,4I+DW6G\
A^]0$X*=[8/RRX+"O%Q4$-]V7BRV(?IV2]A05 M5):B0%N*9C*-X S58+-B+@I)F>2UA#]DAO >PGHL[ATX-[# /X\GX^N;ZS7A
MAF;O5>F-0,N, !HY>%H24O V3,2$[%.GMEFOB/R710<6^BXBF];@W]""=W\^ M(-P*O,JR4Z"M3B"8M&"4*VTY?
21)&=^QD>EK@G^XZ#!!F&]"WYE_#;R5/-9T MG^[2VJQ/5'F)D&4"M1U)$2PA'JQ())#DA%6Z9Y/P4QMI^/6L@;I<'SBP<6'I>)-CY1)
(1IO(7*%.E53=)$##V"8T2290(1Z M=+N\[!MU7[HM@W)'@4\/Q_TW$Z#8R(BKJ9O,WR?\?NDW$<9I[B;Q-"V^S,;X
MTW=WM0H^5HMIU""BGS!(=?;T&#E)VCO';83(D@2A,@$?K4'=&;3/-+N8_#:W MPR$B)U%RP;RGH'THO4P30S4@-
'!BM0Y9>:%})P&^D'7ZP/&">_>C9(#\VOMBV7UU'/ D M?IC.?C4H5STYIK/YR/ <>-:XUQ "NJ\ZEXD$ K34-CAJ50Y=6HON2T=;)M2.
M4)@.))=!.Y;4W=[O:&/8Y';H[>?I+*TGDH[0RM!DV>5%>%$)5% M9ERS+LV^MU^YK6ML?Z3US/L&U.-I6MQG)IU-RFF:?
W83]S7%L]F#4,S9;,E3 M[\(_\6C=)B =S6;E/6(9JV-4J&@EJ@LA(XA8>I67UPC#"9>RS#H-M3,RJA$_M;.IB7=P.*]EVH[?
3_\XN;C\?')Z>7'?-6N/@.K+WZL4&]V"Z$JE^[\LXTM% MU3L/IA%-"N"#$2(!EO9I$) M[HMJ!P2)(I1D3:MWUNA*V[#VX($
V(N@FFB4>#ES94;WPS.D#(LFXJ$IS0>$ M5A&\1/=)>,VMXR8(4?O*?T+$L,;:@4"U'^MWO[ZF"W>UM\NZXLCGM/@V+2[Z
MV>);FCW@V\A&A+R@' (S#,U:/ B6& V41*E,]%I1\8KUU6&98>L]>L9);38W MH/
>DJXXT<+;"$13A'C0'FS"JS+C'YO2JI9W>TK:S;0%5*)ZZ6OUO;N##"?9 EGHUQ-K90!-EB%2K\!D(2$ZPW5*GLO'F2UOR+?[
MU3%X[$"LLR4U+VHU@I&R/',)5+>E+VN67"7*K552569 ![+>C$>W#7X>WTRU MQ=. ;OMP>_A+-_79S?V
=*5B=L@/0NTNS'N(1J[YJM/]S=_!(_.=_\5^N<@<2" ME\0JX*7!MB@Z/>@4?^>FI\Y,>?+EJ]#?1+G_0#WU^8:1;@/(_CR=+;ZZ
MK^G=\AGB_BI8)YUHPY+0T4+V+*VF1#O"+* 6T3E;$VGUI-67*1H6?<,A9=J. MV%H
X=Q+OQ)D8)Z[($Z@Q:,JKX1M0(,#&SZ'D*TM9V13?1,6PH MM1W [2NB!F!V/R7E^;>+^S=@SEP6*@:;$B2Y5O3*5K#X&
(3$7$H^E65QE_&U% MX+# [-MP[$]6#0#Q9>9M[L0UHCP1*0D%'FA)-2V) -)XX-EH8T1(EM3NVKL+
MG:W,1*P.FZV]4\Q38S5O+0]4A)5A0C5G>ZZ.VAER%??V!Y0[G\% MU']PX]D?[NHFC7(@N_<\Y=(PU(L2K "?Y5L.
<]4$]YX#82R3IU_.D! MX<]3/>P+=+7O(KB3?MXKH^_-+"3%*L@")45=JK)X'S@DIZVT2O-0?53>?A0/
M^V+>.))WDVL#*[9MSA/[JJ#DX9$0X==0)#8&7_#9C+3B3(N@4@R"* M>6X/ZQD^IK 32M7;1VF/8";
(+^)87NG/Q%.8YLY:2\!HQ=&S%!Z,HQ28 M5AH/:W#*'3@FUI'R-Y-/L@T*MPR1]2'D 1-PGS-5'G$AA)OKFZO22N"W&>[N
M]\GL@5IXE_)TEB[=GR,T3(+2FH 4!-50,&AW+Y]N!#74$*NEZ#MRL!/A;Z?R M8]@'U[$#1BENVZZG.'[30396
N&ELI*Y5++I2P(L(X+AD:@*"E]&)<=$:,#=!A,2)I[&VM/*]I: MW$QOYN6T?9G.Q^7S59RLES]=W]O:8BN' M=
[NTL%RA30DN>5>TL@#+HT:3DSOTR:ESOL<*F$'=KGNY_'JUWTKH4YK/+[^Y M"66?\5]^0\N\M*HVR"%E$RM-
UC(X$@/^J(TCFA-N:ROSNCMX,V[8-JC@-F*UU=__!EJ%*RS3&@!+C)9HH4&G$;E%DFVKF3!95T[E[O7#;T9]ZV=_M [$/)-H9*;L?
3VYY<3;[-)U\3;-1E%98[0-(@U:8")HA.X@#FVFB0G%K2.UG MX;H[>#/^WG '82^AOWG-\'CWCZ\!HRRW,F80&;T;X9D#GW6
').B.6D=35NV MT2L;>C,.9CL'8A](O!7-L)D3HQ1RMJ7)#RWE 4)0W*JU&ASW 7>*'AVI7<:\ M"YUOIN% ?Z"N(,
&'EUVV>/CXRD3Z6#:JN?WJ7W&P\^;I[<'"K MSU<*$,Z^I4!PF4?GT]C\)=7JYCR>!ZNIO,67J X4BYBJ+,,%[V?2%@A$5(
M1RF9%9Z+ZOF!KU.U?_^21RS^7D[0@R5'@8D<->H!:PPJ@V+"V"PT*)](+-:+ MJMZQ_56B!FZN71A;Z!FVQWB[3]@FD ;.L=(-
TZ^=FKN$R*:MW^VP<*3CCQ[L7S@\37E')[E-?G+YD34)>*U\$", MP6L2O= RFT*-WAIF-)'-G<95_GDPP,WP]E/2--
:'&M)W.M.*ZJH/JD)))%J* M2*C-X)C"HY RYV5Z@S!R6X$/V7VK@I">$_<.'!M8X._'LQ06:_+7G7"(5\)P
M1+X,Q9JB*H#A68.5482H+/+B-:OAF4\W(O!=Q#2MQ[.\1?Z/;_BM^3(C=G7? MK;?@)&,JJZ+4LL<+SQMDA[2@HM-
>V>@4ZW*Q/_/Y81S/VJ*OP;NA!]*Y6<1= M(+]792GOW%4I4[G="':?,*BLY6)$3"(6.LE>:00[1A9@CES9W0,'+JPSC4-8& M0T5.MA-
HN+6#?WZZJR)E+J M1#T$K7UIP&? DI!!>IZ11:*\HO43>7A*S,_= M[*I8B74YW@YTYA?
NQWCR=7X74:'9Q"!%!AM*I;KG>!9L)*"]XU0EF5*N_<+P M#"E#-R:N(NAG E?[<+T!\#P\4R/C)?5,:E!<%S_;EW=5-
*B4MCP[+A/WM6M@ M'ZX_=!O"/F"R,W\;P$;G@#Z76>K2T,71Q,O$S V:@-<.TJH-B:0V@&L:B\M MO07-
^\%2=7DT,:'J[G3H;*W3I;VG$++$ &C)JH@0J(_41,^EJY\TL\7-TUM& M8K*:BN^MML;Y/:1XK9;VO36C=AC_N?
KWZS\PM*1^,,JLC@TE*/R"#!59GRX M0-" 3@YD5,$':I()M=_)#_K*UN!+CE1*WC"A M@-87<2^4@44W$ZA [4ZH$C!YXUOE#NG^?
N-MFDJ52K'!H>C-9+-M M*6(%.,<)")U8"=U[D"$[QQBZHIW2,SHLU0DBYHU!I \VMQ^KK##"^ME/58Y,M'F1X]6-
PW5<0$!%T9A:4R27YGZU'#3.MB:1!!ZIKY$@\1TM-;7.T.)L=^>F/
M].'JQ^./$SQ%)4/ET_AZO!@%*Z/)>':D+],0M/3@4.Z0K+0V,Y,EU3TJHA=(M:ROLN!-&7M),M832CC'\TI;.\K*
^/X)FCO+I.&0?'D,RE&!M8J4#EP6U;-U M1*DM]5CWU=N*-NZ%K.)H%T=]^[L_/SL'QI/?ILX^_#I/2WRY/SST>G[\\N
M_WYR_O[DW>7MJ(1I+AU,+M/LNBAZ-XE+,2R5_LY*L=[:E;1H3\RHI'9O+:.Q'M=IS)#"\[1B$K7;H8!
O0)],R4U.G;^[2WW3=TS]F%U_^& 5;,P!Q>6N1;+ MZA/O]*"OJIRK*21:@]&E G$.N!Q]\GH6/L5^"D5PV-E+\%.JW*Y.9S<)JLC
MD269!O"LX(GAVH#7B8!.MDPQ4]2QVM?*)C]&Q6ST[JP/+C&KZ]4?,B02W!9Q=Y3_MB M?@-
(^O4B7AXNH5V@1&20*7K&CRD,CA#E$Y[/JL,AF@AB%0NF#YZSVVBI2639GL9OPB9 M'1D^<-#H"$7'-]Z21K)(C(T0/)
(NE!+@K&&0+2.2>JUBZ%)F_NP"+4%A5]E- M:S-R8#1F M QB>^WY+JJ0"%JJPL34HV/4>HDE>66LA[H:#Y/BW0V
M:Q^%UEK9#F#;9LWANJ@<% 33 TADZ%X[.K);DR*PMG2GU*[Y1P* M"B:6D>_$2N.8(_9Q(^_-
_3A>76FX!BU#H:HR]QMPR(EK6%8*T1MI0D M65;&>\12[!:+YV"C\7\"N0V8'= ZNK3^-)PGMY&70X MFL0'OL;ZNK0VD<
H!V)*G:1!_\)Y1B)YGD2V7!#.RBKU]9I"QB[R":$U-; MN%4>[.?V 21X:J2691JX!Y%%!E_&Y#+JK. EQ_9Q:&__&^4)%<-9S74E_/A6
MV8_=#0 &S; ?:;88^]6,[O4F=#2!".2))GB(A#3HH@8F@#$1,IXEHGQMJV4C M(<.9Q;W"9G^F-X"FEN
MV"MB]F/V@&B9SQ:C:C;0J)ED MG=ZENXA^2)MC#V$]%O<.G!M8X)_'D_'US?6:<%K46:F?R,EH-(7D@K M]..
(M^9QL_J=1/[+H@,+?1>136OP;VC!NS\?$!ZISYKB)1<\BZB;'#IBF>CB MC<4<,AK"OE-J^6N"?[CH,*9B-
<'OS+\&+,%?]=RGN_9U"MUN8:F $$LO0EKJ M.D60D*(M[>N\2KSV#)=G2!FVP4,_V6N[\7OH8-:Z#N;H00W,785"1GI9\!Y* M-
0(Z0EF 3UF!YBR;8*W%VZ]+(.N%-5K*1J1@-,>N-D(*M8#8)=[&<68B!2E MZV7DR!1O+1A?
*C,#%51$(1GODIJVZ=L#1J6J26P#'9FW\#B?]05X.-\?E.J M*$_^_)XF\X0[NNL3P#7EN"?4B+0T?
B]9=C8&"TD:Q9DAP>DN[[*=%QPP#M4'_M4/IA=(.71_G]:5J,3))4>Z&!1F) L(",RI2"8R M+#!AW.M15
ML@LS!V[M';S6,X/'T^^GDT^3=UD M?I<,D^*(4Y)<.5V&VM()RSLP03.TZ:GBT60ER:-:]KT=G&WH&\Z\J8^,Z8'$
M]%:S;Q^J]%OE3:34CE%?V)KP\D\.G):FZ'*?J&26RB[=\&K2-)PAU1LD!Q7;_M6X7KB.6@G*4.O&0!C0CB2J>O""%
[PZG)E)'0)S:'L]?:!.)6 AG0JGN8!W1K MH(ZR\%752TJ282[7+\A^NWU)RY7Y6W=[<;<""^Y4? M']<3YJ#[SJ M3EU+;]=U4-
639!K!W#_2^.LWW,71CS3#+3SNFK)X.WV7:O0T@/4J?:9HE3'1.1(93>A@LMJ>_N&:I2D9!4W:E9.!EVWTY76 .=#"46:E$.%Q
M4\C_-C68;+C>'DP<%S]2IZ)2P96XA^K%&!3 1_4MIO!/449Y2 M[93@-],-9BL9=^U&LPW#A^Y&(Y@D#U+AGW1/,.MTJ,3Q^/#
(01M&<4]EX 2Z ML."85]EYS=3C,/OFYC0=UVL)*+M*=MHSFUOM5\(XL5$["5)9AGM@"2Q##U)Q
MX[B4AKN@.T!EKWXEAV]=LRLTJK"Q-2C TQD!1" MX!+-
NEV@L$T7H\.WKJD&A5W8.#@49N,T+Q(\VM"JXK9PAGOMJ,.4'-491%:E M!TO4X$P4WK#HH^_6TJC#8BW%*J
I#:#VT;,\96;SX_6V\J6!VIM2:7A"H16 M%EU!H'RVE2-BI6-3'TEL2;D^M(09%(0*0R MW5@* DQ8Z23RC8MN+?
8Z+SG#%)ITZE*TQ9+#O9X/#Z9=N-X,F-Z]P#0?DPC1&LA4)3P=R#Y#-_6B M=4Y<6V5,W@I&+RS6TO-
35<.H%H/;1LPO*CKY++V2!*CVZ"P24YB&IX$XX4L% MH]*/YT3O@IO6#*-J@NX.HYVYWD"$>&-#I_8I\0PX-1'Y)/#@V>6'9/Q_!$7

MD7VU1Q#MW!SMH+WM]WE-V)O3#:)E?3T3KHQ2Z-Q0JP6(@*:;SU9#BCDQ%9SR-MH8|\KS?1'&TK"7=KCK8-NQL
SZ"31"3R_@_EBRM-M/7.^X2$L-22^U1B6;=C?`)8V=VBBDE-J@P#K"+(G48^_$ZA]56GLHPQWN79S-MQH;:8O6(G?
W9W0!FGO9H\C09PTP&&[1&=T(\$DXO**=IM'HB#Y19;PTTA"K-M1ZSLQ^8&F-:W_#N!;?VX70^G2YE-0AC$$V'VA;7D(/3C
#^QG/^]CS+_M%PD:UM2I)O9N<-I!!@/'>I;%W:?3R6VV]+H-P&W,G)+L57+_D/!2/$G!T]*)
MRNJH.5,VD"X3PU]"^N;CQ_2O&^3.R8]R%]]UY+:H=[4(-MQ2Y#JSZ5$#OCY4?T1E6.+E5WR)\AI:67]OU550U^MPF;6P-0*9Z-
,8!P+Z:]-M\6!LX&-"NHE)"$5C;6_\66*&O7VJB/IU^.S-]_8-=)N=9J1T.BLPC&8HQPE,
M4&CY*\.$YU[K4+L[]49"F@/.+D)^&3H[<+P!V#Q77J93C*BT$^"]C%HW1]3E-MWDJ@//'HE-3&]SL;]5.[#0GK%3#LQN\&8//I00?
ON_#EJC'G73']L?N.?[/X-M.3)>^K;T-=2$ON.@'AAUD)5Z32*O/-4-M+G/\]3V-*+:G_HJR2A
M!O"W166^S#GH8!R$DHLIHA!@"9,@>8CZ9B-M=N1ZI#/R8;!8%31;7/(56?@-69
MN)8<@3[P54LNS0'N/'V_F85O;GY[?)AW2674]BRXTBJ7EWZ#WD-RCE-OC,^^-MCQ81SU/4"5KJ[4)K+PDT@*??T'C\-
)W/SR;W.SG+O^YQQ*B305(--)RJ8.PH_M?-?+&,-M\DR/(OHN*'"%W]<6-X\<).BOCA;MZE'OSP-A<-BD\6I20X,)-%F/\#V?I>GQS
M/4I615FZR-=ERZBZ9;-H>%"9"OP+DO#(549E/SOIA&/SEG#<@,0;N%M/KCWR-ML+2WGXU_+)M&K<[VTS\?2>%$QH,-
S$74&B%HL*&,8TF.*9L"D[FV==B=ND[X-MM&\)GSU)I@',/6OX7B)LYM^F5P^<];-\L9B&?WZ9C4.ZG(V_?BT%98XP'D0&
M:LNL!48-;I=;4#ID(IPER?4;6=F:Y&Y!9O*6X'E((;X)S%[.7&FK_M[]G(^,-MUX:Z((%%ET%P0<$):L%GW%BFVLG'HW@.@-
'!';#XYMZ]>A/0&\"?:5Q=0HW-M11T\V"<=<6J925%"2"2M&X6Z4E.0@]5)2D)=ORT+MR"V&RK?U&O(8037'$+/-M4TS7WXODEG?
^@]A[<"H9XQEHYHNI@C:RI[0P4T1BA(CV\4"JZL&?9TCKAKXW-M_"921R@#Y^-^CF4=N_FW$7?)TY@"$LP-H)O%P:+Y-)YQ)@S-
7O$NSD-8O4U"Y9/UPCZ*R2$\IS(%GZ4G!'\,3@-DE.V1+%2J%6KUJL-MW4;0V\B]2R/H;5@]H&Z*:3SZE+ZZJY,R)^;G*C-9"9--
B<.X5$87:7?I3*NQ-MJA%!K]^''FQ"EI(!0A'M97ZBX-7\E'BTSXU*B2JM:)<^A<\N,$RB:'6Q[\>X-M!N(<&UO*H)HS0@Z9=]'\U3C>
(EMON-M>88PQET-DRDO71TDWGT&?V=#THI)A8>K9[RT4-&WOX2[M6?:AMTM@.9!!OUM-M#SN)EI.D
9(D#D3F$5R0''BB3+N0!375-?.$BK;-LHML7RA5V('1#4!EP[-4-MP151B5O0!F];$8T!GW,N'6,D9XK8T'-
V99O]4/;11'MRN3FVDG'GL4-;,'Q@9^K^Y%P);+3$K30Q62G&DPJ#:5,0*L]!LWMHX*ZC6[.AD^W)/Y=Y36MQ[P&
M9+^F_IBNR4>XNZ#0XS,N%#_=$7-V>5#64,'QM!C;Y95MPZ=;_'O*$##7,=-'
M%T@]XTC]+70U<=3AKB%KI4K__@!6E'XK,HNLLQ/9A@ZRW_#IEFH&*\A^7^8U-M(GOQ@'R\IZ(H_I2S$I-*_*ZURB)0F.#2+
<_6&T/LT@SEH[!)Z;N5N_&X-I^V-M:3>B'%6:E0DPRN&1<'@X3"H#'R+A)N.&I]7_?YC.-MOJ39>!I/TV+D$A/1N
C4Z0@BHPMHT3%-K\":9#4)CM8>\;TMC2TY8_W=?]6D-MU&XR[#/(5]/3L].-IY?S+:.D>3^/@OUGV4[Q(SB61:-M,<_-YY(R[I1'3Q35?
**&V)Q*%X@N4^MV7;]&X^U':]['N3++L7>E?85*)K05K-MR[1*5P8,XEGFD62^Q\XVTG_(46H'D?BFCMP5V#UP2&-%^0=DYQ?
WLRB5+[/I-M(H55#3./OYA&,C*B25UO'2B9H@?R)Z-MXR:AQ4NY9]9)0A3KJLR>66.XH<0]W4/5&-K-!?1D-\O-G7U/,Y30Y.MZ4SH%
MQY5Q@+66X#US6[BO4B;!A(K0]7T#U1;([SJ8+=_5F',>U-M0;I'I66OY+3H/+[(LB'=QRQ4BB8*(#$EA'?VX'1,0-7GUFMF@Z!=]=+
!N,M-MC^_V1GT2QI61L-IDM%$C.DK69J#>XNFEP9G<93#W:^LT9__7E?I++N1>+&^F-MY4!\T,!C.5=QE-/1(C
+*O$QRH5:M?'"*27P!Q6)-KP#?+UH$?$M(?=._F4@O2V:6[&_#-E%:J\V6FA$^F>F7X8QK:-M<0*K(*8*JQN-RED(-]_1=OBY?&5
WR/)D$'2\L9EK0)#E4//Q)84$VX"K_T6-M]'#]=CS-JA#9F<5-!@36K!G)I+/WUD-PRS0BP<"9A-RRPFCT7(A2G2VOYQ9I
MQV^KIF7J,;6%RV,SET:*TR!YIGCSEW*TV=(&2;?-MK_\KI0+CV_7V/QQ]//_CZ-/O)Q=G'SY\/#TZ/?YX].GCZ<7E^>^?3TXO+T[=
M;+9L,;N[!['_U$I6\\OVV5]DWT@U@&1!-C#C62E1*$D-2\-M%A*'"'\E(4Y[N:C\BO$3/OE?4W;>/YO.TF*-S^6GL_+H!U>?DRF*Q-(T/-[/9
M>/(5_P&>J]GMC^_]A'O9A:!$_FE*)95\63U(198F<061-M9K.:F.Y84F-)9Y*3P//C:JG-($9"'@-8?[H'I[XT-H+5PT)J.H!\!\;Q<_M8
MESS8S(SV3-&COF3]I@0V:(&FL%1>4668]H'4EZD8!HN'1<&T%Y$,[+M^FOYT-M5XN??R"GBK;Y._GKZA?OLY8L:8C.
(&NX+PF]U@)):(#K%-2774]'GOO^<("1-M*;MI948VX*K6N-<_W>7^>C3"I2P/]['A;$-[B-3/"_^.)B;2U5ZQVO^BJ&Q@V-M]W]8'3L\
(EHZ#NN-%I7RC_'BV^^3]9^GV8_"W8^3[S>+.>Y_.BD9ZFM_=\6B-MGY?LFZ([-?.Z(#(;2O]11^3A93-<\<,YX)TR$F*,L]1P.I:
(]&FPZH$14\+1V-MA+2/?;Q]/=+:0=D1(PVF#O%L$Q[0A&;B2Z-I$BKP-)@0'.FLW+$9EL]';8[>8W@KAHV'F?,]B2H!C!X[&:S
MGZ@&&SA.Z0HL45TQ[?GO!(_U:!]"F3&4/5((I::$)/:,4N0NR>KW$VA69C'A-MU0]&);,2O-U6E46T@LC8T]Z6YD8NS?S?E-")M
<*W6WH0ZKK[LU5H=A,G[@,/-M245MT#8'1;(LEHP&GX,"[GUB5F237>W2FGU!L0./0C"'L/[D.(>.%5]O:]B-M!(4T7CY5'67\]-'5U?
2_RQ8_3&>K3G7+9B=/E1*J(V7C\@57E0D"$@TBZY(&-M3;BA4EDM8I?Q"WL3,C!@#XJ9Z5-";.R?M!@9]-NHDV6X[KK"DP3-
3A.\/3G-MI(S2,AM2VUIXF:*!;8$A<-F#J!H-WHNL?/-N^S(_+3/*NEPZWF5:BLE1)V6%-M;H(3Q"4>B5?5K=D:A+=BTK9F#_0B^
,0_CY]G\['FP\NMUFK9!UH2M-#3:ST-MY!:L3"7@T6JG8ZC]VOH".0TK_G[-\;1G?QU)#6R)GDY+'LOT!K]UUP5^?I:/
M\1A/K\813W:\Z]V]E.Y)&0*.G-VH6D0(A"H)R,D2JF,23SJS@.K%2V8BU[G+-M?)B:-#5L!_0*TT%EV\!%6H:$7JZ'A-
YM9Q1<,@KIA6BM7AG=/CD!%"VBD)*,-MJ?I(S(V$#!Q8'?SRW%\Z[39<[YS#M4PYO3]A!TA=>V;%0R>O==GX(=+78I#4-M1AK
N6*=4NJ*"QXA;J64-4*H+&H[!6^B[#YQ0B..YX!^)P'!?-3+/0&K5)99-M,Y>$[XLQ?^&R^VWPUE_9_3;";4'1/WA6N?
OMW\=IAD1]^[F\29:I.8JIR+).-MP&E),N0!K6VC>;'-1;+)$>ED7Y!]D;)&\'A8V#R?8%=+ABTA\T&NV/SI_M8/-MU8P(87$C($L
1#B6P&;'@"2FDA"!2M:;LNE"8",XK8B0#O5"=<35$A97%4]+-MCMT.GS34,AM]&609!8CD*'C&'03#+0W*$"EZ0]Y3W/272*+C8
M>BNH%JQ*B2'MU)1A"QHLI11(#CRXX-BM/O_B!7(:"9Q,8*@X6&-PJT$:CS:R](%R!-MVX0G*YF-U[;PH$I=I95"I=QB-
[I/C>7'M>&*'!P1#1R'U9XWQ"CNAZ,XYU29-MG;2)\\A:++<%Y-$]<2HI[!04AM=WH5XEJQ&(\/&"F?4JO-3B^DJCB6?3"\XC,
M\1QW$Q0:,OAC8,%JXK,FO+;?4B&G]#<@5A;_=DE#V\BB-60]RZL1#8PQSM'U
MXA$/H)$<',&:)EH(@65)M8N_WF6F&'U<;]XJB.!M]LO>[5_]XNV.)TN2O'3-M.$7WH-ZIMV>_K4DXT#O@?
JPYR,,@7G!L/@YEF90T)H((1R!B-:B"ZB-X@=Z6EOG/^WP^#.SP,;H&W_AX&MQ%N-SJ^-MXY.!0PLEBN@-=T=!!"'
<$XAVLB3UT90UUO7M_\5#X-;P6:WA\%M9-@2,CN%-MZB07Q,?(@2M6VN,0C==-9!!L\";PE(7Z]\-@583L]3"XC;A:PN*F9ZA$#3.4
M@=8>MY(B!;3&"<1(#951E9DX_WX8W!L$VSP,;B&11L%U^PQ%O;-T<-^4"G3S-M(G+'1&+-^ABB=RKYQ[/*_OTPV-^X=I%
(H^"Z?88B+!/EDD4+6:'!3&0-%[(#-M&;*F2N,&'T\4^/?#8#_@VD4B+8&K3HM712UC1(%CN737+B,$>:#@2":2>>)(-M?
QW[_OTP6-D5.3@B&C@.K\>"=51146<@>X(&M@L"'.5H;TL5-)64IW2PN/E?-M\6%P*\!L_3"XC?0J-H4>K#D&Y2JY3(-JGD$H%
<&XTM2=Y$@8"TP^+O/Z*S;'-MJ-R+NMTOMI!0&[U:,OLVE!$#TYO%>7)QJ/7S?<)%KO%?(-ON+X1EA[(1<3S%
M9%QCPK6>VWR$AN=-MM2(Y2\%GX4$(L2E<$$P;C--@17.XC3C;*W;U36TM59+)V9.@94H8-
4A[D$MQ?!*VX&@_8U=V^M=X*G9!Y-M.>J(-[W-8"GN6V7OF,O)/6DF_;*_L0L1G5-FWB#*#BN>=O,>ST]^^_W3T>79
M^7]^/KJ\/#F_.#I]?WSTY>/ET:>C]R?_Y_>CX__]_'KOO8Q3;>?K7S7C]?O,[?GSVSDW^N0RR+/]A.4.W".:>I*@X-MAZ!=-B$]!9NI!&(I
AG1I*WM<-3W(&%?A7D_:_UXBL@8EZA1.4L[D+0._DL:
MJ27)@L@W+'"KV(4!*@OOL2CRAMJJMOHEA/)5#HO&QUAX6!P/J^YC&HT_I
MJ[M:V1$_EUE,P0NI41N@3D@ES(!ZPG$B($M>$D,DE2]:B_,4_O9U^N,_\-,K-M],)O[D&[8<%A'>.!13^M(X>!
(;2B>OVX'R(7VA(T<'/$_7MIP1'KP4A'G+1>-M)?Y2SLWK^'FXVC#@V5M:3=!/_KR<*;'OC*:5F-8(^)>J[T'F^-R$5-FLD5;/%99TIM5
MT7/1"TYB(CRP+:3^9(%A(I,]"7_]C60C;,_.73_Z:)]9V&6Y'\82/F;1BH0Z-BX$OQ?J.?W:)\\L[MI$%DP4S&B\&Z
M=9=U3P(0)FW6GJF4NG0;?W:!8;VCP<0]K-T,89V0O09A*%%1V@">%"%5XIXSVNGE+].50OQH+U$__0.JRF'II%U
M7N0T2H8&$T,$]%O0]-@$?:19M""C&N2,JD.RJCYM]F:3!K[6]".@,L.W%,;PW-M\-Q65G=_+%F6:]Y%_",7?EY.S\?S?_XCC;]^*Y-
UEZE/(\H,*7F5$)GB((35-MX)4IO>"TTVCZ$L&Z/!;4HF=8FZXG_-TFL,&SM5_?]>7T7?I'NKI:__'X?\H?-M;=BV,9:(I-
'OXV7\0Q0$^6X49,JU,(H3%[ID[%0C:-B,B4&!VH?(FLC3*7MX-MY^8I+M7!-Z-&"\V$9.!\Z6N9(P%KB0-K:!+64_3;:EM_SY
R7"BF'Y.O!L<;-ML//6Y^1N-^N3L?%4$;YR"M&!$AF-#$H8&),D4.-YBB%XD6NW#]]"O&'MORIP-MF!Y&-
DW<6,JL;DN3(C,2&;,9M!!X49?N^29*!3KZ&*V*WNC;"=E5"!_66#P@-M6'N4YUN
<5>#PZL@J%$.9$EI%SQP\+2\YB2)_T.SA\9X6!R_"6-R-"#W(=$F-MD/R2=G&9*73<%"25RS,U_LX+FB!
(2BVC5#I3NV']OI]^MV3I17B[#L>H]K2I1%-M_Q!RH(6S9::-3A2R3J5*TG(KJ@>Z^]/$Z@T#LP^)-8',M<51^@[-W-=TIPR.-M5C_?
Z@'.,F.2G1FS.24<-(=-53%EN)U_3[#+,'GZN]P-Q1D'KJ9C-<-MZ<<>LS9V6>5P):HO;W#@6E7FHE?$&Y-JVC8:
%]9)F27GUYYA_UZINC<;^:U6WP4%CM:K<1H-,-MRY!-23X)(H'GA@#36IH4DPLOQB'_U]>J;B7Z%VI5MY%#2[6J66;ED]%-3-G7
M\S+]IF2Z<9XS6JM:LOC2,-6W6JNZE;B>JU7=AG?#9[$^J<@C*4K!(AA.)=J=-M7(-/44,@/G#M>(BD8ZU]$R6,^TGGE>+%+5C5B*
W5-\%YG-_?G"R=#:\!Y)/\<+8-7-PT#CB<]>BM(JMT8V?'9Y\\?+U?#5T_?-M'Y^=7GX_>WD]/CCR<7N(;$.'ZT4
=N6_$HC8DN9Q'@U$OMH$H^GJ.PG7Q/2-MEN8;F@IRI8)VD921+-M'Y?ML9NGI5/9M7-M'K@U>
593JLQMBE87.)_L7:L6$Y242%Q_[I8G]R-ISX-3]1;'F.BCQ\0*H#C-M?OUA(%)#GL]"8T?
F#AQA^#*>H6VP2*6E^,U5.32_S:8WWS]}.O[C;^^*Z7#7-MG_?OTZM8VH]_G(2_K7UI/#@^V:C!Y(#[]!KW&4+$'W-
V@0AO39[,VPQ<-M;JN\<=K*+DC;8>EAP@Z]-*QOQK<0'7BL_.]=626U]D022(HX$,I(*#EGY=+7-M%-U*
((ZV84QX=D5Z1M(&HQFSN':7(JCV%47#H:2_'YW^=G+Q\?3H-M^/CWSR4QZ>3]V>7?
3\Z/SSY_.3_Y^\GIQ<<_3CZ=7>P36=IZC5J!IOTV5R_N-MA)OXEB;S\8^$.FYZG4[3XBQ?NC_OTUARE)I1!!-W>A!&\%EG2-KB;85T9)4

MUQ =R-I[#&T(-]);FFU8LIRSE0H@,EJIN06E*$-U;P(XZ7F9(VEH M::TH'L]-V)L%V]-W>#RJ*H:>C)SM2U(-:-4+%-/R!6#5(;=L;3I91O:*!\X, M:@'O*21C2B_%)-![R51-* PA[M(>U-MKT29%Y8D"BX$9_Z26"Y4&@OH%$2T&#@D51&UD9"!LZTJR?H:6VN-P"=#@=N M[0Z[%,RR&1=+00(>+0,V:0&1>&&X#CH\3K,ZA'X<,A16$0C;J\,=I-(6W-!^ M^'V"AO.R[NCCY$>:+]^[?D/>E2M^O3^O6*8EM3&14NVI2@D=RWA455)1Y\0-MJ:T>MZ6Q>8VY"U2>!V1]N;6%R\N9F\S76?[QOVY6NUOOBBK'M-(!]0.>9'2T M.?@2'/0N*"U22/S%@3A[HO$%R@8>SGYH#-:245O(>\GBO8\[<9\-)UY"(+R$ MP,M+AV8!K"3*YA#QW-5N6;4MC@K5FM5?0>.'D,RIZ$U@ >+Q;3\,]OTRN4UGQE]5QRTP=L^ M>Q.]JMT@[2D5 Z.K+X$_B9CLQ?V=\?,]S<;3B&[\;%$%12\=P5N>?9G.EN+; MP-81(T &XDIG1D4BY-M'J8L.! M],EK@8>RU%3(DAZ!.H-[A38V(<$'%;VOK85WO YI;TTZX'6X#??WO Y/)K'/M5]F+R[/C_^_O9Y_>GYQ?G/R?WS]>_N=RN^?I^\TL?'/S]&4V_3ISU_/='V6W M7J+2F^Q^6ZOT)+L"S-W+6?)$J,S1_X@:@9/Q%Y>=!VMS\M$0JEUM*^97"O;) ML]W,OJ.;Q;?IK(2(CJZG-Y,%'?%@.1<,C=H<\58U)4U/<@'9$D+QNHVI6X^*M5])N.Y+30L1X)_D_S,+M@_4-V/EW?856K:A.;TI?$,6S\]N M%O.%FY2\O5$RPBG-"6BG$[(/+U];?N&&4?3NDU*I]O'9DL1A+;*:#N$:.I MWB4JC?G-[.?R8*UVDE.07&GA[@"EX0 PEFPDA'E4O4VC,^3 M,ZR151%1M5C>&G]627]W.SF>SA>?$U[+<:0)D9Z@I2D\%:5AD 0?RA!I*T*(M3&A1OYMG![J&[>W>%YY]"*$!8&W6\^>IO#/C+7NO\,__S:WJSX(]B.#I),& MP3(>H:+_N>-.1A*(TKT$R':B=M@>[Q5!>""!M9O6^XR75<(S:3)?+G#R9_GM M'CT4MU^C7Q>RZ^8J^9!/Q"GT\5]37#D1BF)NC.F$MN(48!AD8(VV:/5'[(_M_4?&'U)4KVOBTDI8S8AYP/*CV?]OOKB?Y<^.2L1G]>:G?$@Z MFQ:&31*K4]XJ'GI[*"I4XSX'&IG,E4C?NADNFJ8>[X9XB'%VX!R7U&._WB= MD$B\\%H!T9& <"*!R9R#"%81K3U%W5#[':24A:VT13PH"!X_H>XLD0;@M#OC M[K<]B5^NW.347=^67:+W'ADQ%(SR$402&DQ@!J*+5EGBI66U4=G'/@9^J-T=_M5H_ORJ%E/'9]46;_1B'U>[.$RJ?<2C1IZ*C@FR(-<[3I$BG+H"O/+#=+=A*5\HA3,7=.=\"7&Y1KD*2 MREN@/)3,_.C<8XWKC8F<Z/[7#/HNW$;XZL.S?,MI7,>R/M$_0&;I9262817WYSD]/ORW;0O^$G%O./DR_+K,M11(QHIUAV8?:6^-1B\J8K75D^@307_I@G4Z7E<,I/LHH6_+KO5ND#VX\M6S6ZTH+8Y$MNMK=X%S(1P,1 (!:+W7H5J.[>(:6!?3<>OGFK![(GX+WEP[K\MY0]DRGCR=75/T9&0C@BO)23B2VD7BM$834%QFR6)R0I3/7V@(OT#VX%O]/#L M"X2AGX5ZNS20&:$ Z&M:&\IH?3]^,64O#AS]Z^<(TJ2S9%% L0[@0)#&,>MC MXH%6CW[^K\@1W09S_>6(;B/>!O3TQ8V?IW_=X!Y.?N O=TEDDBGB93*@@BRI M8P:-\U"F_RIT7*U5@74;9;,-2C>3\E?)&]T*&(_A64%*;8+M=B2M9LR4\<$A M"HEG-TOP/ :0U@?.LR.,5]<7SQ$S,.]JB/IU^.S]_8=#M,)0J3$C/ DO8@ M$M5@2.W^ZAL):0XXNPCY9>CLP/$68+._.\55E!S/(/!HT)T* M!#>K783(G2'9I!!8[>+:[U9OX$\NKU4YV%EWP#:UYN8E^8):T^P#/V<3I;V M\T@9:V2V!*+*J$C*R"M+A8/@+3'62YYB[?C[RQ2]^??AK? Q[4U8#4#O >EW MV_F29DL&OD_ARI7>"R'KH)*PR*Y$4'EX#H[Y!!ZUDS>X.^9JNQ9=Z'KSKZ+[MP+"ZX-J-]WT\/3[(?')Y]'_W&2F^X2.5XGFOD5#5U9F$XWTR>3:!_0%89)S"HN[IHVE4=]J'NAB/+D93[Z> M?4^SI:3F(ZND#R[ETCD<#67#29G51]!0MHXFG:++U;NE=:9N6#59"R]/1IWT M(YUVKY^3H_/3CZ>_77PY.;_X^]'YR>YWT'-?JG01=2*T5M="-RO=2^Y4SOWD M+V6950%191@ZFM:A3HLY R4T$Y\<-]5[&CU'2[T7A,"SF0.W/&P!G:>?P_H1U@-_MV.J?ILO^+7K]\G?1QF#%S981\!)A8QS&]JR[B0$6MIOE](7UOU;Z*CE9A_M3\)_,I%U3TDTB*9UZ#%Y)3-3Z)/04+*2DP)OM >/;!(\AN!4[;C^9DJ&'N6[MKX1?@ F4+Y?>+<\B I&W-0'@]2E+XT(49V9%?*Z)C% MBY&<2N!(_||1Q M6=T$>HZ686^@?67\(F1V9/C>>!'@DGRX!J]2)/Q=%:RD.;O;Q+*U:PO546H M#Y9IO)?QAA9>4[#!XZ6:1>#4!B[B(|]U8Q)WU_5: LJNDIWVS.9!)ZN471V[M[]]3/'975\LA@^BBHGS6&Y',.*HI!Y9X+%6Y#*Q 6S 'ICF149$L.N#EA26& MU4_5(5*+F0UHHFJA!IW&E:W$ ^P.OKAQE>K>48/7@'7:;;OW'P<[B)JW":/'H:#S%C MPZH2&"D8)&)T2IYIQFLW:]R1U+9"DOOA97IXX36 T?L]?D# ^;GP02D%:9]$0 M)>456EB'G]M7'IQ6Q 2C/#.U[\77]1H6>03D$]';G_^[WY73AK]JYYG974^&=OW*+J9$ME(GB#+X90/4,H_$0]1"&N5* M\+E3Q\ M0+83H0./6.O3ENQ?< UH\ZTV.0K4$)HQXFG-F MP4MO:O<$VHK8>W+ P!F'XAN);TF]"Y>^K-E?J^[6]N7U:"Z7ZR+IYF_#THG M1M18GU644!A99J.4O#@2P?C,K&)">%E;6>]/];"7ZN%A?& Y-X'M$O1=1?'G M*-=U/#_%^SCPB@GC,]BB_=LV"9P?.R=21(XE!1@0:(,2"8X6"LRI"""BI' M*K*J#=6-A+2EM>M!;G^N-V@KHV:.P99EZW%3)?LMX)WO.'*)6^]D$<&9 M>*"\H*V,P-X\D(.:@?L(HPG=V\FX>.A+H:^6I KH,)G, X@L$_B<-!#EHDTN MH.WAAS$'Q+9EBFX%TAV,09WEE<3D*Q@*/S"@$2($TXP4!DO?2%U>4$U 7*F M(:0HE.HVFNJP!N'6<#[TVV,5. \IZP;-PO5>1DQ2*UQRX!7R53"NP0>%'#;1 M^Q#0\(FU:YF>(;4MT[F]&KPO@'S\ B/1BRDCW^DBQ1N9N/%.,U/_@Q7-S'%ME9*X_GZSDMG35.FCZ^G-9#$J)E'0,4%RM#3UL0E,)+IT\O9".I&BJQU'K$+X ML W:>S4U#R_8@5#X'+;#R=74X_NT5AMS<_+F2OA_??NYWRDB%,DR@"2^V607&1PO".0Y66E10.3DE3[8PPZ5&JU6NETO< 6UG=CS_Q1VO MD(UY[L212_]7^A+BV_36%E> MC[XY2)1I-VEMYD8CLO]"RRYFUY/XXP7:^_9[RHA%!_7WZW_?TU;T'G_GT($&EG03W,F\&%N"=3AU?MIQ(**/&J//]S5WL?MI>\.$FG92G0=N-+"P9L?HYF<+J=WY"Z+$^J=OE>^/TAL M8OLCV(U+S3[LQH('(_.K\W_:/KOQ@^2\D#IJZC[-L7F-U W!8TG;T'9[U(LQ_CL-KQ>9HO9N-0<@X+],J/QJO=;S0'M-SZG;O.U85ML'@ *.[)W9T!<[8N%+VF6I[-K-ZF&AVV_.&A]Q:$PL2.;A\'% MLX8Y.DMEF_4#+;^D/C[),ZN?GZ]S[4\NE[L+[>- M7^UD_I'AI?822UH0V?ZB298EVM-)B2M)N_.\GRK)BRQ1% MD>?=%?-+423(Q^/WD2?R[DC*IX1O *2Q8'II1*!6H9L.9+%.9_;NVW==#:7QM2[&:I7%NKP?:2SK<\@4_HP'*\QY8*K9,[J;+ ML[,.!D/0N/=J(&+*UJB'9N(3>%9 M-S#$'V.)ZN+%F0G:[8LI>\W&R#S#8A. MY-GPT/1R\BZ\2/A?IU@OLCKQ%>6:7+TF5P=I;J7K3D5'FTZAT(K$0]6R4X&L MS\&@(N$[E2N8^L=.4+2"\H\5$4W-;1TFVS87-R\F82_>7&U6 J95DOK M6&<[I!VT9#>0PCXD$I3]*1>\OF;H+[%F8W.SD-Q]37Y>0GMG8WB)<\@1X,,GMP6%0]OC')N'Y,D]KZ^?)VV=6L&6NHXLE@AK$2]5##@=:?7FD-B=*-\;2H#;Y; MOYH+ ^%#^S')I>-7X%QR@.:\1*95.AK.(=4JX!FVTM5 M)TB@U3_.(P%J/R9);LG=51.#EWXXX,?,:]+65E?RCDLWL1)R%UTZ8D?$DZG-M_#L/'8@F?.V>3D#*B+I!L:KOG)*(8;Q M@BS=C D G=Y1,&M*^KD6CH[C%_F4)MV#R-'&PKLO8: H'21<:Q7_RR_-M3[QM6I\X3)OLG[FH]N.QT^,4";V,RC4[K)W%%H#SQBR8J=&&P_NL6^D6/GW'%F6UMTM6IH4(53TDY>1\WZ_4^;J5T,5_P6R%'KWS!GR6$9H-;PURI=2DF .@C(+NQMN>RB>MRF8Z6!U+6"8J[L/$5TD8&]^8'6*5BCRTRT/O:%'Q5$5))I)"2Y4&Q-O M/@5HU4$(=I3NA]Z-?LI,&1,!I++AX=W"[N7V'!10$>?"RY$A[>#%\1PRV=3\ M9=8@)QTSKJ:MRA74PZO4V7D7H&>H7W-XAS0':CZ8063IG^5-D=V:ZRZFRZ83M7V1A#!JO9?8L32X]*U:C(ON[V"J=_0R X$9I3/UA^@HXLI''BME>W16U_6U+ MV_TI%QO/$N)[']MX]#:<1/%JBZ48>+D]E!U<3;1WO93_*7S?#'F"8#&\-;5$(M,SR"Z:7C149]NJRI,5U6(ICI!O#H"&X4[9@GN \)(AN[C/E@^-[>(CO_;NX=MWRW/JKZ-19&IB2S_ S5R@$Q .U@*,XY@A4 >59-MEJFIG.H7>2/-PZ/9M&AZ MYM 3/7^M'Q7&"8EMY\8?M,QN07*3:O=TIM !5UMX:*M?4/[:#]'V'[UQ5S@GS6&0JGHPD5;<89ZUWZ.T.>BF N=<(CC>VTLM%M2M@N>P\%/2/MBLPW]@)BG=#2>@JLX<>0NI5EAUY"$@1;=AXUXL :.D@ MBX(K;4P%=ZB=R'@7@\3XU3ZBT.M\-KG>F:=-]E26VYMU]-K;2PIO"N& F.W85024[_M>Z;OBE2L@6+H7@W@W30"IG4W;>04/@LR7TII1T->BL.*'070B*R\Q?V8GM?! M+QC1?=OPTIM2]&D@>>0F^52_,'GA^6UOPTMJ2H&K@>1AS^IDL>&)_)HK#9CJ M[D;UDI-2.*N7(&P!SSU+;"2D]*K6H%2,,M-#7KD_^#\X07LP_92DE(HRY,L M1$D/#Z(W"_>O0KG]M9:)6E1&U']8*\FU.OSD75([MI>(5)83GK05SNME7?IL M]+,">LE%*0#EH@7[AEJSH#(] A+,AN>E%Z6 D8,4"B%^D%?-CH&\!*(4Y;'1M@+X($=&ED@<,+STHQ6!:G:=1YATMQ]!ZU4^4PB0$RU1%\;5LBA^OK 7:'R MDLRY3*J7)Z4T==/F5856!"#R*0)',R#O$OAV^"1@K.FSH9%X&6_G; Q$>@& M[K-YR2;^>0(K(.)-N'U:G,2<'61@9PH:TZ+/DK:@T+1QLFU5A=#ITA'G%E\" M@K!6,5Q,N-ITAHY^>'KN$LW:$$3^#03K2'.$(;$824(@ MP;I1T8ZQ1_E!\?A0?RA&U$O)/K(=ZP@P\26MV\O>824JH6(-ZY MJ!"E[&R0$&JRV1L&(%$#A7?*/$2<-@,D9'EDZ4;F.F=JM%J-MDG.H\\W.'#Q MSHF"",DYM=(!\|$S].R S,IT@NF@T^:N4 ZN+L;X.G@XZ;.Q@A 7MB.'Y4TMJ>&S8VBHO7<_.I'4L5.WTTR+)U_HR3";G?="UZ;"Q/O]6R$2_H_4V<'?Y3UZ M_0OSSR)1[_?_@502P$"% ,4 " ""CEY9#NL?^^<'0*@ %P M @ $ 8F9H+3 Y,S R,#(T>&5X>#,Q,2YH=&U02P$"% ,4 M" ""CEY9%_B6IMH' Y*@ %P @ $<" 8F9H+3 Y,S R M,#(T>&5X>#,Q,BYH=&U02P$"% ,4 " ""CEY9>/&5X>#,R,2YH=&U02P$"% ,4 M " ""CEY9H1*MON$$!D% %P @ %1%0 8F9H+3 Y M,S R,#(T>&5X>#,R,BYH=&U02P$"% ,4 " ""CEY9]:'*M]05 @#ZZ!\ M$ @ %G&@ 8F9H+3(P,C0P.3,P+FAT;5!+ 0(4 Q0 (M(*.7EF'-D4$L! A0#% @ @HY>6;?*;ZJ() E58! !0 M (!<4<" &)F:"TR,#(T,#DS,%]C86PN>&UL4$L! A0#% @ @HY>6?!3 M0^RR7 >,$!0 (!*YP" &)F:"TR,#(T,#DS,%]D968N M>&UL4$L! A0#% @ @HY>65*6ID0.- =S8 !, (! M#\D" &)F:"TR,#(T,#DS,%]G,2Y]<&=02P$"% ,4 " ""CEY9+O)*/(DF M 0 F\@H %@ %._0(8F9H+3(P,C0P.3,P7VQA8BYX;6Q0 M2P$"% ,4 " ""CEY9.?I+2/^G "4LP< % @ $)) 0 J8F9H+3(P,C0P.3,P7W!R92YX;6Q02P4& L "P#9 @ .LP$ end XML 96 bfh-20240930_htm.xml IDEA: XBRL DOCUMENT 0001101215 2024-01-012024-09-30 0001101215 2024-10-25 0001101215 2024-07-012024-09-30 0001101215 2023-07-012023-09-30 0001101215 2023-01-012023-09-30 0001101215 2024-09-30 0001101215 2023-12-31 0001101215 us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2024-09-30 0001101215 us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2023-12-31 0001101215 us-gaap:CommonStockMember 2024-06-30 0001101215 us-gaap:AdditionalPaidInCapitalMember 2024-06-30 0001101215 us-gaap:RetainedEarningsMember 2024-06-30

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gaap:AccumulatedTranslationAdjustmentMember 2023-01-012023-09-30 0001101215 2024-02-21 0001101215 2024-02-212024-02-21 0001101215 bfh:ServiceBasedRestrictedStockUnitAwardsMember 2024-01-012024-09-30 0001101215 bfh:ServiceBasedRestrictedStockUnitAwardsMember 2024-09-30 0001101215 bfh:PerformanceBasedRestrictedStockUnitAwardsMember 2024-01-012024-09-30 0001101215 bfh:PerformanceBasedRestrictedStockUnitAwardsMember 2024-09-30 0001101215 srt:MinimumMemberbfh:PerformanceBasedRestrictedStockUnitAwardsMember 2024-01-012024-09-30 0001101215 srt:MaximumMemberbfh:PerformanceBasedRestrictedStockUnitAwardsMember 2024-01-012024-09-30 0001101215 us-gaap:SubsequentEventMember 2024-10-242024-10-24 0001101215 bfh:A4250ConvertibleSeniorNotesDue2028Memberus-gaap:ConvertibleDebtMember 2024-09-30 0001101215 bfh:CappedCallTransactionMemberus-gaap:ConvertibleDebtMember 2024-09-30 shares iso4217:USD iso4217:USD shares pure bfh:modification bfh:loan bfh:trading_day utr:D0001101215202403false--12-310.026024710-Qtrue2024-09-30false001-15749BREAD FINANCIAL HOLDINGS, INC.DE31-14292153095 Loyalty CircleColumbusOH43219614729-4000Common stock, par value $0.01 per shareBFHNYSEYesYesLarge Accelerated Filerfalsefalsefalse4971506212240000001256000000364500000036970000005300000045000000161000000135000000127700000095000000-84000000-272000000-244000000040000000900000023000000037000000330000009900000096000000-54000000-51000000-164000000820000009830000001031000000291300000032730000003690000003040000009800000007470000006140000007270000001000000-2000000-2000000-1800000020000001710000002700000006750000000.063.475.4813.85-0.01-0.03-0.04-0.370.053.445.4413.480.063.465.4013.80-0.01-0.04-0.03-0.360.053.425.3713.4449700000499000004960000050000000.051000000.05010000050300000502000002000000171000000027000000900000040000000-80000002000000-200000010000000-200000006000000-700000030000000-600000006000000-700000030000000-600000080000001640000002730000006690000003451000000359000000011644000000128440000001793300000019333000006000000.010.01200000000.02000000000.04970000049300000100000010000000212400000002169000000100300000076700000016000000-1900000031120000002918000000217360000002314100000049700000100000021790000001012000000-2200000031700000002000000200000060000006000000120000001200000067000000670000000.211100000011000000497000001600000031120000005010000010000002181000000574000000-200000002736000000171000000171000000-7000000-7000000100000001000000090000035000000350000000.211000000010000000100000010000001000000493000001000000215527000000286400000049300000100000021690000007670000000-1900000029180000000-1000000-1000000270000000270000000300000030000004100000041000000300000011000000110000006700000067000000.6333000000160000003112000000499000001000000219200000093000000-210000002265000000675000000675000000-6000000-6000000320000003200000030000000300000009000003500000035000000.6333000000330000003000004000000400000049300000270000002864000000270000000675000000980000000747000000680000009200000-64000000-350000004100000032000000170000002000000072000000670000009000000230000000-1050000003000000-34000000-38000000-115000000-56000000-190000002300000013800000001370000000-505000000-217000000100000000249000000037500000081000000290000003900000010000000100000002900000002700000018200000025775000000-559000000800000005000000003900000032000000320000001100000003500000-8000000-3000000-1707000000-4481000000-145000000-532000000361600000039270000003471000000339500000034510000003380000000200000001500000034710000003395000006 OF BUSINESS, BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES DESCRIPTION OF THE BUSINESS
 We are a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions. We create opportunities for our customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, we deliver growth for our partners through a comprehensive product suite, including private label and co-brand credit cards and buy now, pay later (BNPL) products such as installment loans and our “split-pay” offerings. We also offer direct-to-consumer solutions that give customers more access, choice and freedom through our branded Bread Cashback® American Express® Credit Card, Bread RewardsTM American Express® Credit Card and Bread Savings® products.
 Our partner base consists of large consumer-based businesses, including well-known brands such as (alphabetically) AAA, Academy Sports + Outdoors, Caesars, Dell Technologies, the NFL, Signet, Ulta and Victoria’s Secret, as well as small- and medium-sized businesses (SMBs). Our partner base is well diversified across a broad range of industries, including travel and entertainment, health and beauty, jewelry, sporting goods, home goods, technology and electronics and the industry in which we first began, specialty apparel. We believe our comprehensive suite of payment, lending and saving solutions, along with our related marketing and data and analytics, allows us to offer products relevant across all customer segments (Gen Z, Millennial, Gen X and Baby Boomers). The breadth and quality of our product and service offerings have enabled us to establish and maintain long-standing partner relationships. We operate our business through a single reportable segment, with our primary source of revenue being from Interest and fees on loans from our various credit card and other loan products, and to a lesser extent from contractual relationships with our brand partners.
 Throughout this report, unless stated or the context implies otherwise, the terms “Bread Financial”, “BFH”, the “Company”, “we”, “our” or “us” refer to Bread Financial Holdings, Inc. and its subsidiaries on a consolidated basis. References to “Parent Company” refer to Bread Financial Holdings, Inc. on a parent-only standalone basis. In addition, in this report we may refer to the retailers and other companies with whom we do business as our “partners”, “brand partners”, or “clients”, provided that the use of the term “partner”, “partnering” or any similar term does not mean or imply a formal legal partnership, and is not meant in any way to alter the terms of Bread Financial’s relationship with any third parties. We offer our credit products through our insured depository institution subsidiaries, Comenity Bank and Comenity Capital Bank, which together are referred to herein as the “Banks”.
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-

height:120%">BASIS OF PRESENTATION
 These unaudited Consolidated Financial Statements have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP), and should be read in conjunction with the Consolidated Financial Statements and notes thereto included in our Annual Report on Form 10-K for the year ended December 31, 2023, filed with the Securities and Exchange Commission on February 20, 2024 (the 2023 Form 10-K). If not significantly different, certain note disclosures included therein have been omitted from these unaudited Consolidated Financial Statements.
 The unaudited Consolidated Financial Statements included herein reflect all adjustments, which consist of normal, recurring adjustments that are, in the opinion of management, necessary to state fairly the results for the interim periods presented. The unaudited Consolidated Financial Statements also include amounts that relate to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. Such amounts have been classified within Discontinued operations and primarily relate to the after-tax impact of contractual indemnification and tax-related matters. For additional information about our previously disclosed discontinued operations please refer to Note 22, “Discontinued Operations and Bank Holding Company Financial Presentation” to the audited Consolidated Financial Statements included in our Annual Report on Form 10-K for the year ended December 31, 2021. Results of operations reported for interim periods are not necessarily indicative of results for the entire year. The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses, and the disclosures of contingent assets and liabilities. These accounting estimates and assumptions reflect the best judgment of management, but actual results could differ. The most significant of those estimates and assumptions relate to the Allowance for credit losses, Provision for income taxes and Goodwill. The accompanying unaudited Consolidated Financial Statements include the accounts of the Company and all subsidiaries in which we have a controlling financial interest. All intercompany transactions have been eliminated.
 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
 There have been no material changes to our significant accounting policies as discussed in Note 1, “Description of Business, Basis of Presentation and Summary of Significant Accounting Policies” included in our 2023 Form 10-K.
 RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDS
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:24.203%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:24.203%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:48.294%"></td><td style="width:0.1%"></td></tr><tr><td colspan="9" style="border-left:0.5pt solid #000;border-right:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Accounting Standards Recently Adopted</td></tr><tr><td colspan="3" style="border-left:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Standard</td><td colspan="3" style="border-left:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Guidance</td><td colspan="3" style="border-left:0.5pt solid #000;border-right:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Timing and Financial Statement Impact</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-left:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"> Investments - Equity Method and Joint Ventures: Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method
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Adoption did not have a significant impact on our results of operations, financial position, regulatory risk-based capital, or on our operational processes, controls and governance in support of the new guidance.</td></tr><tr><td colspan="9" style="background-color:#ffffff;border-left:0.5pt solid #000;border-right:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Accounting Standards Recently Issued but Not Yet Adopted</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-left:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Standard</td><td colspan="3" style="background-color:#cceeff;border-left:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Guidance</td><td colspan="3" style="background-color:#cceeff;border-left:0.5pt solid #000;border-right:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Timing and Financial Statement Impact</td></tr><tr><td colspan="3" style="background-color:#ffffff;border-left:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"> Segment Reporting: Improvements to Reportable Segment Disclosures
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aggregate amount and description of other segment items beyond significant segment expenses.</td><td colspan="3" style="background-color:#ffffff;border-left:0.5pt solid #000;border-right:0.5pt solid #000;border-top:0.5pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top">Effective beginning with our Annual Report on Form 10-K for the year ending December 31, 2024, and effective for interim reporting periods beginning in 2025. Early adoption is permitted, although we do not plan to early adopt.

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 The unaudited Consolidated Financial Statements included herein reflect all adjustments, which consist of normal, recurring adjustments that are, in the opinion of management, necessary to state fairly the results for the interim periods presented. The unaudited Consolidated Financial Statements also include amounts that relate to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. Such amounts have been classified within Discontinued operations and primarily relate to the after-tax impact of contractual indemnification and tax-related matters. For additional information about our previously disclosed discontinued operations please refer to Note 22, "Discontinued Operations and Bank Holding Company Financial Presentation" to the audited Consolidated Financial Statements included in our Annual Report on Form 10-K for the year ended December 31, 2021. Results of operations reported for interim periods are not necessarily indicative of results for the entire year. The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses, and the disclosures of contingent assets and liabilities. These accounting estimates and assumptions reflect the best judgment of management, but actual results could differ. The most significant of those estimates and assumptions relate to the Allowance for credit losses, Provision for income taxes and Goodwill. The accompanying unaudited Consolidated Financial Statements include the accounts of the Company and all subsidiaries in which we have a controlling financial interest. All intercompany transactions have been eliminated. RECENTLY ADOPTED AND RECENTLY ISSUED ACCOUNTING STANDARDS
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Our payment and lending solutions result in the origination of Credit card and other loans, which are recorded at the time a borrower enters into a point-of-sale transaction with a merchant. Credit card loans represent revolving lines of credit and have a range of terms that include credit limits, interest rates and fees, which can be revised over time based on new information about the cardholder, in accordance with applicable regulations and the governing terms and conditions. Cardholders choosing to make a payment of less than the full balance due, instead of paying in full, are subject to finance charges and are required to make monthly payments based on pre-established amounts. Other loans, which consist primarily of BNPL products such as installment loans and our “split-pay” offerings, have a range of fixed terms such as interest rates, fees and repayment periods, and borrowers are required to make pre-established monthly payments over the term of the loan in accordance with the applicable terms and conditions. Credit card and other loans include principal and any related accrued interest and fees and are presented on the Consolidated Balance Sheets net of the Allowance for credit losses. We continue to accrue interest and fee income on all accounts, except in limited circumstances, until the related balance and all related interest and fees are paid or charged-off. We generally classify our Credit card and other loans as held for investment. We sell a majority of our credit card loans originated by Comenity Bank (CB) and by Comenity Capital Bank (CCB), which together are referred to herein as the “Banks”, to certain of our master trusts (the Trusts), which are consolidated VIEs, and therefore these loans are restricted for securitization investors. All new originations of Credit card and other loans are determined to be held for investment at origination because we have the intent and ability to hold them for the foreseeable future. In determining what constitutes the foreseeable future, we consider the average life and homogenous nature of our Credit card and other loans. In assessing whether our Credit card and other loans continue to be held for investment, we also consider capital levels and scheduled maturities of funding instruments used. The assertion regarding the intent and ability to hold Credit card and other loans for the foreseeable future can be made with a high degree of certainty given the maturity distribution of our direct-to-consumer (DTC or retail) deposits and other funding instruments; the demonstrated ability to replace maturing time-based deposits and other borrowings with new deposits or borrowings; and historic payment activity on Credit card and other loans. Due to the homogenous nature of our credit card loans, amounts are classified as held for investment on a brand partner portfolio basis. From time to time certain credit card loans are classified as held for sale, as determined on a brand partner portfolio basis. We carry held for sale loans at the lower of aggregate cost or fair value and continue to recognize finance charges on an accrual basis. Cash flows associated with Credit card and other loans originated or purchased for investment are classified as Cash flows from investing activities, regardless of any subsequent change in intent and ability.
 The following table provides Credit card and other loans, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.778%"></td><td style="width:0.1%"></td>

<td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.557%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.084%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31,
2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,630 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,999 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">BNPL and other loans</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">303 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">334 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total credit card and other loans (1)(2) </td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,933 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,333 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: Allowance for credit losses</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,190) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,328)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,743 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,005 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)Includes $11.6 billion and $12.8 billion of Credit card and other loans available to settle obligations of consolidated VIEs as of September 30, 2024 and December 31, 2023, respectively. (2)Includes $383 million and $371 million, of accrued interest and fees that have not yet been billed to cardholders as of September 30, 2024 and December 31, 2023, respectively.
 Credit Card and Other Loans Aging
 The following table provides the delinquency trends of our Credit card and other loans portfolio, based on the amortized cost, as of the dates presented:

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Aging Analysis of Delinquent Amortized Cost Credit Card and Other Loans (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">31 to 60 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">61 to 90 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">91 or more Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Current</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">September 30, 2024</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">379 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">303 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,428 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,099 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,527 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">422 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">323 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">809 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,554 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,373 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,927 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)BNPL and other loans delinquencies have been included with credit card loan delinquencies in the table above, as amounts were insignificant as of each period presented. As permitted by GAAP, the primary difference between the amortized cost basis included in the table above and the carrying value of our Credit card and other loans relates to the exclusion of unbilled finance charges and fees from the amortized cost basis. As of September 30, 2024 and December 31, 2023, accrued interest and fees that have not yet been billed to cardholders were $383 million and $371 million, respectively, included in Credit card and other loans on the Consolidated Balance Sheets. From time to time we may re-age cardholders' accounts, with the intent of assisting delinquent cardholders who have experienced financial difficulties but who demonstrate both an ability and willingness to repay the amounts due, this practice affects credit card loan delinquencies and principal losses. Accounts meeting specific defined criteria are re-aged when the cardholder makes one or more consecutive payments aggregating to a certain pre-defined amount of their account balance. Upon re-aging, the outstanding balance of a delinquent account is returned to current status. Our re-aged accounts as a percentage of Total credit card and other loans represented 2.9% and 2.8% for the three months ended September 30, 2024 and 2023, respectively, and 4.3% and 2.7% for the nine months ended September 30, 2024 and 2023, respectively. Our re-aging practices comply with regulatory guidelines.
 Credit Quality Indicators for Our Credit Card and Other Loans
 Given the nature of our business, the credit quality of our assets, in particular our Credit card and other loans, is a key determinant underlying our ongoing financial performance and overall financial condition. When it comes to our Credit card and other loans portfolio, we closely monitor Delinquency rates and Net principal loss rates, which reflect, among other factors, our underwriting, the inherent credit risk in our portfolio and the success of our collection and recovery efforts. These rates also reflect, more broadly, the general macroeconomic conditions, including the compounding effect of persistent inflation relative to wage growth, and higher interest rates. Our Delinquency and Net principal loss rates are also impacted by the size of our Credit card and other loans portfolio, which serves as the denominator in the calculation of these rates. Accordingly, changes in the size of our portfolio (whether due to credit tightening, acquisitions or dispositions of portfolios or otherwise) may cause movements in our Delinquency and Net principal loss rates that are not necessarily indicative of the underlying credit quality of the overall portfolio.
 Delinquencies: An account is contractually delinquent if we do not receive the minimum payment due by the specified due date. Our policy is to continue to accrue interest and fee income on all accounts, except in limited circumstances, until the balance and all related interest and fees are paid or charged-off. After an account becomes 30 days past due, a proprietary collection scoring algorithm automatically scores the risk of the account becoming further delinquent; based upon the level of risk indicated, a collection strategy is deployed. If after exhausting all in-house collection efforts we are unable to collect on the account, we may engage collection agencies or outside attorneys to continue those efforts, or sell the charged-off balances.
 The Delinquency rate is calculated by dividing outstanding principal balances that are contractually delinquent (i.e., balances

*greater than 30 days past due) as of the end of the period, by the outstanding principal amount of Credit card and other loans as of the same period-end. As of September 30, 2024 and December 31, 2023, our Delinquency rates were 6.4% and 6.5%, respectively.
 Net Principal Losses: Our net principal losses include the principal amount of losses that are deemed uncollectible, less recoveries, and exclude charged-off interest, fees and third-party fraud losses (including synthetic fraud). Charged-off interest and fees reduce Interest and fees on loans, while third-party fraud losses are recorded in Card and processing expenses. Credit card loans, including unpaid interest and fees, are generally charged-off in the month during which an account becomes 180 days past due. BNPL loans such as our installment loans and our "split-pay" offerings, including unpaid interest, are generally charged-off when a loan becomes 120 days past due. However, in the case of a customer bankruptcy or death, Credit card and other loans, including unpaid interest and fees, as applicable, are charged-off 60 days after receipt of the notification of the bankruptcy or death, but in any case no later than 180 days past due for credit card loans and 120 days past due for BNPL loans. We record the actual losses for unpaid interest and fees as a reduction to Interest and fees on loans, which were $232 million and $204 million for the three months ended September 30, 2024 and 2023, respectively, and $773 million and $689 million for the nine months ended September 30, 2024 and 2023, respectively.
 The net principal loss rate is calculated by dividing net principal losses for the period by the Average credit card and other loans for the same period. Beginning in January 2024, we revised the calculation of Average credit card and other loans to more closely align with industry practice by incorporating an average daily balance. Prior to 2024, Average credit card and other loans represent the average balance of the loans at the beginning and end of each month, averaged over the periods indicated. For the three months ended September 30, 2024 and 2023, our Net principal loss rates were 7.8% and 6.9%, respectively, for the nine months ended September 30, 2024 and 2023, our Net Principal loss rates were 8.3% and 7.3%, respectively. Overall Credit Quality: As part of our credit risk management activities for our credit card loans portfolio, we assess overall credit quality by reviewing information from credit bureaus and other sources relating to our cardholders' broader credit performance. We utilize VantageScore (Vantage) credit scores to assist in our assessment of credit quality. Vantage credit scores are obtained at origination of the account and are refreshed monthly thereafter to assist in predicting customer behavior. We categorize these Vantage credit scores into the following three credit score categories: (i) 661 or higher, which are considered the strongest credits and therefore have the lowest credit risk; (ii) 601 to 660, considered to have moderate credit risk; and (iii) 600 or less, which are considered weaker credits and therefore have the highest credit risk. In certain limited circumstances there are customer accounts for which a Vantage score is not available and we use alternative sources to assess credit risk and predict behavior. The table below excludes less than 0.1% of the total credit card loans balance as of September 30, 2024 and December 31, 2023, representing those customer accounts for which a Vantage credit score is not available. The following table reflects the distribution of credit card loans by Vantage score as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Vantage </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">661 or
Higher</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">601 to
660</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">600 or
Lower</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">661 or
Higher</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">601 to
660</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">600 or
Lower</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2"**

*style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table>
 As part of our credit risk management activities for our BNPL loans portfolio, we also assess overall credit quality by reviewing information from credit bureaus. We have historically utilized Fair Isaac Corporation (FICO) credit scores to assist in our assessment of the credit quality for our BNPL loans portfolio, but in early 2024 we completed a transition to Vantage scoring. The scoring scale produced by both FICO and Vantage is similar in that scores of 600 or less are considered weaker scores and as per our categorization method would have the highest credit risk. The amortized cost basis of BNPL loans totaled $292 million and $317 million as of September 30, 2024 and December 31, 2023, respectively. As of September 30, 2024, approximately 84% of these loans were originated with customers with scores of 661 or above, and correspondingly approximately 16% of these loans were originated with customers with scores below 661. Similarly, as of December 31, 2023, approximately 82% and 18% of these loans were originated with customers with scores of 661 or above, and below 661, respectively.
 Modified Credit Card Loans
 Consumer Relief Programs
 As part of our collections strategy, we may offer temporary and short term programs in order to improve the likelihood of collections and meet the needs of our customers. Our modifications, for customers who have requested assistance and meet certain qualifying requirements, come in the form of reduced payment requirements, interest rate reductions and late fee waivers. We do not offer programs involving the forgiveness of principal. These temporary loan modifications may assist in cases where we believe the customer will recover from the short-term hardship and resume scheduled payments. Under these consumer relief programs, those accounts receiving relief may not advance to the next delinquency cycle, including charge-off, in the same time frame that would have occurred had the relief not been granted. We evaluate our consumer relief programs to determine if they represent a more than insignificant delay in payment granted to borrowers experiencing financial difficulty, in which case they would then be considered a Loan Modification. Loans in these short term programs that are determined to be Loan Modifications, will be included as such in the disclosure below.
 Credit Card Loans - Modifications for Borrowers Experiencing Financial Difficulty (Loan Modifications)
 In instances where cardholders are experiencing financial difficulty, we may modify our credit card loans with the intention of minimizing losses and improving collectability, while providing cardholders with financial relief; such credit card loans are classified as Loan Modifications, exclusive of the temporary, short-term consumer relief programs described above. Loan Modifications include concessions consisting primarily of a reduced minimum payment, late fee waiver, and/or an interest rate reduction. The majority of concessions remain in place for a period no longer than 12 months; however, for certain modifications the concessions remain in place through the payoff of the credit card loans if the cardholder complies with the terms of the program. Loan Modification concessions do not include the forgiveness of unpaid principal, but may involve the reversal of certain unpaid interest or fee assessments, and the cardholder's ability to make future purchases is either limited, or suspended until the cardholder successfully exits from the modification program. In accordance with the terms of our workout programs, the credit agreement reverts back to its original contractual terms (including the contractual interest rate) when the customer exits the program, which is either when all payments have been made in accordance with the program, or when the customer defaults out of the program.
 Loan Modifications are collectively evaluated for impairment on a pooled basis in measuring the appropriate Allowance for credit losses. The following table provides information relating to credit card loans to borrowers experiencing financial difficulty that were granted a concession under a Loan Modification program during the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account*

Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except percentages)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">94 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.5 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21.8 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">86 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.5 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20.2 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406

</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except percentages)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">238 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.4 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21.7 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">189 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.1 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20.1 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table> _____ (1)Represents the outstanding balances as of September 30, 2024 and 2023, of all Loan Modifications undertaken in the past three and nine months, respectively, for credit card loans that remain in modification programs as of September 30, 2024 and 2023. The outstanding balances include principal, accrued interest and fees.
 Interest income on these impaired credit card loans is accounted for in the same manner as non-impaired credit card loans, and cash collections are allocated according to the same payment hierarchy methodology applied for credit card loans not in Loan Modification programs.
 The following table reflects the performance of our credit card loans that were modified within the 12 months prior to the dates presented and remain in a Loan Modification program as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Aging Analysis of Delinquent Amortized Cost
Loan Modifications - Credit Card Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">31 to 60 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">61 to 90 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">91 or more Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Current</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">September 30, 2024</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">58 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">235 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">293 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">55 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">214 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">269 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div>The following table provides additional information regarding credit card Loan Modifications that have subsequently defaulted within 12 months of their modification dates (or since implementation beginning January 1, 2023), for the periods presented; the probability of default is factored into the Allowance for credit losses:</div><div>
</div><div><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Number of
Modifications</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Outstanding
Balance</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Number of
Modifications</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Outstanding
Balance</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except for Number of modifications)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Loan Modifications that subsequently defaulted</td><td colspan="3" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt;text-align:right;vertical-align:bottom">7,653</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt;text-align:right;vertical-align:bottom">4,047</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Number of
Modifications</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Outstanding
Balance</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Number of
Modifications</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Outstanding
Balance</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except for Number of modifications)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Loan Modifications that subsequently defaulted</td><td colspan="3" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt;text-align:right;vertical-align:bottom">16,342</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">29 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt;text-align:right;vertical-align:bottom">6,567</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">11 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Unfunded Lending Commitments
 We manage potential credit risk in unfunded lending commitments by reviewing each potential customer’s credit application and evaluating the applicant’s financial history and ability and perceived willingness to repay. Credit card loans are made primarily on an unsecured basis, and our Cardholders reside throughout the U.S. and are not significantly concentrated in any one geographic area.
 We manage our potential risk in credit commitments by limiting the total amount of credit, both by individual customer and across our credit card loan portfolio, by monitoring the size and maturity of our loan portfolio and applying consistent risk-based underwriting standards reflective of current and anticipated macroeconomic conditions. We have the unilateral ability to cancel or reduce unused credit card lines at any time. Unused credit card lines available to cardholders totaled approximately $105 billion and $113 billion as of September 30, 2024 and December 31, 2023, respectively. While this amount represented the total available unused credit card lines, we have not experienced and do not anticipate that all cardholders will access their entire available line at any given point in time.
 Portfolio Sales
 As of September 30, 2024 and December 31, 2023, there were no credit card loans held for sale.
 In late April 2024 we sold a credit card loan portfolio for cash consideration of $102 million. We recognized a gain on sale in April 2024 that was adjusted during the three months ended September 30, 2024 to recognize an incremental amount due under the purchase and sale agreement.
 We previously announced the non-renewal of our contract with BJ’s Wholesale Club (BJ’s) and the sale of the BJ’s portfolio, which closed in late February 2023, for a total purchase price of $2.5 billion on a loan portfolio of $2.3 billion, resulting in a $230 million Gain on portfolio sale.
 Portfolio Acquisition
 In August 2024, we acquired a credit card loan portfolio for cash consideration of approximately $383 million, subject to customary purchase price adjustments.
 In October 2023, we acquired a credit card portfolio for cash consideration of $388 million. Our payment and lending solutions result in the origination of Credit card and other loans, which are recorded at the time a borrower enters into a point-of-sale transaction with a merchant. Credit card loans represent revolving lines of credit and have a range of terms that include credit limits, interest rates and fees, which can be revised over time based on new information about the cardholder, in accordance with applicable regulations and the governing terms and conditions. Cardholders choosing to make a payment of less than the full balance due, instead of paying in full, are subject to finance charges and are required to make monthly payments based on pre-established amounts. Other loans, which consist primarily of BNPL products such as installment loans and our “split-pay” offerings, have a range of fixed terms such as interest rates, fees and repayment periods, and borrowers are required to make pre-established monthly payments over the term of the loan in accordance with the applicable terms and conditions. Credit card and other loans include principal and any related accrued interest and fees and are presented on the Consolidated Balance Sheets net of the Allowance for credit losses. We continue to accrue interest and fee income on all accounts, except in limited circumstances, until the related balance and all related interest and fees are paid or charged-off. We generally classify our Credit card and other loans as held for investment. We sell a majority of our credit card loans originated by Comenity Bank (CB) and by Comenity Capital Bank (CCB), which together are referred to herein as the “Banks”, to certain of our master trusts (the Trusts), which are consolidated VIEs, and therefore

*these loans are restricted for securitization investors. All new originations of Credit card and other loans are determined to be held for investment at origination because we have the intent and ability to hold them for the foreseeable future. In determining what constitutes the foreseeable future, we consider the average life and homogenous nature of our Credit card and other loans. In assessing whether our Credit card and other loans continue to be held for investment, we also consider capital levels and scheduled maturities of funding instruments used. The assertion regarding the intent and ability to hold Credit card and other loans for the foreseeable future can be made with a high degree of certainty given the maturity distribution of our direct-to-consumer (DTC or retail) deposits and other funding instruments; the demonstrated ability to replace maturing time-based deposits and other borrowings with new deposits or borrowings; and historic payment activity on Credit card and other loans. Due to the homogenous nature of our credit card loans, amounts are classified as held for investment on a brand partner portfolio basis. From time to time certain credit card loans are classified as held for sale, as determined on a brand partner portfolio basis. We carry held for sale loans at the lower of aggregate cost or fair value and continue to recognize finance charges on an accrual basis. Cash flows associated with Credit card and other loans originated or purchased for investment are classified as Cash flows from investing activities, regardless of any subsequent change in intent and ability. The following table provides Credit card and other loans, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.778%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.557%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.084%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31,
2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,630 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,999 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">BNPL and other loans</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">303 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">334 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total credit card and other loans (1)(2) </td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,933 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,333 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: Allowance for credit losses</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,190)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,328) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,743 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-*

height:100%">17,005 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)Includes $11.6 billion and $12.8 billion of Credit card and other loans available to settle obligations of consolidated VIEs as of September 30, 2024 and December 31, 2023, respectively. (2)Includes $383 million and $371 million, of accrued interest and fees that have not yet been billed to cardholders as of September 30, 2024 and December 31, 2023, respectively.
176300000001899900000030300000033400000017933000000193330000002190000000232800000015743000000170050
The following table provides the delinquency trends of our Credit card and other loans portfolio, based on the amortized cost, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Aging Analysis of Delinquent Amortized Cost Credit Card and Other Loans (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">31 to 60 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">61 to 90 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">91 or more Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Current</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">September 30, 2024</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">379 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">303 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,428 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,099 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,527 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">422 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">323 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">809 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,554 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,373 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,927 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)BNPL and other loans delinquencies have been included with credit card loan delinquencies in the table above, as amounts were insignificant as of each period presented. As permitted by GAAP, the primary difference between the amortized cost basis included in the table above and the carrying value of our Credit card and other loans relates to the exclusion of unbilled finance charges and fees from the amortized cost basis. As of September 30, 2024 and December 31, 2023, accrued interest and fees that have not yet been billed to cardholders were $383 million and $371 million, respectively, included in Credit card and other loans on the Consolidated Balance Sheets. The following table reflects the performance of our credit card loans that were modified within the 12 months prior to the dates presented and remain in a Loan Modification program as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Aging Analysis of Delinquent Amortized Cost
Loan Modifications - Credit Card Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0

1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">31 to 60 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">61 to 90 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">91 or more Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Current</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">September 30, 2024</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">58 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">235 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">293 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">55 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">214 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">269 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 3790000003030000007460000001428000000160990000001752700000042200000032300000080900000015540000001738

following table reflects the distribution of credit card loans by Vantage score as of the dates presented: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Vantage </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">661 or
Higher</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">601 to
660</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">600 or
Lower</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">661 or
Higher</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">601 to
660</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">600 or
Lower</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom">%</td></tr></table>
* 0.570.270.160.570.270.162920000000317000000.840.160.820.18P12MThe following table provides information relating to credit card loans to borrowers experiencing financial difficulty that were granted a concession under a Loan Modification program during the periods presented: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except percentages)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">94 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.5 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21.8 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">86 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.5 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20.2 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table>
 *

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.021%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.023%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Account Balances (1) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">% of Total Credit Card Loans</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted Average Interest Rate Reduction (% points)</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except percentages)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card loans</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">238 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.4 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21.7 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">189 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.1 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20.1 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table> _____ (1)Represents the outstanding balances as of September 30, 2024 and 2023, of all Loan Modifications undertaken in

*the past three and nine months, respectively, for credit card loans that remain in modification programs as of September 30, 2024 and 2023. The outstanding balances include principal, accrued interest and fees. The following table provides additional information regarding credit card Loan Modifications that have subsequently defaulted within 12 months of their modification dates (or since implementation beginning January 1, 2023), for the periods presented; the probability of default is factored into the Allowance for credit losses:
 *

<table>
<tr><td colspan="3"></td><td colspan="9">Three Months Ended September 30, 2024</td><td colspan="3">Three Months Ended September 30, 2023</td></tr>
<tr><td colspan="3"></td><td colspan="3">Number of Modifications</td><td colspan="3">Outstanding Balance</td><td colspan="3">Number of Modifications</td><td colspan="3">Outstanding Balance</td></tr>
<tr><td colspan="3">(Millions, except for Number of modifications)</td><td colspan="3"></td><td colspan="3"></td><td colspan="3"></td><td colspan="3"></td></tr>
<tr><td colspan="3">Loan Modifications that subsequently defaulted</td><td colspan="3">7,653</td><td colspan="3">$ 14</td><td colspan="3">4,047</td><td colspan="3">$ 7</td></tr>
</table>

<table>
<tr><td colspan="3"></td><td colspan="9">Nine Months Ended September 30, 2024</td><td colspan="3">Nine Months Ended September 30, 2023</td></tr>
<tr><td colspan="3"></td><td colspan="3">Number of Modifications</td><td colspan="3">Outstanding Balance</td><td colspan="3">Number of Modifications</td><td colspan="3">Outstanding Balance</td></tr>
<tr><td colspan="3">(Millions, except for Number of modifications)</td><td colspan="3"></td><td colspan="3"></td><td colspan="3"></td><td colspan="3"></td></tr>
<tr><td colspan="3">Loan Modifications that subsequently defaulted</td><td colspan="3">7,653</td><td colspan="3">$ 14</td><td colspan="3">4,047</td><td colspan="3">$ 7</td></tr>
</table>

#000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Loan Modifications that subsequently defaulted</td><td colspan="3" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt;text-align:right;vertical-align:bottom">16,342</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">29 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt;text-align:right;vertical-align:bottom">6,567</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">11 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 940000000.0050.218860000000.0050.2022380000000.0140.2171890000000.0110.2012000000018000000020000000058000

FOR CREDIT LOSSES The Allowance for credit losses represents our estimate of expected credit losses over the estimated life of our Credit card and other loans, incorporating future macroeconomic forecasts in addition to information about past events and current conditions. Our estimate under the Current Expected Credit Loss (CECL) approach is significantly influenced by the composition, characteristics and quality of our portfolio of credit card and other loans, as well as the prevailing economic conditions and forecasts utilized. The estimate of the Allowance for credit losses includes an estimate for uncollectible principal as well as unpaid interest and fees. Principal losses, net of recoveries are deducted from the Allowance for credit losses. Losses of unpaid interest and fees as well as any adjustments to the Allowance for credit losses associated with unpaid interest and fees are recorded as a reduction to Interest and fees on loans. The Allowance for credit losses is maintained through an adjustment to the Provision for credit losses and is evaluated for appropriateness on a quarterly basis.
 In estimating our Allowance for credit losses, for each identified segment of loans sharing similar risk characteristics, management uses modeling and estimation techniques based on historical loss experience, current conditions, reasonable and supportable forecasts and other relevant factors. This modeling uses historical data and applicable macroeconomic variables with statistical analysis and behavioral relationships, to determine expected credit performance. Our quantitative estimate of expected credit losses under CECL is impacted by certain forecasted macroeconomic variables. We consider the macroeconomic forecast used to be reasonable and supportable over the estimated life of the Credit card and other loans portfolio, with no reversion period. In addition to the quantitative estimate of expected credit losses, we also incorporate qualitative adjustments for certain factors such as Company-specific risks, changes in current macroeconomic conditions that may not be captured in the quantitatively derived results, or other relevant factors to ensure the Allowance for credit losses reflects our best estimate of current expected credit losses.
 Credit Card Loans
 We use a “pooled” approach to estimate expected credit losses for financial assets with similar risk characteristics. We have evaluated multiple risk characteristics across our credit card loans portfolio, and determined delinquency status and overall credit quality to be the most significant characteristics for estimating expected credit losses. To estimate our Allowance for credit losses, we segment our credit card loans on the basis of delinquency status, credit quality risk score and product. These risk characteristics are evaluated on at least an annual basis, or more frequently as facts and circumstances warrant. In determining the estimated life of our credit card loans, payments were applied to the measurement date balance with no payments allocated to future purchase activity. We use a combination of First In First Out and the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (CARD Act) methodologies to model balance paydown.
 BNPL Loans
 We measure our Allowance for credit losses on BNPL loans using a statistical model to estimate projected losses over the remaining terms of the loans, inclusive of an assumption for prepayments. The model is based on the historical statistical relationship between loan loss performance and certain macroeconomic data pooled based on credit quality risk score, term of the underlying loans, vintage and geographic location. As of September 30, 2024 and December 31, 2023, the Allowance for credit losses on BNPL loans was $31 million and $32 million, respectively. Allowance for Credit Losses Rollforward
 The following table provides our Allowance for credit losses for our Credit card and other loans. The amount of the related Allowance for credit losses on BNPL and other loans is insignificant and therefore has been included in the table below for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 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 During the three months ended September 30, 2024 the balance of the Allowance for credit losses increased, primarily due to the acquisition of the previously mentioned credit card loan portfolio. The decrease in the Allowance for credit losses during the nine months ended September 30, 2024 is the result of the decline from the seasonal peak in Credit card and other loans as of December 31, 2023, partially offset by the increased reserve rate over the period. The increase in the reserve rate from 12.0% as of December 31, 2023 to 12.2% as of September 30, 2024, is due primarily to lower Credit card and other loans balances, which are down from their seasonal peak at the beginning of 2024. Overall, we continue to maintain an elevated reserve rate, 12.2% as of September 30, 2024, reflecting a conservative weighting of economic scenarios in our credit reserve modeling, which we intend to maintain until we see sustained improvement in delinquencies and an improved macroeconomic outlook. Credit Card Loans
 We use a “pooled” approach to estimate expected credit losses for financial assets with similar risk characteristics. We have evaluated multiple risk characteristics across our credit card loans portfolio, and determined delinquency status and overall credit quality to be the most significant characteristics for estimating expected credit losses. To estimate our Allowance for credit losses, we segment our credit card loans on the basis of delinquency status, credit quality risk score and product. These risk characteristics are evaluated on at least an annual basis, or more frequently as facts and circumstances warrant. In determining the estimated life of our credit card loans, payments were applied to the measurement date balance with no payments allocated to future purchase activity. We use a combination of First In First Out and the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (CARD Act) methodologies to model balance paydown. 0310000003200000 The following table provides our Allowance for credit losses for our Credit card and other loans. The amount of the related Allowance for credit losses on BNPL and other loans is insignificant and therefore has been included in the table below for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3"

*style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td 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colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">980 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">747 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Change in the estimate for uncollectible unpaid interest and fees</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" 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2164000000220700000023280000000246400000036900000030400000009800000007470000005000000050000000500000005
We account for transfers of financial assets as either sales or financings. Transfers of financial assets that are accounted for as a sale are removed from the Consolidated Balance Sheets with any realized gain or loss reflected in the Consolidated Statements of Income during the period in which the sale occurs. Transfers of financial assets that are not accounted for as a sale are treated as a financing.
 We regularly securitize the majority of our credit card loans through the transfer of those loans to one of our Trusts. We perform the decision making for the Trusts, as well as servicing the cardholder accounts that generate the credit card loans held by the Trusts. In our capacity as a servicer, we administer the loans, collect payments and charge-off uncollectible balances. Servicing fees are earned by a subsidiary, which are eliminated in consolidation.
 The Trusts are consolidated VIEs because they have insufficient equity at risk to finance their activities – the issuance of debt securities and notes, collateralized by the underlying credit card loans. Because we perform the decision making and servicing for the Trusts, we have the power to direct the activities that most significantly impact the Trusts' economic performance (the collection of the underlying credit card loans). In addition, we hold all of the variable interests in the Trusts, with the exception of the liabilities held by third-parties. These variable interests provide us with the right to receive benefits and the obligation to absorb losses, which could be significant to the Trusts. As a result of these considerations, we are deemed to be the primary beneficiary of the Trusts and therefore consolidate the Trusts. The Trusts issue debt securities and notes, which are non-recourse to us. The collections on the securitized credit card loans held by the Trusts are available only for payment of those debt securities and notes, or other obligations arising in the securitization transactions. For our securitized credit card loans, during the initial phase of a securitization reinvestment period, we generally retain principal collections in exchange for the transfer of additional credit card loans into the securitized pool of

assets. During the amortization or accumulation period of a securitization, the investors' share of principal collections (in certain cases, up to a maximum specified amount each month) is either distributed to the investors or held in an account until it accumulates to the total amount due, at which time it is paid to the investors in a lump sum.
 Under the Indentures of each Trust and its Indenture Supplements, we are required to maintain minimum interests in our Trusts ranging from a minimum of 4% up to a maximum of 10% of the securitized credit card loans. This requirement is met through a transferor's interest and is supplemented through excess funding deposits which represent cash amounts deposited with the trustee of the securitizations. Cash collateral, restricted deposits are generally released proportionately as investors are repaid. Under the terms of the Trusts, the occurrence of certain triggering events associated with the performance of the securitized credit card loans in each Trust could result in certain required actions, including payment of Trust expenses, the establishment of reserve funds, or early amortization of the debt securities and/or notes, in a worst-case scenario. During the three and nine months ended September 30, 2024 and 2023, no such triggering events occurred.
 The following tables reflect the total securitized credit card loans and related delinquencies, and net principal losses of securitized credit card loans for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.083%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
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2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total credit card loans – available to settle obligations of consolidated VIEs</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,644 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,844 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Of which: principal amount of credit card loans 91 days or more past due</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">306 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">323 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
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colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net principal losses of securitized credit card loans</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">179 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">637 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">592 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> We account for transfers of financial assets as either sales or financings. Transfers of financial assets that are accounted for as a sale are removed from the Consolidated Balance Sheets with any realized gain or loss reflected in the Consolidated Statements of Income during the period in which the sale occurs. Transfers of financial assets that are not accounted for as a sale are treated as a financing.
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1164400000012844000000306000000323000000200000000179000000063700000059200000INVESTMENTS
Investments include investment securities and various other investments primarily held by the Banks for Community Reinvestment Act (CRA) purposes. Investment securities consist of available-for-sale (AFS) debt securities, which are mortgage-backed securities and municipal bonds, and equity securities, which are mutual funds. Investment securities are carried at fair value on the Consolidated Balance Sheets. We also have other investments, which primarily include a portfolio of investments in certain limited partnerships and limited liability companies accounted for under the equity method, and therefore are recorded at cost and adjusted each period for our share of the investee's earnings or losses, less any impairment. Other investments also include an insignificant tax credit investment where we elected to apply the proportional amortization

*method of accounting, for which the impacts of both the amortization of the investment and income tax benefits are fully recognized in the Provision for income taxes. The following table provides a summary of our Investments as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.083%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31,
2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="9" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Available-for-sale debt securities</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Equity securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">46 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investment securities</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Equity method and other investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Total Investments</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">277 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">253 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 For AFS debt securities in an unrealized loss position, any estimated credit losses are recognized in the Consolidated Statements of Income by establishing or adjusting an existing Allowance for credit losses for such losses. We typically invest in highly-rated securities with low probabilities of default; therefore, we did not have an Allowance for credit losses as of September 30, 2024 and December 31, 2023, and did not recognize any credit losses for the periods presented. Any unrealized gains, or any portion of an AFS debt security's non-credit-related unrealized losses are recorded in the Consolidated Statements of Comprehensive Income, net of tax. Realized gains and losses are recorded in Other non-interest expenses in the Consolidated Statements of Income upon disposition of the AFS debt security, using the specific identification method. Gains*

*and losses on investments in equity securities and CRA-related equity method investments are recorded in Other non-interest expenses in the Consolidated Statements of Income.
 The table below reflects unrealized gains and losses on AFS debt securities as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">199 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">192 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 The following tables provide information about AFS debt securities in a gross unrealized loss position and the length of time that individual securities have been in a continuous unrealized loss position, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:29.506%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td

*style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.964%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less than 12 months</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or Greater</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Available-for-sale securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">150 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">159 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid*

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">150 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">159 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:29.506%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.964%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less than 12 months</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or Greater</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Available-for-sale securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">141 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">141 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">164 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> As of September 30, 2024, our AFS debt securities included mortgage-backed securities, which do not have a single maturity date, with an amortized cost and estimated fair value of $171 million and $156 million, respectively, and municipal bonds, all of which have a maturity date greater than ten years, with an amortized cost and estimated fair value of $28 million and $26 million, respectively.
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

weight:400;line-height:120%">There were no realized gains or losses from the sale of any investment securities for the three and nine months ended September 30, 2024 and 2023. The following table provides a summary of our Investments as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.083%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31,
2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="9" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Available-for-sale debt securities</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Equity securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">46 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investment securities</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Equity method and other investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Total Investments</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">277 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">253 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 18200000017100000048000000460000002300000002170000004700000036000000027700000025300000 For AFS debt securities in an unrealized loss position, any estimated credit losses are recognized in the Consolidated Statements of Income by establishing or adjusting an existing Allowance for credit losses for such losses. We typically invest in highly-rated securities with low probabilities of default; therefore, we did not have an Allowance for credit losses as of September 30, 2024 and December 31, 2023, and did not recognize any credit losses for the periods presented. Any unrealized gains, or any portion of an AFS debt security's non-credit-related unrealized losses are recorded in the Consolidated Statements of Comprehensive Income, net of tax. Realized gains and losses are recorded in Other non-interest expenses in the Consolidated Statements of

*Income upon disposition of the AFS debt security, using the specific identification method. Gains and losses on investments in equity securities and CRA-related equity method investments are recorded in Other non-interest expenses in the Consolidated Statements of Income. 00 The table below reflects unrealized gains and losses on AFS debt securities as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.998%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Gains</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Gains</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Available-for-sale securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">199 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">192 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td*

colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">199 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">192 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
1990000000170000001820000001920000000210000001710000001990000000170000001820000001920000000210000001
The following tables provide information about AFS debt securities in a gross unrealized loss position and the length of time that individual securities have been in a continuous unrealized loss position, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:29.506%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td

*style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.964%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less than 12 months</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or Greater</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Available-for-sale securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">150 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">159 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(8)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">151 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>*

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">150 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">159 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17) </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:29.506%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.964%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less than 12 months</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or Greater</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized
Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

*solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Available-for-sale securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">141 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">141 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">164 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
900000001500000001700000015900000017000000900000001500000001700000015900000017000000230000000141000<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-*

height:120%">Deposits were categorized as interest-bearing or non-interest-bearing as follows, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.083%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31,
2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Interest-bearing</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,822 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Non-interest-bearing (including cardholder credit balances)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total deposits</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,847 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,620 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Deposits by deposit type as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.083%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31,
2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Savings accounts</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Direct-to-consumer (retail)</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,105 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,863 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom"><span

*style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Wholesale</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,601 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,734 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Certificates of deposit</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Direct-to-consumer (retail)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,378 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,591 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Wholesale</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,738 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,406 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cardholder credit balances</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total deposits</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,847 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,620 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 The scheduled maturities of certificates of deposit were as follows as of September 30, 2024:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:85.718%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.082%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 (1) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">761 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,926 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">560 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ffffff;padding:2px*

0 2px 1pt;text-align:right;vertical-align:bottom">657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">184 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total certificates of deposit</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,116 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)The 2024 balance includes $3 million in unamortized debt issuance costs, which are associated with the entire portfolio of certificates of deposit.
 As of September 30, 2024 and December 31, 2023, deposits that exceeded applicable FDIC insurance limits, which are generally $250,000 per depositor, per insured bank, per ownership category, were estimated to be $543 million (4% of Total deposits) and $509 million (4% of Total deposits), respectively. The measurement of estimated uninsured deposits aligns with regulatory guidelines.</div><div>Deposits were categorized as interest-bearing or non-interest-bearing as follows, as of the dates presented:</div><div>
</div><div><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:71.930%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.083%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30,
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Deposits by deposit type as of the dates presented:
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1282200000013594000000250000002600000012847000000136200000003105000000286300000036010000003734000000
The scheduled maturities of certificates of deposit were as follows as of September 30, 2024:
<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:85.718%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.082%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 (1) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">761 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,926 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">560 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">184 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total certificates of deposit</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,116 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)The 2024 balance includes $3 million in unamortized debt issuance costs, which are associated with the entire portfolio of certificates of
deposit.761000000392600000005600000000657000000184000000028000000061160000003000000054300000000.045090000000.04B
OF LONG-TERM AND OTHER DEBT Long-term and other debt consisted of the following as of the dates presented:

 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.172%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.445%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.445%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:22.384%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.630%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Description</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Contractual Maturities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Interest Rates</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except percentages)

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Long-term and other debt:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Revolving line of credit</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">June 2026</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Convertible senior notes due 2028</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">June 2028</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">4.25% </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Senior notes due 2026</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">January 2026</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">7.00% </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Senior notes due 2029</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">600 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">March 2029</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">9.75%</td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,054 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,416 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: Unamortized debt issuance costs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Total long-term and other debt</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,041 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,394 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Fixed rate asset-backed term note securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,350 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Various – May 2026 to Jul. 2027</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 4.62% to 5.47% </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Conduit asset-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,198 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,550 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Various – Oct. 2024 to Oct. 2025</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (2) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,548 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: Unamortized debt issuance costs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Total debt issued by consolidated VIEs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,543 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,898 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total borrowings of long-term and other debt</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,584 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,292 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr></table> _____ (1)The interest rate is based upon the Secured Overnight Financing Rate (SOFR) plus an applicable margin. (2)The interest rate is based upon SOFR, or the asset-backed commercial paper costs of each individual conduit provider plus an applicable margin. As of September 30, 2024, the interest rates ranged from 5.94% to 6.13% with a weighted

*average rate of 5.97%. As of December 31, 2023, the interest rates ranged from 6.36% to 6.59% with a weighted average rate of 6.48%.
 Certain of our long-term debt agreements include various restrictive financial and non-financial covenants. If we do not comply with certain of these covenants and an event of default occurs and remains uncured, the maturity of amounts outstanding may be accelerated and become payable, and, with respect to our credit agreement, the associated commitments may be terminated. As of September 30, 2024, we were in compliance with all such covenants.
 Long-term and Other Debt
 Credit Agreement
 In June 2023, we entered into our credit agreement with Parent Company, as borrower, certain of our domestic subsidiaries, as guarantors, JPMorgan Chase Bank, N.A., as administrative agent and lender, and various other financial institutions, as lenders, which provides for a $700 million senior unsecured revolving credit facility (the Revolving Credit Facility). As of September 30, 2024, all $700 million remained available for future borrowings under the Revolving Credit Facility.
 On October 18, 2024, we amended our Revolving Credit Facility to extend the maturity date from June 13, 2026 to October 18, 2028, as well as to delete the provisions relating to our prior term loan facility (which was repaid in full and terminated in December 2023) and make certain other amendments.
 4.25% Convertible Senior Notes Due 2028
 In June 2023, we issued and sold $316 million aggregate principal amount of 4.25% Convertible Senior Notes due 2028 (the Convertible Notes). The Convertible Notes bear interest at an annual rate of 4.25%, payable semi-annually in arrears on June 15 and December 15 of each year. The Convertible Notes mature on June 15, 2028, unless earlier repurchased, redeemed or converted. In connection with the issuance of the Convertible Notes, we entered into privately negotiated capped call (Capped Call) transactions with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset any cash payments we are required to make in excess of the principal amount of the Convertible Notes, with such reduction and/or offset subject to a cap, based on the cap price. For additional information on the issuance of Convertible Notes and Capped Call transactions, see Note 10, “Borrowings of Long-Term and Other Debt,” to the audited Consolidated Financial Statements included in our 2023 Form 10K.
 In August 2024 we entered into separate, privately negotiated repurchase agreements with a limited number of Convertible Note holders to repurchase $238 million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $374 million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price for select repurchases was based in part on the daily volume-weighted average price per share of Parent Company’s common stock over an agreed measurement period beginning in August 2024 and ending in September 2024. In connection with these aggregate repurchases, we recognized an $87 million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $60 million reduction in Additional paid-in capital (APIC) related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.
 In September 2024 we entered into two additional separate, privately negotiated repurchase agreements with holders of our Convertible Notes who approached us to repurchase $25 million aggregate principal amount of our outstanding Convertible Notes for a final aggregate cash repurchase price of $38 million, which was funded with cash on hand. The final aggregate cash repurchase price, or settlement value, was subject to adjustment as a portion of the repurchase price was based in part on the daily volume-weighted average price per share of Parent Company’s common stock over an agreed measurement period during September 2024. In connection with these aggregate repurchases, we recognized a $9 million inducement expense in Other non-interest expenses representing the total settlement value, inclusive of transaction fees, in excess of the total conversion value (calculated in accordance with the indenture governing the Convertible Notes), as well as a $7 million reduction in APIC related to the total conversion value paid in excess of the carrying value of the Convertible Notes repurchased and a deferred tax impact.
 In summary, in total through August and September 2024, we recognized a $96 million inducement expense in Other non-interest expenses representing the settlement value, inclusive of transaction fees, in excess of the conversion value, and a $67 million reduction in APIC representing the excess of the conversion value over the carrying value of the Convertible Notes repurchased and a deferred tax impact.
 Prior to the repurchases of the Convertible Notes in August and September 2024, the embedded conversion feature within the Convertible Notes was both, considered indexed to the Company’s own equity, and met the equity classification conditions; therefore it did not require accounting as a derivative under GAAP. Upon entering into the repurchase agreements that themselves required cash settlement of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes, the embedded conversion feature for those particular Convertible Notes no longer met the equity classification conditions; therefore requiring bifurcation and accounting as a derivative. Of the total $96 million recognized in Other non-interest expenses, $49 million represented the mark-to-market on the embedded conversion features over the measurement period from the date the repurchase agreements were executed until settlement thereof. These fair value adjustments were determined using the daily volume-weighted average price per share of Parent Company’s common stock over the measurement period. As all of the repurchases were negotiated and settled during the quarter ended September 30, 2024, there were no embedded conversion features requiring bifurcation and accounting as a derivative as of September 30, 2024.
 Following the settlement of these repurchases, $54 million of Convertible Notes remained outstanding as of September 30, 2024. For these Convertible Notes, the embedded conversion feature is both, considered indexed to the Company’s own equity, and meets the equity classification conditions; therefore not requiring accounting as a derivative. We may, from time to time, seek to retire or repurchase our remaining outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise.
 Beginning on October 1, 2024, the Convertible Notes became convertible at the option of the holders during the quarterly period ending December 31, 2024, due to the last reported sales price per share of Parent Company’s common stock having exceeded 130% of the conversion price for each of at least 20 trading days, whether or not consecutive, during the 30 consecutive*

*trading days ending on, and including, the last trading day of the immediately preceding quarter i.e., the quarter ended September 30, 2024 (the Common Stock Sale Price Condition). The Common Stock Sale Price Condition is remeasured each quarter, so the Convertible Notes may continue or cease to be convertible in future quarters depending on the performance of our stock price. Upon any such conversion, we will pay cash up to the aggregate principal amount of the Convertible Notes to be converted and pay or deliver, as the case may be, cash, shares of our common stock, or a combination of cash and shares of our common stock (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes being converted. As of the date of this report, we have not received any conversion requests.
 All of the Capped Call transactions continue to remain outstanding, notwithstanding the repurchases noted above. Although we do not trade or speculate in derivatives, the Capped Call transactions are expected to remain outstanding, possibly until maturity, with the objective of optimizing the economic value we receive under these transactions, in line with our strategic objectives designed to potentially offset certain of the economic impacts of the Convertible Notes.
 9.750% Senior Notes due 2029
 In January 2024, we issued and sold an additional $300 million aggregate principal amount of 9.750% Senior Notes due 2029 (Senior Notes due 2029) at an issue price of 101.00% of principal plus accrued interest from December 22, 2023. The Senior Notes due 2029 issued in January 2024 were issued as additional notes under the same indenture pursuant to which the initial $600 million of Senior Notes due 2029 were issued on December 22, 2023. The Senior Notes due 2029 that were issued in both December 2023 and January 2024 constitute a single series of notes and have the same terms, other than the issue date and issue price. We used the proceeds of the January 2024 offering of Senior Notes due 2029, together with $100 million of cash on hand, to fund the redemption of $400 million in aggregate principal amount of our outstanding 7.000% Senior Notes due 2026.
 Debt Issued by Consolidated VIEs
 An asset-backed security is a security whose value and income payments are derived from and collateralized by a specified pool of underlying assets – in our case, our credit card loans. The sale of the pool of underlying assets to general investors is accomplished through a securitization process. We regularly sell our credit card loans to our Trusts, which are consolidated. The liabilities of these consolidated VIEs include asset-backed securities for which creditors, or beneficial interest holders, do not have recourse to our general credit.
 Conduit Facilities
 We maintained committed syndicated bank Conduit Facilities to support the funding of our credit card loans for our Trusts. Borrowings outstanding under each private Conduit Facility bear interest at a margin above SOFR, or the asset-backed commercial paper costs of each individual conduit provider. The table below summarizes our conduit capacities, borrowings and maturities for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.445%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.298%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Commitment</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Conduit Facilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Capacity</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Drawn(6) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Increase</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Capacity</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Drawn(6) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Maturity Date</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Comenity Bank</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3"*

style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> WFNMNT 2009-VFN (1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,650 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,015 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,650 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,380 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">October 2025</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> WFNMT 2009-VFC1 (2) </td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">275 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">275 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">191 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:right;vertical-align:bottom">October 2024</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Comenity Capital Bank</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> WFCMNT 2009-VFN (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,025 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,250 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">377 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:right;vertical-align:bottom">February 2025</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> CCAST 2023-VFN1 (4) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">September 2025</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> CCAST 2024-VFN1 (5) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">February 2025</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,425 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,550 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,625 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,198 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr></table> _____ (1)2009-VFN Conduit issued under World Financial Network Credit Card Master Note Trust (WFNMNT). (2)2009-VFC1 Conduit issued under World Financial Network Credit Card Master Trust III (WFNMT). (3)2009-VFN Conduit issued under World Financial Capital Master Note Trust (WFCMNT). (4)2023-VFN1 Conduit issued under Comenity Capital Asset Securitization Trust (CCAST). (5)2024-VFN1 Conduit issued under CCAST. (6)Amounts drawn do not include $0.7 billion and $1.2 billion of debt issued by the Trusts as of September 30, 2024 and December 31, 2023, respectively, which were not sold, but were retained by us as a credit enhancement and therefore have been eliminated from the Total.
 Fixed Rate Asset-Backed Term Notes
 In May 2024, WFNMNT issued $570 million of Series 2024-A public term asset-backed notes, which mature in April 2027. The offering consisted of $500 million of Class A notes with a fixed interest rate of 5.47% per year, $44 million of zero coupon Class M notes, and $26 million of zero coupon Class B notes. The Class M and B notes were retained by us and eliminated from the Consolidated Balance Sheet. As well, in August 2024 WFNMNT issued $500 million of Series 2024-B public term asset-backed notes, which mature in July 2027. The offering consisted of $500 million of Class A notes with a fixed interest rate of 4.62% per year. Long-term and other debt consisted of the following as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.172%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.445%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.445%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:22.384%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.630%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Description</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Contractual Maturities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Interest Rates</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except percentages)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Long-term and other debt:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Revolving line of credit</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">June 2026</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Convertible senior notes due 2028</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">June 2028</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">4.25%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Senior notes due 2026</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">January 2026</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">7.00%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Senior notes due 2029</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">600 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">March 2029</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">9.75%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,054 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:114%">1,416 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: Unamortized debt issuance costs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Total long-term and other debt</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,041 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,394 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs:</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Fixed rate asset-backed term note securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,350 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Various – May 2026 to Jul. 2027</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 4.62% to 5.47% </td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Conduit asset-backed securities</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,198 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,550 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Various – Oct. 2024 to Oct. 2025</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (2) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:114%">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,548 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less: Unamortized debt issuance costs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;vertical-align:bottom">Total debt issued by consolidated VIEs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,543 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,898 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total borrowings of long-term and other debt</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,584 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:114%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,292 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr></table> _____ (1)The interest rate is based upon the Secured Overnight Financing Rate (SOFR) plus an applicable margin. (2)The interest rate is based upon SOFR, or the asset-backed commercial paper costs of each individual conduit provider plus an applicable margin. As of September 30, 2024, the interest rates ranged from 5.94% to 6.13% with a weighted average rate of 5.97%. As of December 31, 2023, the interest rates ranged from 6.36% to 6.59% with a weighted average rate of 6.48%.
0054000000316000000 0.042510000000050000000000.0700900000000600000000 0.09751054000000141600000013000000870000006000000025000000380000000-900000070000000-960000000670000000-960000004900000005400000001.3020300.097503000000000.097501.0100600000000100000000040000000000.07000 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.445%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.960%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.298%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Commitment</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Conduit Facilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Capacity</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Drawn (6) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Increase</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Capacity</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Drawn (6) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Maturity Date</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Comenity Bank</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> WFNMNT 2009-VFN (1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,650 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,015 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,650 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,380 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">October 2025</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> WFNMT 2009-VFC1<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:6.5pt;font-weight:400;line-height:100%;position:relative;top:-3.5pt;vertical-align:baseline"> (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">275 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">275 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">191 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">October 2024</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Comenity Capital Bank</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> WFCMNT 2009-VFN (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,025 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">377 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">February 2025</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> CCAST 2023-VFN1 (4) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">September 2025</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">CCAST 2024-VFN1(5) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">February 2025</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,425 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,550 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">200 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,625 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,198 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr></table> _____ (1)2009-VFN Conduit issued under World Financial Network Credit Card Master Note Trust (WFNMNT). (2)2009-VFC1 Conduit issued under World Financial Network Credit Card Master Trust III (WFNMT). (3)2009-VFN Conduit issued under World Financial Capital Master Note Trust (WFCMNT). (4)2023-VFN1 Conduit issued under Comenity Capital Asset Securitization Trust (CCAST). (5)2024-VFN1 Conduit issued under CCAST. (6)Amounts drawn do not include $0.7 billion and $1.2 billion of debt issued by the Trusts as of September 30, 2024 and December 31, 2023, respectively, which were not sold, but were retained by us as a credit enhancement and therefore have been eliminated from the Total.

2650000000201500000002650000000138000000027500000026000000002750000001910000002250000000102500000006
NON-INTEREST INCOME AND OTHER NON-INTEREST EXPENSES The following table provides the components of Other non-interest income for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Payment protection products</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">30 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">32 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">91 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">99 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Loss from equity method investment</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total other non-interest income</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">99 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">96 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> The following table provides the components of Other non-interest expenses for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Repurchased Convertible Notes</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">96 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">96 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Professional services and regulatory fees</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">85 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">101 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Occupancy expense</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Other (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total other non-interest expenses</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">136 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt 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</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">161 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)Primarily related to costs associated with various other individually insignificant operating activities. The following table provides the components of Other non-interest income for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended
September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended
September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Payment protection products</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">30 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">32 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">91 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">99 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Loss from equity method investment</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Other</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total other non-interest income</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">99 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">96 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
* 300000003200000091000000990000000000-5000000700000010000008000000200000037000000330000009900000009600000 The following table provides the components of Other non-interest expenses for the periods presented:
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#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">56 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">242 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">161 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)Primarily related to costs associated with various other individually insignificant operating activities. 960000000960000000250000002900000085000000101000000500000005000000017000000160000001000000022000000400000000000

New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:100%">Financial assets</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,743 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,005 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Investment securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Deposits</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,875 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,620 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,583 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,543 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,571 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,898 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Long-term and other debt</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,041 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,457 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Valuation Techniques Used in the Fair Value Measurement of Financial Assets and Financial Liabilities
 Credit card and other loans, net: Our Credit card and other loans are recorded at amortized cost, less the Allowance for credit losses, on the Consolidated Balance Sheets. In estimating the fair values, we use a discounted cash flow model (i.e., Level 3 inputs), primarily because a comparable whole loan sales market for similar loans does not exist, and therefore there is a lack of observable pricing inputs. We use various internally derived inputs, including projected income, discount rates and forecasted write-offs. Economic value attributable to future loans generated by the cardholder accounts is not included in the fair values.
 Investment securities: Investment securities consist of AFS debt securities, including both mortgage-backed securities and municipal bonds, as well as equity securities, which are mutual funds, and are recorded at fair value on the Consolidated Balance Sheets. Quoted prices of identical or similar investment securities in active markets are used to estimate the fair values (i.e., Level 1 or Level 2 inputs).
 Deposits: Money market and other non-maturity deposits carrying values approximate their fair values because they are short-term in duration and have no defined maturity. GAAP requires that the fair values of deposit liabilities with no stated maturities equal their carrying values and does not permit recognition of the inherent funding value of the instruments. Certificates of deposit are recorded at their historical issuance cost on the Consolidated Balance Sheets, adjusted for unamortized fees, with the fair value being estimated based on the currently observable market rates available to us for similar deposits with similar remaining maturities (i.e., Level 2 inputs). Interest payable is included within Other liabilities on the Consolidated Balance Sheets.
 Debt issued by consolidated VIEs: We record debt issued by our consolidated VIEs at amortized cost (including unamortized fees, issuance costs, premiums and discounts, where applicable) on the Consolidated Balance Sheets. Interest payable is included within Other liabilities on the Consolidated Balance Sheets. Fair value is estimated based on the currently observable market rates available to us for similar debt instruments with similar remaining maturities or quoted market prices for the same transaction (i.e., Level 2 inputs).
 Long-term and other debt: We record long-term and other debt at amortized cost (including unamortized fees, issuance costs, premiums and discounts, where applicable) on the Consolidated Balance Sheets. Interest payable is included within Other liabilities on the Consolidated Balance Sheets. The fair value is estimated based on the currently observable market rates available to us for similar debt instruments with similar remaining maturities, or quoted market prices for the same transaction (i.e., Level 2 inputs). Financial Instruments Measured at Fair Value on a Recurring Basis
 The following tables summarize our financial instruments measured at fair value on a recurring basis, categorized by the fair value hierarchy described in the preceding paragraphs as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">48 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">46 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">46 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 Assets and Liabilities Measured at Fair Value on a Nonrecurring Basis
 Certain assets and liabilities are recognized or disclosed at fair value on a nonrecurring basis, including equity method investments, property and equipment, right-of-use assets, deferred contract costs, goodwill and intangible assets. These assets are not measured at fair value on a recurring basis but are subject to fair value adjustments in certain circumstances, such as upon impairment. We did not have any impairments for the three and nine months ended September 30, 2024 or for the three months ended September 30, 2023. During the nine months ended September 30, 2023 we wrote-off the remaining $6 million of our equity method investment in Loyalty Ventures Inc. (LVI).
 Financial Instruments Disclosed but Not Carried at Fair Value
 The fair values of financial instruments that are measured at amortized cost are estimates, and require management’s judgment; therefore, these fair value estimates may not be indicative of future fair values, nor can our fair value be estimated by aggregating all of the amounts presented. The following tables summarize our financial assets and financial liabilities that are measured at amortized cost, and not required to be carried at fair value on a recurring basis, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-

align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px

1pt;text-align:left;vertical-align:bottom">Deposits</td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">12,875 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">12,875 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,571 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,571 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Long-term and other debt</td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,130 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,130 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,576 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,576 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Deposits</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,583 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,583 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Long-term and other debt</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,457 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,457 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,940 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,940 </td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>00000000<div>The following table summarizes the carrying values and fair values of our financial assets and financial liabilities as of the dates presented:</div><div>
</div><div><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying
Amount</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying
Amount</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,743 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">17,005 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Investment securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Deposits</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,875 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,620 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,583 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,543 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,571 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,898 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Long-term and other debt</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,041 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,457 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
1574300000018050000000170050000001980200000023000000002300000000217000000021700000012847000000128750000The following tables summarize our financial instruments measured at fair value on a recurring basis, categorized by the fair value hierarchy described in the preceding paragraphs as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">48 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">230 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">182 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-

align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment securities</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">46 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets measured at fair value</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">46 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 230000000480000001820000000023000000048000000182000000021700000046000000171000000021700000046000000The fair values of financial instruments that are measured at amortized cost are estimates, and require management's judgment; therefore, these fair value estimates may not be indicative of future fair values, nor can our fair value be estimated by aggregating all of the amounts presented. The following tables summarize our financial assets and financial liabilities that are measured at amortized cost, and not required to be carried at fair value on a recurring basis, as of the dates presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,050 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Deposits</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

weight:400;line-height:100%">12,875 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,875 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,571 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,571 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Long-term and other debt</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,130 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,130 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,576 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,576 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Credit card and other loans, net</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,802 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Deposits</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,583 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,583 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt issued by consolidated VIEs</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Long-term and other debt</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,457 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,457 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 10pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,940 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,940 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 18050000000001805000000018050000000001805000000012875000000012875000000035710000000357100000001130(MATTERS AND CAPITAL ADEQUACY Regulatory Matters
 CB is subject to various regulatory capital requirements administered by the State of Delaware and the FDIC. CCB is also subject to various regulatory capital requirements administered by the State of Utah and the FDIC. Failure to meet minimum capital requirements can trigger certain mandatory and possibly additional discretionary actions by our regulators. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, both Banks must meet specific capital guidelines that involve quantitative measures of their assets and liabilities as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgments by these regulators about components, risk weightings and other factors. In addition, both Banks are limited in the amounts they can pay as dividends to the Parent Company.
 Quantitative measures, established by regulations to ensure capital adequacy, require the Banks to maintain minimum amounts and ratios of Tier 1 capital to average assets, and Common equity tier 1, Tier 1 capital and Total capital, all to risk weighted assets. Failure to meet these minimum capital requirements can result in certain mandatory, and possibly additional discretionary actions by the Banks' regulators that if undertaken, could have a direct material effect on CB's and/or CCB's operating activities, as well as our operating activities. Based on these regulations, as of September 30, 2024 and 2023, each Bank met all capital requirements to which it was subject, and maintained capital ratios in excess of the minimums required to qualify as well capitalized. The Banks seek to maintain capital levels and ratios in excess of the minimum regulatory requirements inclusive of the 2.5% Capital Conservation Buffer. Although Bread Financial is not a bank holding company as defined under the Bank Holding Company Act, we seek to maintain capital levels and ratios in excess of the minimums required for bank holding companies. As of September 30, 2024 the actual capital ratios and minimum ratios for each Bank, as well as Bread Financial, are as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"> <tr><td style="width:1.0%"></td><td style="width:48.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"> </td><td style="width:15.112%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"> </td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.112%"></td><td style="width:0.1%"> </td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"> </td><td style="width:16.022%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Actual Ratio</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> Minimum Ratio for
Capital Adequacy
Purposes</td><td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum Ratio to be
Well Capitalized under
Prompt Corrective
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style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">10.0 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 leverage capital ratio (4) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">11.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">5.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total risk-weighted assets (5) </td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">19,010 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:middle">Comenity Bank</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" 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0;text-align:right;vertical-align:middle">%</td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 capital ratio (2) </td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">17.4 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.0 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 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1pt;text-align:right;vertical-align:middle">10.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 leverage capital ratio (4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">15.2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">5.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle">Comenity Capital Bank</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Common equity tier 1 capital ratio (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">16.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 capital ratio (2) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">16.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#cceeff;padding:2px 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size:10pt;font-weight:400;line-height:100%">5.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr></table> _____ (1)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. (2)Tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. (3)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses. (4)Tier 1 leverage capital ratio represents tier 1 capital divided by total average assets, after certain adjustments. (5)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach.
 We are also involved, from time to time, in reviews, investigations, subpoenas, supervisory actions and other proceedings (both formal and informal) by governmental agencies regarding our business, which could subject us to significant fines, penalties, obligations to change our business practices, significant restrictions on our existing business or ability to develop new business, cease-and-desist orders, safety-and-soundness directives or other requirements resulting in increased expenses, diminished income and damage to our reputation.
 On November 20, 2023, following the consent of the Board of Managers of Comenity Servicing LLC (the Servicer), the FDIC issued a consent order to the Servicer. The Servicer is not one of our Bank subsidiaries, but is our wholly-owned subsidiary that services substantially all of our loans. The consent order arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and addresses certain shortcomings in the Servicer’s information technology (IT) systems development, project management, business continuity management, cloud operations, and third-party oversight. The Servicer entered into the consent order for the purpose of resolving these matters without admitting or denying any violations of law or regulation set forth in the order. The consent order does not contain any monetary penalties or fines.
 The Servicer continues to take significant steps to strengthen the organization’s IT governance and address the other issues identified in the consent order, working diligently to ensure that all of the requirements of the consent order are satisfied. Without limiting the generality of the foregoing, the Servicer has taken steps to address each provision within the consent order that required action be taken by a specified deadline, including providing a copy of the consent order to the Parent Company Board of Directors, increasing the size and governance processes of the Servicer’s Board of Managers, establishing an Executive Oversight Committee to oversee and ensure compliance with the consent order, and submitting all required reports and plans of action to the FDIC. The Servicer is committed to complying with each of the ongoing or longer-term requirements of the consent order, including the enhancement of its compliance management processes and related corporate governance, compliance with the applicable system conversion requirements, and enhanced risk management and reporting requirements. In addition, the Board of Directors of each of the Banks oversee the Servicer’s compliance with the requirements of the consent order and provide effective challenge of Servicer management toward that end.
 On August 22, 2024, each Bank entered into an agreement with the FDIC to pay civil money penalties (CMPs) of $1 million per Bank. The CMPs arose out of the June 2022 transition of our credit card processing services to strategic outsourcing partners and were related to disruptions to the Banks’ customer reward programs and automatic payments following the transition. These issues were self-identified and remediated timely, and the Banks provided full cooperation with the regulators throughout their examination. The Banks’ agreements to pay the CMPs did not require admission of wrongdoing, and there are no operational limitations on the Banks or our business associated with the CMPs. As of September 30, 2024 the actual capital ratios and minimum ratios for each Bank, as well as Bread Financial, are as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:48.142%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.112%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.112%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:16.022%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Actual Ratio</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum Ratio for
Capital Adequacy
Purposes</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum Ratio to be
Well Capitalized under
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Tier 1 leverage capital ratio (4) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">11.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">5.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total risk-weighted assets (5) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,010 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle">Comenity Bank</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Common equity tier 1 capital ratio (1) </td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">17.4 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 capital ratio (2) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">17.4 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total risk-based capital ratio (3) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">18.8 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">10.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 leverage capital ratio (4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">15.2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">5.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle">Comenity Capital Bank</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Common equity tier 1 capital ratio (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">16.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier

1 capital ratio (2) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">16.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">6.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total risk-based capital ratio (3) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">17.4 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">8.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">10.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Tier 1 leverage capital ratio (4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">14.4 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">4.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">5.0 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td></tr></table> _____ (1)Common equity tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. (2)Tier 1 capital ratio represents tier 1 capital divided by total risk-weighted assets. In the calculation of tier 1 capital, we follow the Basel III Standardized Approach and therefore Total stockholders' equity has been reduced, primarily by Goodwill and intangible assets, net. (3)Total risk-based capital ratio represents total capital divided by total risk-weighted assets. In the calculation of total capital, we follow the Basel III Standardized Approach and therefore tier 1 capital has been increased by tier 2 capital, which for us is the allowable portion of the Allowance for credit losses. (4)Tier 1 leverage capital ratio represents tier 1 capital divided by total average assets, after certain adjustments. (5)Total risk-weighted assets are generally measured by allocating assets, and specified off-balance sheet exposures, to various risk categories as defined by the Basel III Standardized Approach. 0.1330.0450.0650.1330.0600.0800.1460.0800.1000.1170.0400.050190100000000.1740.0450.0650.1740.0600.0800.1880.

AND CONTINGENCIES Legal Proceedings
 From time to time we are subject to various lawsuits, claims, disputes, or potential claims or disputes, and other proceedings, arising in the ordinary course of business that we believe, based on our current knowledge, will not have a material adverse effect on our business, consolidated financial condition or liquidity, including claims and lawsuits alleging breaches of our contractual obligations, arbitrations, class actions and other litigation, arising in connection with our business activities. However, in light of the uncertainties involved in such matters, including the fact that some pending legal proceedings are at preliminary stages or seek an indeterminate amount of damages, penalties or fines, it is possible that the outcome of legal proceedings could have a material impact on our results of operations. Certain legal proceedings involving us or our subsidiaries are described further below.
 On February 20, 2024, we and our general counsel were named as defendants in an adversary proceeding filed by the liquidating trustee in LVI's Chapter 11 bankruptcy case in the United States Bankruptcy Court for the Southern District of Texas, captioned Pirinate Consulting

*Group, LLC v. Bread Financial Holdings, Inc., Case No. 24-03027 (Bankr. S.D. Tex.), alleging actual and constructive fraudulent transfers, among other claims, in connection with our spinoff of LVI. Also on February 20, 2024, the liquidating trustee filed an action in the United States District Court for the District of Delaware against us, each of the members of our Board of Directors at the time of the spinoff, and certain members of our management team, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 24-cv-00226-RGA (D. Del.), alleging certain breaches of fiduciary duties (and aiding and abetting breaches of fiduciary duties) in connection with the spinoff. Subsequently, the liquidating trustee voluntarily dismissed without prejudice the complaint in the District of Delaware and commenced on March 20, 2024 a substantially similar action in Delaware Chancery Court, captioned Pirinate Consulting Group, LLC v. Bread Financial Holdings, Inc., Case No. 2024-0277-MTZ (Del. Ch.), against the same parties and asserting the same claims. Among other things, in each of the Texas and Delaware actions, the liquidating trustee seeks damages in the amount of approximately $750 million plus interest, fees and expenses.
 We and certain current and former members of our management team have also been named as defendants in other litigation matters relating to the LVI spinoff. LoyaltyOne, Co. (the LVI subsidiary that operated its Canadian AIR MILES business) filed suit against us and our general counsel in the Ontario Superior Court of Justice in Canada on October 18, 2023, in an action captioned LoyaltyOne, Co. v. Bread Financial Holdings, Inc. et al. The lawsuit asserts that our general counsel, in his capacity as a pre-spinoff director of LoyaltyOne, Co., breached various fiduciary duties owed to LoyaltyOne, Co. in connection with the LVI spinoff and certain other transactions, and that Bread Financial assisted in and benefited from those breaches. The lawsuit seeks damages in the amount of $775 million. LoyaltyOne, Co. is also contesting our entitlement to certain potential tax refunds under the tax matters agreement, in proceedings pursuant to the Canadian Companies' Creditors Arrangement Act in the Commercial List of the Ontario Superior Court of Justice, captioned In re Matter of a Plan of Compromise or Arrangement of LoyaltyOne, Co., Case No. CV-23-00696017-00CL. Finally, on April 27, 2023, we and certain current and former members of our management team were named as defendants in a putative federal securities class action filed in the United States District Court for the Southern District of Ohio, captioned Newtyn Partners, LP v. Alliance Data Systems n/k/a Bread Financial Holdings, Inc., Case No. 23-cv-1451-EAS (S.D. Ohio), concerning disclosures made about LVI's business prior to the spinoff. The lead plaintiff in this matter filed an amended complaint on March 21, 2024 and is seeking, among other things, a class action designation and an award of damages in an amount to be proven at trial, plus fees and expenses.
 In all these actions related to the spinoff, we believe the allegations contained in the complaints are without merit and intend to defend the cases. We cannot predict at this point the length of time that these actions will be ongoing or the liability, if any, which may arise therefrom.
 Some matters pending against us specify the damages sought, others seek an unspecified amount of damages or are at very early stages of the legal process. In matters where the amount of damages claimed against us are stated, the claimed amount may be exaggerated and/or unsupported. While some matters have not yet progressed sufficiently through discovery or have had development of important factual information and legal issues to enable us to estimate an amount of loss or a range of possible loss, other matters may have progressed sufficiently to enable an estimate of an amount of loss, or a range of possible loss. We accrue for a loss contingency when it is both probable that a loss has occurred, and the amount of loss can be reasonably estimated; however, there may be instances in which an exposure to a loss contingency exceeds our accrual. On a quarterly basis we evaluate developments in the legal proceedings against us that could cause an increase or decrease in the amount of the accrual that has been previously recorded. 7500000007750000000CHANGES IN ACCUMULATED OTHER COMPREHENSIVE LOSS The changes in each component of Accumulated other comprehensive loss, net of tax effects, are as follows for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.536%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.084%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Net Unrealized
Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Foreign
Currency
Translation
Adjustments</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Accumulated
Other
Comprehensive
Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid*

*#000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of June 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(19)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(22)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of September 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(13)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(16)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.536%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.084%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Net Unrealized
Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Foreign
Currency
Translation
Adjustments</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Accumulated
Other
Comprehensive
Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"*

*style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of June 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(20)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive loss</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of September 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(24)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(27)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.930%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.930%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.932%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Net Unrealized
Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Foreign
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Other
Comprehensive
Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions) </td><td colspan="3" style="padding:0*

1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of December 31, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(16)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(19)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 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Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Foreign
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Comprehensive
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0;text-align:right;vertical-align:bottom">(18)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive loss</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td 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 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.536%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.084%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Net Unrealized
Losses
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Other
Comprehensive
Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of June 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(19)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(22)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of September 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(13)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(16)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.536%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.084%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Net Unrealized
Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">

Foreign
Currency
Translation
Adjustments</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Accumulated
Other
Comprehensive
Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of June 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(17)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(20)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive loss</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 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0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(27)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.990%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.930%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.930%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.932%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Net Unrealized
Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3"

***style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Foreign
Currency
Translation
Adjustments</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Accumulated
Other
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Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of December 31, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(16)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 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size:8pt;font-weight:700;line-height:100%">Net Unrealized
Losses
on AFS Securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Foreign
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Loss</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of December 31, 2022</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(18)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(21)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Changes in other comprehensive loss</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance as of September 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(24)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(27)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> -19000000-3000000-22000000600000006000000-13000000-3000000-16000000-17000000-3000000-20000000-70000000-7000000-24000000-3000000-27000000-16000000-3000000-19000000300000003000000-13000000-3000000-16000000-18000000-3000000-21000000-60000000-6000000-24000000-3000000-27000000STOCKHOLDERS' EQUITY Stock Repurchase Programs
 On February 21, 2024, our Board of Directors approved a stock repurchase program to acquire up to $30 million in shares of our outstanding common stock in the open market during the period ending on December 31, 2024. The rationale for this repurchase program, and the amount thereof, was to offset the impact of dilution associated with issuances of employee restricted stock units, with the objective of reducing the Company's weighted average diluted share count to approximately 50 million shares for 2024, subject to then current estimates and assumptions applicable as of the date

*of approval.
 During the nine months ended September 30, 2024, under the authorized stock repurchase program, we acquired a total of 0.3 million shares of our common stock for $11 million. Following their repurchase, these 0.3 million shares ceased to be outstanding shares of common stock and are now treated as authorized but unissued shares of common stock. As of September 30, 2024, we had $19 million remaining for future repurchases under the authorized stock repurchase program.
 Stock Compensation Expense
 During the nine months ended September 30, 2024, we awarded 1,305,297 service-based restricted stock units (RSUs) with a weighted average grant date fair market value per share of $37.77 as determined on the date of grant. Service-based restricted stock units typically vest ratably over three years provided that the participant is employed by us on each such vesting date.
 During the nine months ended September 30, 2024, we awarded 221,358 performance-based restricted stock units with a fair market value of $37.57 to our Named Executive Officers. Performance-based RSUs cliff vest at the end of three years, if specific performance measures tied to our financial performance are met, which are measured annually over the three-year period. For the performance-based RSUs awarded in 2024, the predefined vesting criteria typically permit a range from 0% to 150% to be earned. Accruals of compensation cost for an award with a performance condition are based on the probable outcome of that performance condition. If the performance targets are met, the awards will vest with respect to the entire award on February 15, 2027, provided that the participant is employed by us on the vesting date.
 For the three months ended September 30, 2024 and 2023, we recognized $13 million and $10 million in stock-based compensation expense, respectively. For the nine months ended September 30, 2024 and 2023, we recognized $41 million and $32 million in stock-based compensation expense, respectively.
 Dividends
 During the three and nine months ended September 30, 2024, we paid $10 million and $32 million in dividends to holders of our common stock. On October 24, 2024, our Board of Directors declared a quarterly cash dividend of $0.21 per share on our common stock, payable on December 13, 2024, to stockholders of record at the close of business on November 8, 2024.*

* 3000000005000000030000011000000300000190000000130529737.77P3Y22135837.57P3YP3Y01.501300000010000000410TAXES The Provision for income taxes decreased for the three months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes. The effective tax rate was 92.2% and 23.0% for the three month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate resulted from an increase in nondeductible items in the current year period, primarily related to the nondeductible portion of our repurchased Convertible Notes transactions, and a favorable discrete item in the prior year period. The Provision for income taxes decreased for the nine months ended September 30, 2024 primarily driven by a decrease in Income from continuing operations before income taxes in the current year relative to the prior year period, which itself was higher due to the gain on the sale of the BJ's portfolio. The effective tax rate was 33.4% and 27.1% for the nine month periods ended September 30, 2024 and 2023, respectively. The increase in the effective tax rate was also driven primarily by an increase in nondeductible items in the current year period related to the nondeductible portion of our repurchased Convertible Notes transactions.
 We are under examination by the Internal Revenue Service as well as tax authorities in various states. The tax years under examination and open for examination vary by jurisdiction. U.S. Federal income tax returns are no longer subject to examination for years before 2015, and with a few exceptions, state and local income tax returns are no longer subject to examination for years before 2015. Foreign income tax returns are no longer subject to examination for years before 2018. 0.9220.2300.3340.271EARNINGS PER SHARE Basic earnings (losses) per share (EPS) is based only on the weighted average number of common shares outstanding, excluding any dilutive effects of unvested restricted stock awards, or other dilutive securities. Diluted EPS is based on (i) the weighted average number of common and potentially dilutive common shares (unvested restricted stock awards outstanding during the year), pursuant to the Treasury Stock method, and (ii) the potential conversion of the Convertible Notes, pursuant to the If-converted method.
 The following table sets forth the computation of basic and diluted EPS attributable to common stockholders for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3"*

style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except per share amounts)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Numerator</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Income from continuing operations</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">173 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">272 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">693 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loss from discontinued operations, net of income taxes (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(18)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Net income</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">270 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">675 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Denominator</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Weighted average common stock outstanding – basic</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49.9 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49.6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Weighted average effect of dilutive securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add: net effect of dilutive unvested restricted stock awards (2) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add: dilutive effect of Convertible Notes (3)(4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.3 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Weighted average common stock outstanding – diluted</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">51.0 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-

align:bottom">50.1 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.3 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.2 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Basic EPS</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Income from continuing operations</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">0.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3.47 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5.48 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13.85 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Loss from discontinued operations</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.01) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.03)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.04)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.37) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Net income per share</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3.44 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5.44 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13.48 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Diluted EPS</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Income from continuing operations</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">0.06 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3.46 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">5.40 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">13.80 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Loss from discontinued operations</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.01)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.04)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.03)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.36)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Net income per share</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">

3.42 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5.37 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13.44 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, “Description of Business, Basis of Presentation and Summary of Significant Accounting Policies” to the unaudited Consolidated Financial Statements. (2)As the effect would have been anti-dilutive, for the three months ended September 30, 2024 and 2023, nil and approximately 0.5 million, respectively, and for the nine months ended September 30, 2024, and 2023 approximately 0.7 million and 1.2 million, respectively, restricted stock awards were excluded from each calculation of weighted average dilutive common shares. (3)Holders of the Convertible Notes may convert their notes under certain conditions until March 15, 2028, and on or after such date without condition. Upon any such conversion, we will repay the aggregate principal amount of the Convertible Notes in cash, and pay or deliver, as the case may be, cash, shares of our common stock or a combination of both (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes. At our option, we may redeem for cash, all or a portion of the Convertible Notes on or after June 21, 2026, and before the 51st scheduled trading day before the maturity date, but only if the closing price of our common stock reaches specified targets as defined in the indenture governing the Convertible Notes. We may also, from time to time, retire or purchase all or a portion of the outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise.

The conversion feature of the Convertible Notes has a dilutive impact on EPS when the average market price of our common stock for the period exceeds the conversion price of $38.43 per share. For the three months ended September 30, 2024 the average market price exceeded the conversion price and the dilutive effect is therefore included in the table above. With the three months ended June 30, 2024 being the first period in which the average market price of our common stock exceeded the conversion price, a weighted average of the quarterly results from the Dilutive effect of Convertible Notes is computed, and has been reflected in the table above for the nine months ended September 30, 2024. (4)In connection with the issuance of the Convertible Notes, we entered into privately negotiated Capped Calls with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset certain cash payments we may be required to make in excess of the principal amount of the Convertible Notes upon conversion, redemption or repurchase thereof, with such reduction and/or offset subject to a cap of $61.48 per share. Diluted weighted average common stock does not include the impact of the Capped Calls we entered into concurrently with the issuance of the Convertible Notes, as the effect would have been anti-dilutive. If shares were delivered to us under the Capped Calls, those shares would offset, up to the cap, the dilutive effect of the shares that we would issue upon conversion of the Convertible Notes. The following table sets forth the computation of basic and diluted EPS attributable to common stockholders for the periods presented:
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.354%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.406%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.085%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Nine Months Ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"> </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2024

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Millions, except per share amounts)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Numerator</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Income from continuing operations</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">173 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">272 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">693 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loss from discontinued operations, net of income taxes (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(18)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Net income</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">171 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">270 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">675 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Denominator</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Weighted average common stock outstanding - basic</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49.7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49.9 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49.6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Weighted average effect of dilutive securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add: net effect of dilutive unvested restricted stock awards (2) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.0 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add: dilutive effect of Convertible Notes (3)(4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.3 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Weighted average common stock outstanding - diluted</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">51.0 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.1 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.3 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td>

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50.2 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Basic EPS</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Income from continuing operations</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">0.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3.47 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5.48 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13.85 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Loss from discontinued operations</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.01) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.03)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.04)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(0.37) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Net income per share</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3.44 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5.44 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13.48 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Diluted EPS</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Income from continuing operations</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">0.06 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3.46 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">5.40 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">13.80 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Loss from discontinued operations</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.01) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.04)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.03) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(0.36)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 14.5pt;text-align:left;vertical-align:bottom">Net income per share</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3.42 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">

5.37 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13.44 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> _____ (1)Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, “Description of Business, Basis of Presentation and Summary of Significant Accounting Policies” to the unaudited Consolidated Financial Statements. (2)As the effect would have been anti-dilutive, for the three months ended September 30, 2024 and 2023, nil and approximately 0.5 million, respectively, and for the nine months ended September 30, 2024, and 2023 approximately 0.7 million and 1.2 million, respectively, restricted stock awards were excluded from each calculation of weighted average dilutive common shares. (3)Holders of the Convertible Notes may convert their notes under certain conditions until March 15, 2028, and on or after such date without condition. Upon any such conversion, we will repay the aggregate principal amount of the Convertible Notes in cash, and pay or deliver, as the case may be, cash, shares of our common stock or a combination of both (at our election), in respect of the remainder, if any, of our conversion obligation in excess of the aggregate principal amount of the Convertible Notes. At our option, we may redeem for cash, all or a portion of the Convertible Notes on or after June 21, 2026, and before the 51st scheduled trading day before the maturity date, but only if the closing price of our common stock reaches specified targets as defined in the indenture governing the Convertible Notes. We may also, from time to time, retire or purchase all or a portion of the outstanding Convertible Notes through cash purchases or exchanges for other securities, in open market purchases, tender offers, privately negotiated transactions or otherwise.

The conversion feature of the Convertible Notes has a dilutive impact on EPS when the average market price of our common stock for the period exceeds the conversion price of $38.43 per share. For the three months ended September 30, 2024 the average market price exceeded the conversion price and the dilutive effect is therefore included in the table above. With the three months ended June 30, 2024 being the first period in which the average market price of our common stock exceeded the conversion price, a weighted average of the quarterly results from the Dilutive effect of Convertible Notes is computed, and has been reflected in the table above for the nine months ended September 30, 2024. (4)In connection with the issuance of the Convertible Notes, we entered into privately negotiated Capped Calls with certain financial institution counterparties. These transactions are expected generally to reduce potential dilution to our common stock upon any conversion of Convertible Notes and/or offset certain cash payments we may be required to make in excess of the principal amount of the Convertible Notes upon conversion, redemption or repurchase thereof, with such reduction and/or offset subject to a cap of $61.48 per share. Diluted weighted average common stock does not include the impact of the Capped Calls we entered into concurrently with the issuance of the Convertible Notes, as the effect would have been anti-dilutive. If shares were delivered to us under the Capped Calls, those shares would offset, up to the cap, the dilutive effect of the shares that we would issue upon conversion of the Convertible Notes. 3000000173000000272000000693000000-1000000-2000000-2000000-1800000020000001710000002700000006750000004970000049900000496000005000000.01000000.02000005000002000003600.01-0.03-0.04-0.370.053.445.4413.480.063.465.4013.80-0.01-0.04-0.03-0.360.053.425.3713.4405000007000001200000513 8.4361.48falsefalsefalsefalse

(1) Includes amounts that related to the previously disclosed discontinued operations associated with the spinoff of our former LoyaltyOne segment in 2021 and the sale of our former Epsilon segment in 2019. For additional information refer to Note 1, “Description of Business, Basis of Presentation and Summary of Significant Accounting Policies” to the unaudited Consolidated Financial Statements.

Represents the cumulative effect, net of tax, of adopting the proportional amortization method of accounting for our tax credit investment. For additional information refer to Note 1, “Description of Business, Basis of Presentation and Summary of Significant Accounting Policies” to the unaudited Consolidated Financial Statements

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>O4;5>]EN6-V23$@[M8CC"3W^_:+U,-3OMI2I'@ATB6)PI7K7!ICA!,O08MS>G%-^RKAI/BV\]:8_J M&/U2B97K_KP6Q:PH#AH()O)K43RBX_Y+;.-62VNW?_?!:CZV.RW.H.6.P(_#4@H*RX3P(841X M*VR"'-&Q8<5RW(;Q)72#$$?GLUIY:\CFX(\")] LE[XV;/[Q,%V>[3L&@__" M$I@]FL*<_7B:#@N?PQ_TR!SV-G BG#S0,&9.XYP8M*4:@Y:=/5+21T!6/X%% M_![6UBNWIIGK7Q:W<'GU:]IS48V\-^;\"&@VZG MU>KTFO9_^C_]_0Z=!520-_!"E*Y??[%WY/GM-6/90 =S5U:""\2]?!]ZKXRO ML*7^R/7?*' M8:6>/8_8*_G';\>-YIZ]>.7Z-%]ZZ#57A]*W+E'LM.G\ZTQ[&DTN.2)P)=XL MOF[5[^L?M[N- :]\[^:#:OT\W5##1K-;OD3ZT9;_WFGV=-STG-2>!RTNBN_*XDA< ?@, ?DJZW"R-<1JE!PZL^(1.N?@J'UC M\YC-AN"+MYOF%@?J\]@H\%"WWJ>G<%8NT+!M8$;MG<2SXS9AF4=7>S;;U=;; MM? 5V_6S<3&U_LDV&V7EMC!8[+78'%KLMS=Y1DZ^V6][%1]?SX+P9F0;[,0([MCR%)(YK:(3/L69#PL)>#GR)M[F+7AZ">_;&9/H]-7G/235C6.-J.W\D40P. MM<^>E"^N:HJ2?OZ\G]\KD$-3%5DNOX#_]+@(GR3*HN[0K"9=K/XQ&C1KRCQ. MF8O!8,5EUD0YMAKK:UAT-2G3ZVN 934I<]%K'ER1[17:6'&7\G8VMT>Q.0Z# M&68=)>%H:F-BW$W@TRSQZOY3$.\($%;;WCF5Z^1T4Z/#$.:O?[EJ6:W7]:?. MTZ),RM'%G^F6=EK!G !AM()1DRY+"F:O8;^R]A,*+7V+$/YCR];0#?6&;ACL MV+5+:=P&S;2GS;0[AX>5YMHJ\993]I"]Z/0J1V*4)J16/Z>M?MJJ4U0_FFM/ MFVMWOHI0FFO/UVCV%3*::[#.K&-@G>56N8R9<>P<(STU/345IW8&Z,8EH2Y* M#G=)*X4C T^GG]_![P1\\BV>!3!:%^\LV2:HO? _C13MD*EO=QFH[EC_M]T\%+LPTH]6'T=]-3M5<<'48[;3OS2ME'*M#%"W]]9'^;J-=M>V$9C3-:#M< M7(*=V;$!M@*<=N)VIDI"^)Z(;+O[M9C2 M;%LED'FV2:-U(*36/Z>M?_H-:\>+.V@E/[9R@P47XB^[\1_"8ZR>P!".8,]YO+]I3#8;J&-+Z^?-^ M_JSR>YXNZ_H&KCYGG&:CV:OM]9MFM/HP&IREZ\MH6YV8MV4ZY4AS,;BJ(QB\ MEO[Z2'^WT=$91]4GFE& MJP^C::!S->FR_TX*6BKK(Y4[E&:H(Y*:T>K#:%K]JTD7W>=B+_?1%5(!SB=W MK]K:E183L)-54_ZW9$JS;96XYMEFG-:!D%K_G+;^Z3=: M.]Z>:+95@X)GR;9/N/53FF_/UVY6STA1O%)#MRK04]-3TVTQGK=2(PYBVS/\ MP+]T_9B%+(H-]F/._&CUTG]OMDD_KY_]//GE-9SM[U,ZPNV^IQ9NOWZ0DAK M/JL1GS5U2PPU*6-I!: ,+4Y8 5AFMZ7;+RE#CM/FM'[5ZTMU..VTC.&T^U@I&4<)H!:,F732T_]-NR\X, M,[.S:[7I\?-J-+J_F+!FIH*4O.BJQ"N5[Q9-0]G7M.!,I93TU/[5!3.P/8\"\AB^T?QCQDE_,PN'&+)Q$#*)T0":H$*:ZK;1;M5V MY80!-35NJSJT.&$V:U5.45.'ST][(N_BJ]71P16@PPD+?Z=9]9))\YGFLQV2 M1;KU=69.W,ATJP/E'#P]M<8UA%_20 PF*F0_T8K=W;\::M M9O4>6XSIJ2XU+UH5BF?!V$\A@T-C,CV M5GJHG/9!\:)S<, .?7C73:E.H2F5YN/]5Y2HQ+VG29-6NZFIHAQ5!KUZXU8I MWU//>65H\"J-+5,GPFAL&37IHL&KM((Y"<)H!:,F79X'O(HHU%8\+1LORPWV M8^0E.'5C4AJA.VS?,=QG]>9.$-^AV]PQ)^3X=P@:K6,/5^^:FNI24V-SFV&.(2?X^">;3; M4BGK!!P?Q<'H^S3P0!M&%#'NOUZ6>EC!N=R6MLUVY8:&"D;,3Y(V+;_T/A* M:M+&VK%22!/FV15:RVIKVBA)FY;9J]P^6]/F0+0Y$LC2.>'Y\#(-Z8Y.@L!Y M<#V/7__ZZ4G4CB(61Z;AL_C,:C?ZG0J%1#J7]U\4Z5>_S=-4>6ZJZ#HG]6C2 M[QZ^7;.FRJ-4N=+Z2SVJ'%Y_G2.6SX[7'&=6P-XRN[T=D[J/GQ:QIQ/K:=&S MN>MQ5M-317IJM) 3(J:9Z6GA/!UZ6N;5E89-.QUZMI43SKTD%9:=M'9(*ES- MH-

Q;HM>>\C_TU/345)S:H=.0CI!4>%=ZRC8N[F[>[=8[1G:XTS@R%IV6VNU7[4VE4)97IV1Q4+2'5]%27

*MGI7K@34QU26F5K:G1D^M;$^)GNHI6XU)]*>FIU;WJ9$4_Q+;\ N95I/+"A)" MW;UJ=$%+S8/(C=T - /S[-B]9Z\?7">>"@V5?XYKB5?-[!%[*HGB=*

<_DE,\ M(SBQLW#?>I8NGS8JVA8IVM92DE'N?Z>IMIO;$W8Y#)G]_=(>PV1?V=Z#O8AP M1W-KFKG^97$+EU>_=HWC\;.MD>MXAXV"T";: >Q$'\%

*<[*5F8LQ#=GX;S_] MQ1T.FIW6L-NQ.L->IS48V\-^:\"&@VZGU>KTFO9_^AA/018/QMC7(0:VB7[] MQ?Y[D9#I;O_]UV'XR^J7I9EP%#?*!Y(N\9.?*

*U@^4>Q<)5281)).PJYX]C]@K M^<=KQXWFGKUXY?JT-_30ZYD=3H!WA!AU5V-7-"7^=<93C2;G*Q%+$V\67S?@ MJU]6/V]W&H->^5?-*

AE7Z^;JA!HUFM_R)=2.M_[S3].DYZ3DL.:?NQI$>B69O MM.U6=^5W)6<3;AX/CJSV:[6KK M[=IZNWXV;J:V/V%/U5,GMS%:

*[+38'5CLMC1[1ZUCW&YY%Q]=SX-#;F1B[T*P M\\|8*BK>H;G\H]>V,R_9Z:O.<,.I'<%=.V MC8N[Z!V*A57M/Z&?/^_GSZDP@]<%K8).(P*H6$&GJ:)>!9VF*

MB=9?YTP5K;\4[,KA]=PM:)+1(:&]!>PLG[2V45VT?IV#Z/X_^9TT=[MXFVFU<=;>I-5ZM7T?2 M7+8;5DF%

[=",&^)OO!G:63FL*Q)^VL8GX+8F#';!XX9)YYI,.P/8OB'81OW M=NC:_HA*GRT3YB&3QI'(;!:$K%&M"'ISA;3K_.VGQ\NQ!_V?#LB4*]F_M&G7*

MW[Z]NS/^]=OUA]N[?^^R!8>6HG\ ._J\)-".DY (&B2A,4PB^&T4F?3=&2. M&QM_)L"C\4+^1EY+N[XQMY&)$\\.Z9L;_ON1'3ITEQW (*'A!3;6(+@1,-!WMM@!^BEDX@,>LLSF:*GPW_!"&!6G!52+W B1$>+@8X^P%@RI M!I$P#]C.&FS<0SPU:=938$[8)Q=KA%@4\]DVC,])D0R;&'080NNSYW-8;^9*

M8PP7?,- ,N1N;LQF"5D@.VWJ#XZD=TRZ#03!\ADP(M!@$DQ@4&&''B\EW("_:J%L$?2$%.)]PP%%&<-.(K-X;ICK90I=GNN2QZ]2R6

M>TNE;ER#!@"F2U#L(A3:._0Y@'WW4.N:<)W8]1V3D!D!'7!2"B!)L#<[BR9 M@5I?((,0&TH1FK.1.W9!IO!#!]B!"^<<2*

*=LXY*ZQ3>Z/N==F$B8L$R@D;'& M##] [6R@LL*,)S[=K$0-6-)S9RX*[\@-1\DLBE'WPP_@9ZY'1?7"',;W&"0!9# <,*Y!9Y$_@CGLX,.P&'V2:W#G8",9*

*MNR3D0I]2Z+6![J!C)/. JPN/W3,/!Q"&@:2-.3BY_(1B%-,)4<-AY$83)0/: K4M\PI0ARM)O###$?L0:RFJA8 ME#]!A9ZW1!.N$*2%DCAR'7@*SA.ASQ9+O#*

(%JRO?:.+0P0AS0N=()HD>[>1A M'EH2P>%>\ )DDL)<<-.$TW,=[OK$R.;T=Z9XY8HSM:6HB_-W*!/M%T?:+NJ+]\6\%>=3J/=[>P% M&LAJ-*

9I7JN$5Z4E5FM3S03MM!5B@'B)#$8T()7U+!)!3W(R?0?/3'E YZIEN MPELXGG"&L%*&V ;CY!3W8@-*

#G#AJB<8G4>H]M<;S>/P40'RXR97/.^A__N3)#@<@30J!W-&X^*;;=] MX$R+K19;U7R%&D9]!I:LT]O=6ZBO']RUCN$'ZR/*-]?'1M6*Z%,YHFC>>%1LM>U51$[38'DQLJV*\G(K8GD8WG"V77II__-A*3P#K9N]AW1, N]GV'&$V> ^>' M_U3E<'@*8#?;ABAW/50>A154,"\:BTSKYV?6SU:O72.AU/KY6?7SCMF&*

<)6%+9P>?5KUS@> M/IL:.>\Z;!2$A 7TBL/?$)K]8R_/ZJUI>U^XCT "]$N!? M?]&K(K@5*] NT37@G1'RK1(N\9.?U@]T9#B(ZXA@SE;1MB)#*

*JZD."C!>(RH M&VPVA\T/.9I2- W@:80\0Q2)26C/./ 2*D>]NG=G""[! 7@\]SOSW&D0$"I' M_E4XTHRQF&.V,>9D\%])!(J!A0(M:Q8X[IC F*B&-*

*,@E@34)9(3P;0=,P)QG! M@!(\J/A$ =B+_S9;&'"*B$#C0@PTJ$%?R>XI/Q+N(WCZB"LCID" MDB%02PQR ^NB/Q%SYB%((C$'/#]0\9I\ ^:,L"1$.G9O*

*M>PG2E M,^?IPNA(*D"$F%8RZ@!\)A!/#YA=5!&'C^A%8,:*=3VNS%QQ^D+,: M>#>."$Y'&#P@K[.?B##N#*$0%0$'@@#%"%L8+6CO'>4/B_?S)*

<<()#CDM'&! M5"@GA$MB?,RQ4,-X#]*%N@W_92.D$F$5XK],(P)^_A3)K2,O_[EJM5JOMX$ M=X(_L:S78GQX7_[']!,.:!'XA8 T3WP9BXJI!/Y-O1;!"[].%?

*HOA \%OBF#% MT(C:(ZLA#MV7%![G0Q"!A+Y*UW(.6X *UE]!QR-8/Y0MMH3HDZ$EB9^E2$X. M](X0$2IXX3 LJ4U- 7-&P)!NZ%RBI5J@"">.*

M?.=%)O?1PH<)@D_-?_&R8=R4#)K!IW&5;MRN?!'X$M43Y <1PM:]'->*"P)C MA_AL&> ^#%D#X0(*-!$'U(T1,S-=<2]30=/)3TAN**

]TZ24"M])+.T3Q[4# MPDX-)R&X-B[Q)=!OUM424%;#>//IRP=1\QTE^%1$L@?J"'C8(]TC$^P0AR^*

*M$9(>S3TWAOU82*$E*P9OW[2B30MY0(5DU,M__ =4'O&-F\)01N7!V M9L.&MO\]3.8QV 6$CV0V(G!N!F[=A@2P!7-8],@F1B:PLMST1:&) *(C0S:/ M);*

5H@M+E2H_*YWE,"%+:?L+OC _(,]!P)RMD(_[/LLL19->V3KZ;4;MVN"4 MK2JCQ[#F2M47KC[#@),0<-<(T3EAA3U.@43KI0,NN&8@X7"@

#:'=|VQ2,\=$7HE M DZ&<3W68JF:-"H(CB"0E/*5A994W-4KH\PK M.$LPN6ZGT>Q6PRI;BT;6:+1Z;=4@TE2H)UC6W32$ M]A'U]1\3XI.YU-T3ST!![2**

(VGO.H2)DBU.N1@>I_<|>BNSVMJANX^I1[ZZU MR;NSMG7O]CKMP59S+FRGU6CA]FWK;E?)G(XI40V_]3$W:|9SLU@Q-XN+9KMI M8G9RVWC

C5W-K=`(KV;!@IA6%>F4E/I5>]UN8(+V(][=T15\8_$W@GC-FJ MF/)NN.[??G]\CA3D[:>CIP[??/[T]?.'VI?7=^_>&A]N__7:[=O;NW\;UY_> M&C?*

*77V[OKC\87]]]^_S;UYMWWQ1)A5Y;*56^PI_W2%+VH,CL-Z]XW[%4UO6I MP!1+H\ Z_."4<++BMP_$Q>8EM?.CNPY[@&O;!TGU(W'+/^-*

*,0]@KUQ1<^0P M+!CD)8',CY)05#2B5 P3D *LM)K:6-:#Y8 N5?*4#ANR"!Y":?$9"A"6,L"@ M43+'ANXT("\D"$ %R*K;PFO :CY0:K^H$1)2R0L2L(B*

%VF(NKXO.'V8S$T MTNU3_9#5?PWS9#Z6)R1^Q>$8)UB/Z0Y(]49I52_^+F03 M+++<(1&TR[=EBI50WK1,5>T UNDSH-%IDX9%,[<[#TR7C+R&

*8MT@X*J6XD14WKR4*^'[M3:PT"J+8 (\$R^GNF:@R2]#Z !=84!93 M+878>4)+ 'H@'OYEF-=?) ;\Q5G8XKZLI"-L:XOVD13 MU[]G44Q59+ -T9N'$;*

*@C96_OG26%*1>$S-I(Z3IQ^+&'%R;M8_!PSWT@B M;@U2*DJ36W"A*>,L]>,6*!0L(58#. M#4@;TECT'8V+RFM5ZYHYHY@: OR9?/"_W+QD|*

NH.AUNBB)>7XA:$]T6&(2/ M6((X# /:\3C\![8&=/TD2"+P!3(!/(2$I]/+$:[Z0,Y>%WW7%KO>U"D\&#I MMG+;X\[(Z8 I1F.^NG0U @V$)FACG2?

H=P:KHOI:X3/)D2FB'O!KI]T:4G MQI]#,JX^1O>,Q9R$ $N?PP1MEDD?.Q\A$'R'5UJB/0N0IA$6 <_0L^/&!RB+ MYDA:QOS !F%]S&!_)KA?*

*N,/\7$.FR(VP")C0.D3A;P#'E;*Y\(D$83J)6I3P MYF4JB98%"AW9,3$ ^**X'Y%'8SXVEVJM8(P58%.XMR.IM/">B]PK28V;>*_Q* M%N2;J0-(G\!K0?*

H#J+C3E('$00'05W@6S^XY[)$N 1L-/5A.R<@%?X495JX MF4"DT7FQ+X"@D'CI@^01 TE]Z[9K)B$##*;)F%=<(11 M&(?ZP1PCE MA383/-C6KJ%9A2*

M;5$@V B&'KI?J7HE=]&XA%1Z.2;.]* 48\1Y*'])!\;/&Q-@0($5@Q+FZ-R+(,BV%OZ3BGEB!;,SDLZ'^&4O=X M;.)&GD#GRL)'^ N/^Y_T35',G-%"Q>2P(

[7+&E@%OYJ&0"HQ5SKC?AJNQ M1QA!I$@?.JI@;^Q(?D?1*U00? 2IT?BR9_9WEHZ=^"FOFB2Y*>ENAX8M?$.W((:]Y"0C_E3AJHU3W0TD.^?*

+Y:F:$5B3M-"NO-L(??06'A,%X^">SX'EQ44TXRAJ\4W^3L3LQ+8,P%"_[EMB&F7>%X MB3'}K_!BV@%&29 R^&C$G&-*

)7@=$W0OF4D&E6$_@4#"+;.D>T)HN^@.(F+VE3?.S$$69@L5QU<9WJ#CZCAW M7R".1ZB$Y01(R8+UH*WDROU-@.B1.)&WH,.E:QOS:#6%'F*

*I\@A_."R&(RXQ M-N\)/SB+_=;&C(H820*_=\QDNX1!V&=FH MD-._!X;:D<5Y1#OP)3SG33";)701\I7EWG<]BO.PIWQ:_F+-E(KSF#+/N8R#*

M2^DFJZ()]YBBM#&5WXQIL@:-C+OK6]\ L>0T%/P8IZT43!$9@;*+%WTC<6] M43$NF>'($K\7'P(]S=TDT_@8!$YV=70K0VW?*

*Y%W^1>$'+TW$__0=C!+]U9[-M7QM?@B!,'[_X1A]^X3=S[]T86%9LNW%!_WQI%D"*Q9D8/5?R!W.Q5 K^82!4 MG'<*4-Q>#GJB/\ 8V'V>EI^!U8BWK1?*

2-)CBGG%;&"0"G,"]?4F?>)ON9E=E.:O4;,.[H>',%D M E^< NBP>D_(E(]=E.L+P:TO!+OZ0E"\N>@+P1WQ1[GV&H)/_Y A4)=DQG= M:8A

*2XDA),S092V7!31XI'6\XO+^#SA57*G>^],&X?&.BPAF!-]9&=&R%H"/ MG4&CVRS_JC*V8J\&L'J_]'ZMW:\=&E@>[7](KFE6 M$E;7!%+7Q-SSE7#%A-*

*^($H5R*6._!Z&7/P)]8C%=PN;]2WRT(^P]0^V]]D*\ MQKWX_?VGCY_N7F;!V>6H[,7;-U^_F8;PMK/ ^TN>%+9=) 63@T9QKL:G=,6Y M)"-*

#JH@B%E\B,S.GD"08S=F(;MNPW1#=3>&UDG$MBHO@<;XJ'6@BCO7.((.HYQA&*5@,'7XY*>_.7U]?ZW._WD9%M[$VQYZ;HE./ M:,;S4Z9F:J

MVXL/3V'A+,.5WH.P4GG__P+"^),JW"W=Y8G!:R8/I)_8HEX^]_K6R4@&S[/)9

*M_#/W1Z]H.9]#SKOY!I2GF;&JO+V]X1F$L.4,D_[2*E%*]8D#$(9)1^,)U%&^_MLI%G9B]E[SAR/_,)TB(-NK S,NF&5JU*XE3%3+_W8D'?>,.:0(HO8*)'7R(9C*

*M%C)*WA7U((&NB(:E%29I">+]P9_HYJY'6,VJ,CGQ60Z;R$*8 KAF8AE#]&`L"N@FF3QS=A&+1F,@""R. =C M8%C!2(0W\T5F%">293GYVC)A #*

*%T!,\2'F;U$H;RX)$WV:LDJ0YPGH1#T7F MI@ME3#?(E(&E8.0K1M$JN3'?._$RGB?/.]9>KPD@4<(L1/R^1ZY%-3BU>R@-M_:GM=K;IBO#86G6WT9I?R]U39!6/I39+;#">UDS>'75Q7\,3G&C+&@;,-S?6 M6.*U5/WH8!]S;$>?QY.A1R:)'0+!J03BGU\^!N$$=N"&ZJA1V9C&I\9U@[<= M=X#)7!!.CI6#[DDL*

*(LPQ8^K+"G%HFXXE5:L@7'C1)1VP&C\H;16*0W$8E35 M-EZ ->(:#/>OFU5#:^M)C8N4&*^IE\+GG@OOGZY2490$%;?S14!2G): -#;.*

MJMU6:ITWOEX5P=J<@.T;GT=Q@'MC7>7TASWC:'G(4FM72,4_O/ZUH# 13HG;

*M8V)WJTT#]_#G2R^[*OBD\+T#NE1@5A"C1.2A\H3EK*Q'%#&CD4&4AAQ#B%(1 M0X\3R!FR"U)W]\EHVR*H.7HN*

*=:P*E0(F"3%@>1ZQ2A)X5%66GT>K^ MC'FUJ1\C\E0^T87$VX3TT94BBZNF/4U$]U5X5GM1=OJ%07:GH J)1B4'&(' M&7-4#*

(_LC2/VANN9_._H>W'+M/(Y&&H[S#!!Z#@(_^<3[(AV(@WF])+)TW M-C#M\WMD.I@1&5N810_*?H=/P,0?=U@2S2S0H1'==+9%R

*M5T+.9FBE"&HEF0<<0X?O4R2.M*N$$/67P7B,*$+T!.&/2@95+EA$6" E!$L M\IN91U'8"\(?P2&TD@$D%1W0QI+P1WQ1[GV&H)/_Y A4)=DQG= M:8A*

*2XDA),S092V7!31XI'6\XO+^#SA57*G>^],&X?&.BPAF!-]9&=&R%H"/ MG4&CVRS_JC*V8J\&L'J_]'ZMW:\=&E@>[7](KFE6 M$E;7!%+7Q-SSE7#%A-*

*^($H5R*6._!Z&7/P)]8C%=PN;]2WRT(^P]0^V]]D*\ MQKWX_?VGCY_N7F;!V>6H[,7;-U^_F8;PMK/ ^TN>%+9=) 63@T9QKL:G=,6Y M)"-*

#JH@B%E\B,S.GD"08S=F(;MNPW1#=3>&UDG$MBHO@<;XJ'6@BCO7.((.HYQA&*5@,'7XY*>_.7U]?ZW._WD9%M[$VQYZ;HE./ M:,;S4Z9F:J

MVXL/3V'A+,.5WH.P4GG__P+"^),JW"W=Y8G!:R8/I)_8HEX^]_K6R4@&S[/)9

*M_#/W1Z]H.9]#SKOY!I2GF;&JO+V]X1F$L.4,D_[2*E%*]8D#$(9)1^,)U%&^_MLI%G9B]E[SAR/_,)TB(-NK S,NF&5JU*XE3%3+_W8D'?>,.:0(HO8*)'7R(9C*

*M%C)*WA7U((&NB(:E%29I">+]P9_HYJY'6,VJ,CGQ60Z;R$*8 KAF8AE#]&`L"N@FF3QS=A&+1F,@""R. =C M8%C!2(0W\T5F%">293GYVC)A #*

*%T!,\2'F;U$H;RX)$WV:LDJ0YPGH1#T7F MI@ME3#?(E(&E8.0K1M$JN3'?._$RGB?/.]9>KPD@4<(L1/R^1ZY%-3BU>R@-M_:GM=K;IBO#86G6WT9I?R]U39!6/I39+;#">UDS>'75Q7\,3G&C+&@;,-S?6 M6.*U5/WH8!]S;$>?QY.A1R:)'0+!J03BGU\^!N$$=N"&ZJA1V9C&I\9U@[<= M=X#)7!!.CI6#[DDL

M!=OBLPGI2YB,/<1N@PN<6Z9#\M]JDW6NLF"4;M7E'R]ZIFFW9Q_+F:UBU[0 MS>P1>P@&+(G7/W+XYECEXF@-EM+(<_|*
[#;/SPX1=#H%!OE_:8YCL*]M[L!<1 MQH1S:P(|?EG/QL:^1''9"]C"3^>D4G)GZ*^-569B[&%/SIO_WT M%WA:P M1>?[ZB[U.
MP:_1_M6/AF4#'=F8_"Z.'R3YC#>%!W\L=GVNB_GGI)I\AFH.U=4H;7(;X6_& M0 /2)'E%@0.1_1,.2*K"1W B1?W*E3 HQ_QP:(.B*>BR2W(KX6<^]Q^%<_$'
MG,3PG: !V0.875R4*IA-^)WA%L3<5@&9:^&/?&63Q./+^2K5N!!QZ]]N]-WXRE"VX)N7 M8$^">9QY:^_?WMYPF_SMG?CC/7/0]8'"8"+ DF\"R4M)6P
M!CSJX&D;5*@[2V9P.K@G#Q!M@Q'B9$(Y&>G[D@^*/D*1*.@L)^ VK7\(7YC: M4N![SX6O'"3Y$(UU%(%3 6. X.2-DX
M.9]RC>S:_$G*OA=ZA:O&9L\M0B6%8T7(#Z/K&J((@$N#_P77P6]'R0FTT^48$A5&%&AO$51FK=48&I5P 4B:F_
MQ<$(^7<.2F,*YQ+C2QA,0GL6*;*RQ&Q+GB7)\229 GYY"T0?D>S0 MV?(>53],$Q<=9HN>\T634S[BY\5DCO]ZT5XZI_.;1%/@8F)&?%/^_(8*'G4J
M#2\\Z0 TIU!YX/>'DLM!8MW @5,B/0@/+7>6[W WF%M_VZ-3*CQ)9X_E>9LR MT":%D&)NP1@TODV6*QB/\:A!CO=L#L<@"A^ZX'>29> ML&
LE7>4.UI@XM/Q,#T>!&2T4!W!8Z_B ^\)GS.;,=H^?H" HW@4TQC\T RK369S'AR M%X"8D$*RTU.W(P(LG&%]$1-\F[$6Z#1F`!_&TPCY"[:U+.+":,P.
(9Y(8'!&* MIZP3# K0",E 8HQ5HM[U&RT2XDBA*,@$$BH%Y95^'W#>:![X7O @YNZ&N9>; MPK%9]XX1HS@*4'M8#*-DP',"_SXG<,7&?+Q_
V<#4/MY2/0F'% M4&%&]; D%,%BR.,#*Y>+1LB5$U,JC"B1MS%OWW@7GT:F%3Z0 M/R=2#R+X\<):TE04'&~W5BR0(S<&F7@:>, *I:+3,,INL-
9F8QW,_#[+O=J6 M+_>-%/BZ8Q; KY7:H[7N2!J\LXT_P8$!AQ-,'$:@4ZZ@6X)FHV51D)^;1@R! M+S&'"4RWX*?\S(LX)F4,JRTE @_6.,
<<;X<8TG#DX6_D!1$9VV$2P4!1A(OX M!&X:B=:5\(04T1L5U1Y&7$+PM1(PE9^'GCOAIRY%%O/8#2=Y$AB7]M ?"XM4
M(EU'P4@*P7&O0W>;!)11$4N.):4MS'"$A*__O2L8R?CN_M"'_Z M1Q"*T *_7:/(*AT;LXN9I?OO4?XN\/]NW\$O,'[- RQ9F(:>HG^"6-ET[/30
MDX@R+:LR:7YGZ54$C\ S'M:AZ!:<4%&&4.R2\=@=N1048"(DA)_/&),!HUPX MJJX2ANSS'MS']!:DP_,ZI[9']^YI.G M10Q,.'!< ?XVX2OTFSGGVV
SHE$21>**E,M1Z%*H@NZW0/?R@Q^=-N%EGR7S M[8M7<50(,1/$_?P7WP6+HM>*;:]Y=S
0]V6]8;#RLY+B&G[5=IA"DZNM6IU\PC/(1WX&>;=Z:]D"2K!MN<>VY2EJ;]Q* M8YQ=5WLVV]7>A9F.6J&VW=(N/O*S=_3R$/RP-[:9MI>+$I2H
BG"79XDHNN5 M5UO09+\[_UR] MZQ^)U_8$N%4+)9T[EJ]5TEM!XM47.MJZ:M4?,OHT2=,RN_W!<8AS3IY:641N M)R507US,"\OL-
_LKI[8:N#6G3IB.V;FR#DZ81\1?QF?]P&?KZ?BSSEV7?R263X_8Z .2+&#OMB.$&"_M$7N*E]032ZE\3W?%4GK:UJBB;-
:$[ZG.=WM5L\=]41LI3$O#>4I#M!VJC31L MP@-[I.SH#$OM6DU=:j?$7'2I7<4\G7)^SN7I$')#=O=PG9YH2U-<#R5P\]#%
M3!QOD<*P^(P@68(95@C_D1!J V;C7+@O#7#R+\F[=6,VB^0C5"*4/6;R,B0; M2_^#>Y=2 ALP63JO- M\==RDAN5<-
Y1TK57E5].A]QL*G6^6985M^2^@L3BA775 M*HHP!8\/),*ETW*J54PM2W>F]$"_.
<$#^Q^]9QUM44(UX1**PFEB;RLQ6<"7;E*+3KMT:N%?]^\|__%^4D6E8L;K=[)R+[M62B_#K(O,^VYGY"FTJ,Y$+(O4G>,<?'C\ 6WQK=WU]\^?
JK^<'OW;T74QV9T-"^>\!LD$01?1!4?0*3H;1%C\[#"4 M/9218A&WZX\%!($H#1/N:N!'HB#U/@]V%>$+!+ (VA0_Y]XR43$R0F8E=16-M@&_
)6.CJ0^:,%F @,+1V"^>@K@3@H6UG7N)=\;]3?8#[E:R / M?X ,1(X[X5!%UA0SSPLVQZYX2B9814OG%=>YLK601A"7NN+ Q2KTM'+97Z4
MS8<;C=RJ?N#W3-8_2-,G=HW.)+87!527-O$1$8HC>1DC<+_!/<]0(23<":X% M2VY@=%]4VY"20)Q"D%&.<$FX4Z2="B\>V[SZ3YX-,_))>\@(#
(,6.07FX!56 M&?)?>DB#3Q*/8]B)WSD(>/IG(@A(JQ@1-)9'<%U!?A^+AU ;007&2 2N.9&/ M@";WI-$D3 F^O6'G.G7.C(2\%=VS1"SK=%
MA4*:=^HBR!V&Q('UV(^I.W0)YT)0(]LWDI-43<=8_LN!#6C34, S<+Z51>*'-M!)]_#YU/;.L1SB4U'AC"%+!N2@8P_KC88#234 %!J/28]C3F3T* U")?C!#
MZ%-Z* MI@:&*6&X,@<)(;KX,"[WS[]TP\"E:$#&A[D5Q>U;Q3*$OWT\(YVA. M.@6XX7T0SB+#:E[^B]>D(4 G_.M_/DL&1U_$9,0P0>+;(?X"%%:7HGZ
ZU(B+;Q:A1B:^^I=WSOZ<.[?]Q^0__I M_]Z9QM=W__@-_O!=_&Q^N[NW=?OY%/=7/]Y?;N^H-Q_?;=OWZ[OIF%8W7S M'G'3Z]
[7H$7"=*>R4L6.G@R/,@ 9,)^F(":XQ#BN%\<& X M(40NHIKF8#%1S$,F[;,M)!DCHV1&)#A9P_B-L$SDFVT'7FV/%L8D<\:H\0?JV#FXG7/T6\)08
GQ]YG\Y(5XHI$Q0PA36BV:-Q3\]*6Y M=Y'XNOY]X,$H,!,\AI%+!H_:W./@NM$-U\3#4=/E$, X5$MNZH@'AHBF;/^P MZMT=I1C <@\$TCLI' 0))BV5@M
N,PG,TI.3_"-Q)BE:&3^NYH#@0&DG,3F_M@<]KY\D!XF*0&G.!(\=]3O#=_)2LA?W$J1#(&_?^LD"^0 !$MD'_%F%W\X@E M%)2V"6))(#PAG$^8YQUP[?
#>@*^8YNRQB1OQJUL11$[W226Z^_):"414@A'03$&AP(]9JPX_8^V;T](%-.QWF9U MV]B":QAY 8XNSC77045ZGF*5J;_Z.?-5+SZ^_:L]F[^^?
FF(N*EEEAN# XD M9D4 AN\YC\BOTRLMQ!%$?>'E6P?0S/X^%^]!?]*9EQ:<6[$99!''BP\P/1 M#L&=R/#.= I +@7 TBD 2LQ%IP#L!O0?
XLTU.LSBA&$6CMQ+#AF=Y"(T"1+T ME&!PR>\!+RO*6PH>VLK%/#DT3/Y[.*;6H=\/+6 RXIZ/6\I5UXN0-DXQ.@7 M<=BEN 'L"F;G'$AGL6?
\1%?/AZ$X)$H$='&0+@+"CFSEF)1:'5F!G=NE](M3\EP>80:VK#B,1R7GQHA<+I 0:+\Z(6+(*&U&\;U#/'@^5!E?KO284.^00;)
M,6FB\)+TEB$'(D_Q0NX>1B.8,>]P(VX@Q&+]")PX4-_2=@W#X#MYRBDHD+1@ M//1#*,L9FTT(J:_@PQ7\XPMQS?R4Y;>"J0A**3-
M;RPG<2T":?/LJ.]&8$4'*LB-IOSXF%=+J&?]B,-N%8]H9HK+11$<.A3@@5)@ M)*>'ROQQAA04+L>N=",_MMI8-BA$[NO)C%;??
#8>LP_=@#P9ZQEQ^%G\HD0'H M$Q.QR(E/L^,.P7;BP*NG7WY,>O0,S,.]5*JP? HVJQ^#TST3"C5_3N.'T#$_ MB,3V=P:VB.ML$;]R"! 0CSZ,))V'[=!
[OLE.'#"E7P)LW99]5):55+'"*N;N@ MPH\;,->L_4QVJDS-ZOK&8?SFE2*JU-ACQ@@JOGR?@21V2P)4/UCSF]9&Z98JL0CZU_%3HWH-
2"R[15MYCZB%'QKVD:Q.!5 Z? M$.N6P)3_EC+EZNZ9RZT!'**LQU1 EJTDS7K->030]G)V8BXA.1#R&Q5_LQFX:
MNI>1'J*WI*P&FRFT6W%KFEPCM4!XL;E8,HP8WJ'&^408'.P:X?8(4&\U^U+X MRJ09EZYE@#"%?>21C^5=M'AP;JF_P+HM?4 P8E-[@R(,76A2O>
(*_64T?QE M3JAZ?W'&(9B6#L$H.1<=@MECKT6ND#E$I[Y+07O1+Q3*=-'OX1ZCK4H>OX%\N^3 F MOI"(!"YI]$HMUV C8FCK5>JW?>7+5ALV=-
!KM*Q65=303K?1[%2#]%P+T-EM M]+O5 $@WH(:V!B<\J7[CJKGYY?O!ZJP+Q"3735S]D+#M'_6O%EOP4>A9V@-4
MLZ1:I!JZ%H$9^O!+$F*T:CWFRSGM%"5%T;;\CH;H)COX\\,QWS&>17"39A'0 MI]>\^VM:1E7GT=6\W7FC=+!Z9\L;_MAW83CV;H[TI$M+>>8MJ?!,Q8-
]/^)&Q&L=@GNM*PN_T#0F<>68<>%$!,$Z@] M@:Z,1:"S.4SR> 2F]EP,>6%AW:U-^TP/DIU&[P@.X1-A-JLKL_I2]+HRTP0Z MK @UCT6A%XIO*9_:ZE
.Z;^3 M%\[]^4-;I6,D_]P$,^9CT@:F\C[+;?>2?4^&-\PE>G(AI?U+R3XWODJJ;=@5.^>=TVU<]^4<3 MZ#SNR_F,*F3?T[$'[2N&E?ZMD]E"ATMDU$3Z-F2?
_1]K$!.GK3GT5KGE#*7X7KJW!]%7Z*9]T=3+N.1NBK<3*7#6?16NK\+U57@]_IGKMP59S+FRGU6CA]FUQU1BR><@BWE6O^#W0*NUQ
MN!:1A+K/44-"VQO)=L#8P*XP%C6>X^V=1 M*V#/C]O;6^!9C^]30H382A=':_DTN:VI$Q9 S[LCK)B#FF,0_=F1W" M[N*_Q$$SH/K\>ZPV-
#2G[C8;DEVE_59W#"^,6R*AU/#EE4V###4*,)'KN>EB ML(G?ZB1DSU8QE81Z&?[C^OH+]0KFZZ>%X)^M=%N37'/.C;NPVF[OA$6GI9KH ME
;OM;!H85% 6-K*";/(MNI\H-<5NWT\1FB5A3@7%]4A.E$X8L-/6"U4"DA5!WEA&ICK*6"*;+% %*1 M\W[.LG]]KJ_R6=&
[JQR]U\/^88/4"?.Q>3C8ZAFH"3D%$:%,X)E^Y,,O"#Q MT9R-W+$+OPG&8]#))'JF>;,H8M0P/\'GX*:B)>[#_ 2@P?"^P4,PF0>C".G.M
MXT6#\YV519Y5VKV-G6_/O&UT6[>-5F(NNFWT#MQ[-Y4>&&&HCWM=6ZCA4FUQU1BR><@BWE6O^#W0*NUQ
MN!:1A+K/44-"VQO)=L#8P*XP%C6>X^V=1 M*V#/C]O;6^!9C^]30H382A=':_DTN:VI$Q9 S[LCK)B#FF,0_=F1W" M[N*_Q$$SH/K\>ZPV-
#2G[C8;DEVE_59W#"^,6R*AU/#EE4V###4*,)'KN>EB ML(G?ZB1DSU8QE81Z&?[C^OH+]0KFZZ>%X)^M=%N37'/.C;NPVF[OA$6GI9KH ME
;OM;!H85% 6-K*";/(MNI\H-<5NWT\1FB5A3@7%]4A.E$X8L-/6"U4"DA5!WEA&ICK*6"*;+% %*1 M\W[.LG]]KJ_R6=&
[JQR]U\/^88/4"?.Q>3C8ZAFH"3D%$:%,X)E^Y,,O"#Q MT9R-W+$+OPG&8]#))'JF>;,H8M0P/\'GX*:B)>[#_ 2@P?"^P4,PF0>C".G.M
MXT6#\YV519Y5VKV-G6_/O&UT6[>-5F(NNFWT#MQ[-Y4>&&&HCWM=6ZCA4FUQU1BR><@BWE6O^#W0*NUQ
MN!:1A+K/44-"VQO)=L#8P*XP%C6>X^V=1 M*V#/C]O;6^!9C^]30H382A='

|%9=%NA/7)'F/9N6W=NR8QDJAO#@!<@RIH(8LX]0'L?\(EL1WCYD!]-J+X0N7!'>?U%BB)Q
M7U=']^V5R"M%*2I^0];G&Q*9*Y3(3^G^ZLK]RY3JU<8*AJ\N8>+KUD7DALYG MIMH.UXVPLYA"[6]HEH*'@WG.[FJ,EG?]XQE-,Z' ('K\3NUWT0V
=S&B]'(O MFTHX_ZC%%#72$N8:M^8Y\@TWXLB6%0<>!HKTM+E)!4N\?QO7!#$C@0-BP;O' M*Q5$QT'L+$O9-
^K!KH!W28PJ&%Z1!<4CC;7(M)C2F\0_:?H[3R7W34_\0D> MJ"QW=QI*:,_RZFE[ZPX-_F#A5?*Y_@5\.?M,)MBO+-ARF*@R-NK/0HKT *A; MBLE$-
.6OFF8I2.TYZ'X #B0+CTX)B3,5JUIX8Q@N6(@&L6N)%UHN'EP!%1MX MOQ>ZQDYI$C,?"RP@\T^;4Y/FQ>.?,SH^6L^#&QQZ3-SBWXC@>?4
MKQ8;D?CT?S'2K-%BABT-1VS5.Q'2]#EFIXF:K.2/896T-ELE"6#=+\A3YKQ_M&;)CSG0GAG/.JJ_!A#Q-
FQQJ3E0IQ6F_$A"EQY=OX7OX^GS7NU7N^X^]QYM^ M[T'Y\^GAMO_XQZ"H]!\WMNP^]B)_//9^W/9?[FZ5FZ?'P=-#_I;''P8O\)]O M=X\O ^7I'M?
[].W.7;'#FQZZYP_-$8'EZNK<9M?N'U_0&:>K']>:02^EF[[_M5.L5A*XXM$)&5Q#N^,I"&'=:I5;]A?)83,X2+Q:BN\@2;^!S\OM$HM=N=T)_*
MI4KH]YL>U2E5.N%W;'K2YN^!,>6:CKRFYM8G1KA.X+&3,$A=!QQDJ MU(XWH@U.#*0\@^NFMG*'SA*2_,V=WAC\UJYN''09KY!\PC?)(',/M3CFQ<6
M=Q93MH&'CK88=!.]VXL!5VU?-LLC4"0-[4%#,0722<%M//)4U"]-5XVWM=^W7 MM6$:]Y889+$P .<9G6D+>UR@2
DLGKX870AC]E(FZFZ_5^%]V9!,=09PRNO M7E5U?2H,8WS/&1[D)('W %P^4+5W@ \B<_KBNIOYK8S&[&IODTL-G M<
M2.!Y\&!T>T^N:N5"MU*LHC:TNLKN;M-@SV#2L62-[&PM"6O4C\T:%6*-1E.R MAF2-;+-&Y=BL42UT:\5FO2%90[)&MEFC<6S6J!%K=%H988W$YI-
H2'_6YA-F MZ:GV5%3CN\/5O7IZ%C"G/,A4DT$F5!*<-;IL,$"&DZG'"T_@ 7&*3O@7;9 MM3Z$(^J%;J.V+SML(AE4:AN]6(6DE>[2R04?=
MAU:.8)\U*Y)8\D-5DEHR;?)_M=*R9&+'PD]A_DL"3-,!FQ(!=I M:^6|CWA)@/D@P/ANSG0(L%Y&7TZ[G%8$0!+@F1-@?&=B2@18(0*L53-/@"FY
M&;.LR'K>19SS9=AQTG9V,__D_<>__R*SC$S#:R2[CT&6;YD?T^RZXT+A5L S M1)9709O=WP^>G8BI))&AETB=2 1.J21')((C%-EV@2J1>Z]?
V=WI)$LD[^)"|#@=FCD62Z MU58::16ZK;U=>9)&LD8:+8! ?<(4ET8=D_S*M:#S[B##%>))D-TLN=,?!BDY BZ5XE,JK_M2 M?(,HOAU,ZI(4+RG^N!0?
4ZW>E^*;F,98#JDDD!0O*?ZX%!]3X=^7XEM(\95. MT!Z0%)^VYSH;ID@XR!]-XRJN*;*OE2_O/_[]%Y?=(H:?6SCR9L&*BL%H.H[%
M'%73EXU3+0LOF_%I@I>4_O)I+PL:!X.!7X%Z9P[U9PYT.(V>)L\"X_$=\\'-M#["S]%WH=H*5SX&NMC*:?4ZT$[!5#T.[G4*W'8QT2]HY.]H)6'T'H9TF1H9;
M02^'))ZS)IZ 748XL'P;ST#DN>2"L/^H*'HAH'S;R=@YYF*#5B1I6$[1D@0 MG/.#:=O,?C(& $G[:7)#PV-O5&O\W05R"/%7"]T<-626!!,SP!";8/R^J(GV
MBXVO_LVL,$*]\5'EE>H724X0&MBN]H,=^;P5,TDOVZ"5" =N57CI +UFI;+V\>C0C09#_ MPE+Q4P^' H>LINB@N1+DB%:YT
VIT(SO/9;U'3DAJCAQTKA$50&B"F9T2:*Z M.***$T"-2U38%JXI154^J2JEH0=Q::E6Z(:4%<@2M*-G) O%T%^(AK.HTM(4
M+SR'.*K)U(;,.HY6*O@##&$:#';T@]X9F:@M2Q.R57ZVG:P3E2>T> E:398G M2*H_-
=5'N%#3I/IFH5LM=BI2UDNJ/S751SB"TZ1Z*D6KMB357THI6CAU?K?_M-\U&N@3R44:4U]'HE.R1UPS/@UL:'DSO30NG1M/$Z)XQIK-3Z0)8<@V,&0S
M&-X[\W:4J5W9H0(XV$W2NT I9:#ODE)I9)2#Z;P[T2I[3(Z<8(0B)):2)<.> M3$G?C5(KA6ZK?LZ=4+!*5I9L-E7MK>DB,*$!142?PA3)/64D_:RO[8.F__CGB
MP*^!K"NRNOWC22Q,*S:J:25'2P_T/GV9_7JO MF-VQ6:T]QW9@EW[_)55>WLWFNOG!&&QTAJ2LDCQ$^VI(##;9=:;R193!;+'+ M7+#>^*^I\17
=,0$8]1_:H3L M"62+CI6$0*K8U3,M(6F20#)$(%NTJR0$4L-..5GI/7=)[JR^P1WKB&>?:H6: MULBW>:D.ZOQ,C_IEH_ MF2.=7BDH9!XH-
[:&Z&"EUMZ116FM9H\T(E2O&*2!I5%[9Q5)TL@>:40H6=&D M :],HWVKI(WLT4:$.A6'-M!%7MD[OBP=7(GQ?.OF%N!NF:;ESDQ8W+^E5VL?
M)CZ8AE$_^O^S8C9(0_-X"E5",JGA.!%))ODCDPCE*B&9U O=IDS\ MS"&91.A9"IX5@Z=2_)5[3Z;Z'*,B0C-BJ#G*X[:8E,TP::0SH@\TDB$ M6I6
1EJ%.D.22 Y))$*E2D B&AS.2]M)N*21#-%(A#Z5@$8Z.*T@*PE\;JO M,C-J:&M'^40EM+FM33[X8\=85%#!(4.M&!S)65BF3.B0Z=VRQ&#^2#-
R(J3HY(F]F8+T<$D;5XD;486MQR5-ILH-M-*_M_9:T>>:T@5E&S12"RM+1:-_M5,!2;63EJ)&^2D/Z)4_AEPSCC"KH8)FW1*25G!VU+2F!8?1J_VXVDL3R06)
[M.PG#2*P.IWLKK;Q726)G3F)[^_K"2*Q1Z#8[V9=BQW:9C;6WD] #HH]KEV/-_M%@HF&_OTRR)-;30G*SX]Y2)$XU2NQ%CT5_FI]WAV]XMIL,BW]@7)
("K6JF" MMZ]#6+49/J'0_53YS:,O O=E>"0_[:49V[!\^&L[I]_Z2&?)_32]"HS*GN-8 MVG@AJ$.=O9C/;(XUBL;K'=S@?(2)""SB"@B(WZ0#XIP)*Z
1GX*PL%>:;)*Q\ M$59 #SX%8;4E8>6.L +:[RD("XQ,@KD71Z>L7#E:-XQD9.X$\L,8(:$\^(5#A\L1QSEN(@A)]KY;"#XGRRS_!LR/95;)KW&K
*':%%H6MH"TJ M&58RK&384AQ01C$L=E5L1-")<-*A14,>XJBS2B&K16ZS=8Y5Q\?*Q+EKD"L MM0'HN=WVT7%K6EW8!/]"OJJV-W$#GG '/356+
M*9\>38,V<-VF&EFWYKX%==&VI#_%9KQ%2,IS,T)BQ0*;3*E]LF(SDXC M>LDT.6>:=3/J5$S3(:8)UAE)ILD 94FFV6YIG8AIZF5BFF ;?\DT&: LR33;
MC;%3,4T%F2:D^],1F>;2 EK+;/UEG/8P/.1S)AN2[3W34B/]N->=:AFP=]N] MFQ@_C.>K=%"FY:8Y2;+?'CY-
R467QT7;8V6QN:A&$;&@NBFY2'+1!7#1]OA: M;"ZJ4Q1-44GF(Q&:YM#-96]YZVH>G M@!]J^L)AX[03PK<<RX.9*A2=:Y *3/'"%YXDQX(H6D\"B>:)-
#*ZVI7I(G)$]D/RT\BBR=YRK91K)- M[!+#\]BFNG=-A60:R3:Y2P^/8IL>8@'?7SGVL7]++*RVO1+$S[E/94H>FTM- MJ)T]6("Y8/XSKZ^FDB,M^L)DB*"
[OOZ1\""JA2J/P(82QST?5X*R]?3Q@ M8UW-<.5$CXN)Q\5LR*RG":D<]M-22JQ6J2VGI33:A6Z]4PHJ\5FH0\DA.NL' M1F>'T-
F1Z#P..BN'16>S3.@,!GHD.@^"SL:!T5DI=!OETN9A;7GS^_O[^7?@TMQ61:KY^KY7+MLP4_M?W:O!53"$UTX"!*\0H6&*
(%H4#/&S'"NKSKDDDX5;HU2NQ$#=%_FIJTA/]\M MIJN.]L:^H$OSJE:JX.WKC*':#)]0Z'ZJ>.Z[XS()K=D/S&JBM#K&R-],88W MJ#.0
(ZM.%/546A3;*PX)GQFRMQB;Y]YL/4/JF3131M^VU#3HJBV;8XTNOU=-M9DHICP?PL+Z,*:,4MY,#]4W?EX,N"]CH#E"J:H53+U8H"?,5O
M!+9:N^MN;FLZNDC]MU0Z)>7>M\3<(2Y#U>%[O(§6!2N9P)VP&^Y+#2K_^9=V MM5KK^%#3"SI.*']KV-7WT'3H>W\,?@J@:.+V4RU/O"W >!6
MFP">816]T0CAAXI:[Z:NC31FTSLJ7UP@+@QU 8L#L-P F#!:0S"ZUPS5 'CI MR@#>PG!+=FF5N3[IN&N%.V AKYKA.M-7\5LO-7Q?69PJZ#N?
&!_!VYB5-@^U M8\F> 6,$#AL!M#MP?.!P U5MOO4 A[YK8V?JGA>^^_BY=5U>WJ(.80T@ZC?> MXU4?/_BB^H): 8@<+09$1?O^L M=C?RPO$)-
!#@(@+]^GS7NU7N^X^]QYM^[T'Y\^GAMO_XQZ"H]!JO-K-R5I;_ MX['WX[;_KW#P]#IX> ^K<|_#!X@?]\NWM\&2A/]_#3M^_/=W_>/0[Z?[O# M?
3U]NPMC2_J'E+VEY*%H*.Q&5^Y)"J[02*I*$]:"BF0#II8EF\K7WZINDZ^F-BI8OM2P^ID4UN MWW/6N8S1=NY:Y>09]P"-N=>S;&05G^_-1-
Q>3M'\8%H-E_)=En5=5,P0]*YB1]*9J.@,;'KR:F=479 M4E,V=!2;C1:6YF@LT&/8 U8U&;!"59OS/O\C?!H(SP9 P_L/4NSX:=;^&B\?H>]F..O#'#$7M1?
(;I$JUSHIC5!+@,]$G-. M9%O;"D9Z#C;T$SPJN54*W6#QX#EVX\PYI:5HN!^5OJ]%;EIS926194J=Y=4CL9UTD!$\HG]FL.N&6_*4-
FL(GF[*1LQO6CG3GC'%G;W, I MJ;!X6WQ.R8Y;-N>D=0X:Y@82:^0J)MS.DLDPHZL86Z@KV:AN_<&DE:&11A MI](J-
Y!8*SLB3#HZ8SHZBXK!'*R/MX\>&0%U9V#$<9_[4)W M[\FVB=!Y!HZ%7-'E67A0MU%HI] --M-+['&0Q)E%XLRP2KR%)-OE0C?8/T8* MS?
S0Y5GX:;=1:"7L6, ^0T$PEARJEC(?]:[3DRLYR91$&G]L9 %B(;5[0)5XE M 296T([@@\SBKSJTA^9;QH[JC\RBMH:TK=X67XRN;+4?8N[S_+*G/'S8CJJ
M'FK\;+-Z8@H&T7MU?73E6I8]30N[$KD[-M K=)'I*_KQX_HSP123D3^!%E;(30O*GY, +Y<^(MGED)^1,[:#6#C0C.BS]7AKC%GF32I=[X&1J
(J8#]WRN#/N[N7@7+>(YE:E5*G%OY3TK^E6JWXZ4^C0 MLX9H4=M'3J4S+N:L)E2LSLY!C2'FB(\ N.6C00L*AXLLH/"Y
MT&!R_7*NC<7L:FR2YH^/#7%2=+"NLEAOR.$-DD$RSR"M4S!(!1FDT&>,057G]=K9+7C\ZC M&6/@ENNK#]7NG3#%,3,-*)\T8Z0OQO!*_MEKGX-
N7)LY#CJIAK!W4:JMS,=A38,I5*YY)RKD;[%(%;=*B\MP^T!6P7+L9UB*I8U@B?>FY=:A_YLVT3?>X$?3LA/+KVJA6ZD4
MF_5@=(/^+XMJ<8K,5VFPMX68[&=IL#39:+,9#-EM4 -%S-D(OO/[QVYJ[]#(Z M>];@C")6143$>%UBD_>0[>FZ^0X_,< H1SWF-
?]AT829A)BLXTBQ8J>V=WP[M.XJII*XH3>YHU-4 ZNH4.YFAKE0+..O+TSRC"IZ'2L2;>]1C[>;%3?1(5&42 MX2
(X9QPGF')&08GF18K(5:0'*MPWC0585,?DJ.P#VFQ5LU;;_OLB]\M]C55 MD>S3Z#Y7-8"'4YA[F,X2SDF/S$G,2FW09QK%5CTM?>;T^9XIZ=$72X[)-.R4
MR;%#QENYG-,XT(,7KA[-G;HM&>V@M,-]*I2]]'RZ5S5+>4-W^'5*"]\(U=3W M=GPW>>)O-7L$.O_"8D$2]I;+H!S4@NIF2CZK'"*TG^7(KL-S*MGX3R?
U,YZN M'H9PPL!>Q1*((-CE+*[S)XSX+!I&@C$9:M3$9,2\R;5-|M\PY+.>## I, M7YDC;O8V)W).Y!'2SP7J=UTUG)XQOG/A2DI9D.K1:5[?
NZ):>LPS2"D1XC I MI: #O+GWP9DM[W>FY>,?ICE^UW2=Y*.F.*KQJF$(6K5MYNSA=KD,92!22W3A MV2-P M'W*44 .[L+P(=Q0;/0;37D*-
<\4DRD^K@;Q;2 8II[3\^2>F7";]]< M2DI%6&.?2!")\URD>';MQ?P7]]Y5BJQ9L6^HBY\2B M,8<->B4S2V:.?
9[OR.P8W:H5*_5@E9ADYM.98|GJ54$H>>CWOO8?^B_]NX'2 M>[Q5!B]/-_^#_3;NG@?_^9=VM=+ZHMS|[X_^R_|%!$;3=09>;X>4H:;%D4N[M!.?
G+;.V1I>6W)NB%N9",+'HKHJ*&!DDSR/51!SW.U,-UE'5BLWJWE6OTM.9 M0$@.'46S[04;*\,/N!6+TB>Z2T;NHXFEB.;"LME7T[+,=P"#_33Q-_Y;+4F\
M$^!.S$EU*A]/+3%7>D^S1&%;DFR/1V$-I+!V)RMI'Y>@SSZ8QNL5".*9KWQB M#.);ZK>["&.$Y@L $P_ GC&FF /^G3SSO%II8M"A'.*HD-
KN^=/0%G&;)@VU M*'#5R4I>R"7HOCS*KX..J^E2K=T_U/^PA&1B\]=X?Z4C-=8$D^<>A^Q,.# M_I6LM).[R*#_OF)T_\#A>=5M0\GR!MS-M-$X3'U-
X8[8.W,&&&_O4\X?D6I5&*U^XZG M\R65];]L[=K0]/\J.!:V!PV,_'%7CZU%_6M?$GN5XW+?A>^K[*;E_?TW7O,V MGB^OWX9Q!8XY^CDU=1
&MIO,@)6.SH?L2GJ Kj2=[+0D168P\:U !&=!KXS M:X!S#+8JE?W^'S!^,PTBL>^]I631L*DQ=1Y8/E*V\(*6;/>\5X7I M+,TML Q_?RO5]V,_+!R?$P-
\,SX_@X_,L+^(L/'!X=>GUX2MO5WHUCNE8)+) MVDH5E;KQ;N@Y0OK!@5&P>0L=VD)080W?PJ8V)/XNLZ6()#?ICHH:>;#$GFC>
M'D!;#4WJC'B;I*ORB*[*,+11R0YMY$M!WM#6%9;*(%9U.-^U,2ANRDB=:XZ] MR\#XSN4W'DR_ TC[Q@T'J(_ZD_IF:E7]Y1KB@Y0Q\O,GIZ@"D/3)]4;DE-
J@_M8^E3BR:(9^:H\.588:IE8&*9#)?O*E]=4-X)2/9&H\5LH:.Y>\LFVDA+G#]2 MJU:.4ED&T/-(3A'R-
0XY!2FF@5U%9#>F(VJ]2[2(],V1.9M:;.H,&TQWFD5P M83KK?L(;%@__!50-Y9PIM22&S^4^P8 G8D>PT^3%_57&&]@1F>PB%R.'3AO M
@]CT<,1$*9S!153.6/@&*E(=O*067Z;NA\\.\D?H+PC*"?67=M83%*I\#N< MG5':AIQAD!-RC]"U4R#W#OHN.I5@[90D]P,ET7;.XMSRI=!24#+^.18SF8SO
M,= =0C;KV1\9X?UE8SV"KKU(*=O]O*0 D0(DM?3N= 1(#KN$ M'5V D*[UV<%>'V[:D#X32"\O;U&'L(;%L_F6K
1)V:M)SY_L7E(JMJG4ZY7ATVZI7ZL%FO M=BJL-7LL&G4:J6ZV\R^@_,XQ0W3:UE;NXKNQI.3/UYI>*TN&M5?U<_;"1:
M'R!FFG&U"O=UD&T$&1R,,!P!@3195K4:^,;&)Y9>!6L2U"P-V#_\8]! M4>D_WFQFY.PL_\=C[\=M_^7N5KEY>AP\/?1O>_AA\ +_^7;W^#)0GN[C-SU<
MBG<2^$OY0Z<+[$E7YS:[=O_X,M:LN:Y^7&L&K8QN^C)3K5=@.B&TD./6#A>" M'?]YR8RE,F=(8=:+-XN?
2_#3Y^#W]6]I4P[_J5RJ)/R^6]\GNF/3HEJE5KLM MUY2U-85802[U@F+($EV5Q?V=\YHZS:U/$NZ^-2VJ6J?JFS6D6>;[NAM[2QH M%]W'L.?:\;Q]<.
(RY1M<-[65.SB(Q\O:!,4M2XA1W;75Q=\Y3]B(HB]0WZ^R8BR3D^D/85E7D"N)M*12"^BTITO"!"7*9$$&@H M+X+3H3\Y@KYVV);'=#D@HZ . 22DAI?
35S"8$WX.5]AYV R]H|M/LHV5'E! M79S:\YC]7@; >C-S86QN$IF8CE(!379]9U1T>!?4'2\4$0JQG[|Q$E [3IN* MU&@Z'>SG[3VIZ$8YA4V"]^2K3":
<;;^JNFJ,F*C8_N^%P9+8= ?OVI*Q?*V$ MM1'AY?B5%8SNJ@0)BRE6-_052!M_27"6M>AY..+B1_#MGBF1!D2
M!5^CR%A9A$$ZK&6GDEQ2NZ3VS=1>.73.:+U.]:ZMO>M]L\..!PA62-;*'VM5
M#\Y:#:H<#]F^.%O6DNQP3NR0J(2O4HM9PQ=/PVK"L1(D_/AE>1+F)]$^F-C>UZ(QP?RUXF85IA&XRCC/37DT+@ M8H1 /M&3A'$#+HZ$?-
O)#M_F*^"_;8SD:BNW/=3R2XSWIZ.67VX'R=U$?G9< MEA(]YX&>8ZGE$M4G1W4^T9/(:HHSZ3AY0\A&N=-]KB1!'/^!!.AK>]*+Y7L MT.LF^-
(IB'8U5&TV>E4>4$6-$]1G77K6.Z[^>5T9 MI#89*)"":1:)'HB<+-ZV_]P M'Y04;K4W:KXSBUPV6ZFH M_WB_I0^-MR3W6;?BU1Z]E)?
TTBQTRZ5JL!6(,N>)A]@QE3KC+$F(]_J604L9 MM,S*P2>=UQ(],LIW2ALRHA[(.Y)\Q]2-:D_#-!@<;QP\C^1\[,Q12&Z$03[1
MDX:1L@O_MK//OS*R(Z^2D1V?E(C34G:G62$'BU2D-+,PVV(Z:3_:=JKI:!N=-MC/2CS>,4V)1Z3^5]"FP*R;#M%/K?-LOI;_-^FQFR962*P_/E9U#=Y)K5JA/
M+ZHDE\ZV:>K!4@1($9".'*CNT)@^H0BH4C_A(.!,F;DC=SR9M)6#.B840*)VJ=VC.GUJ'_5%Q+KMK/-$!^90X] M7ST.Q%Q-7Y%#ZF/=
<6:#P"]]30>P"S.UOW->DQQ2OYQ>'&-(?4T.]9=#ZN60 M>CFD/B-PD4/JDXMY.:1>#JD_/<#DD'HYI#X]IKC0]\@A]:F\Y_(R"OU#ZN/8
M=++MP0Y)@=5]JDF!S4:AVRB7@OE1J]L+!S8%IR]?8[MMB3-GQ/-)R+Y@Z8::1 M/8-D'P]GJRB1_8,2O70CYAIS6*N%4I="NMO?TA&:2S?-)&;L1
/M&3A'4C M7#*1G%O-$N?F*R0:?XRX'B])3<9C91=KV<5:HB?+Z#F68BY1?7)4YQ.]R0($ M@?
Y'&P($.XZ';M4*W0QTD)=4DRK5!'3VE(FFG@FBN02_NAPG+KWL9Z-"2/]- M!OTWU8A>;2>8*]MJ%+J58)["^5.,#!I(P2+1(]&3!;D?X;<_A=AO9DCL7T(D
M8&V0KSO@*V:W"1D,V&YWAU=GU+*;,"^O#5Y_5&P%#6:$3_EHMG-C6 MB;,:UI?=$ND3/%SW)7*(1'LT*A]%9Y#+8C6D[WY@S-4-
9K5WHUAJG\V6(D4 M#%(P2/2< WKV"TJD(8[V1#;<-9$RC.0ZX>9@=PNRQG(,M*2.:A)CYM$CPQ-MG(\R$_U70D&"&:KL2ZA:5,Y
S1R&Y$0;Y1$^:UD@2_JUF@W\O(.+1M^T%]9LS M)UQ)MQ7'5-ALKIL?C-E%Q6".[[=WS9E.F3[& G+O*L51?\7KJ2H#(,F[TVV* M?
PPG4U[.CRADX]N%!1#@H4,>|:%\0_[GWP7:[DWK3B#M!7$6QGPU-.<.W[PN MYXXI3B0]}'HN>4=LJ!A'DC$\(\-M7X4=
<1IG[S01Z6!AAY3F^F6;"Y/:-954NVZWFX5NO5,*SC9.&^_'P'7>&O"E-M"9HS98*0DZ@6F!R\0XO*=BN%+M_IBJE3>&(E5T]N3(DK=^B]GZR=9KM-

W<@;-MP22;BV/;-%T$4@1($9"2"-AA($&0RSN%;BLDD>[B>%SRI>3+E'PWM;A].&)Q M:_?;6N_3=D/RIN3-//-F(M8,#%Y(6VWN5%!M;C?
W'D1R8K8E9^QG1X57N;G0 M7NYYEP;[KN9)PS_N7GPOX9-B"WO==D1ZJE+O'<:41]/A.28+0UV,-8>-E1O3 M(/#B=&CE7C-48Z2INC)PX
NJIRYMW)EX?*-=:L_*YJ9-]=+7%M-51WMC7]ZU-ML3-UJ=EWGT!Z>7F+.H0U+)S-MV0%B+7*6AJ][U]<+G*+UNF4Z]5AHUZI#YOU-M:F>B#EO-
#AMV&O5]M=XL]_]H=\ (%7=-O7G1<_6570TMIOZ\4B>PQ6M5?U<__M;*1:'R1FFG&U"OAUF&V$S&1R,,AP#@3Q85I457\-';\LO K6I&9F+@_/GT M<-
M__&-05/J/-YMY.2O+__'8^W';?[F[56Z>'@=/#_W;'GX8O.!_OMT]O@R4 MIWOX]'3S/[BQN^>!F,FNW/WOC_[+_X5Q)_U#$G\I@.AX@3WIZMQFU^X?7US'
MAE;0RNBF+S/5>@6F$U(+.6]M='"8\9^7S%@]_KR2-;XM)<=!_'C&G'2@QXA&^4;W#9U%;NX!P>!\Y,#ZC&"Q%O=_MUYWS!_V/L2N#F
ULHCSXYTXIRZY-9$]AZZ:KOD%_BP9.,8"T?XKCY0#\F3DJ M?#DF$-^IE@$KCU-(D'>X]$:CQ6RAHT%,H*&VPIP._;V%Z9N'>),H\@ZR%],1 M;.OW-_G5G-
,7>9U60!5^#%;J8<=@3#BNZO?)>14GA2IROY;J29O=ZI0]F_+*>BQMWBF1!D6 M?]YA"GJ0#FL1)%-
GI^Q+4GMNJ3VB6TX*V19U2E)N!ELE9XD=TE0H)6M)UD+6 M"@R(V^4@:12ZK68PMS!+O"/L/;?TGBRI-M#>8J^D6IQ)$:,_OJ1Y2?,GD_&'
MUYY;J#UU*NV,G 7TTSYAL?-<$0[P(V-J'G9:*H:KTS1#$4=C=_#UM2YI9F MC+2YSEQ+IC,JGBNRE+'LI9[7OC>S/ M>;GH.:Q!?
KFH3M;BJ)RJ1M_>KX>1% >7*PXD>G9EX4[OUF+U8N),)%LY70#H< MRX_, 4-C9,Z8C#T?03>_W*:\B>E1$^6=//+176B,.+^BM,+:L6NL&Z M
TDPYT\P$?KZKO12RPZ]7((_G>(;5YC[,B95'E!%+;6D=UUZUS.G.$B_30;/ M@7K$9-K>^)\+VZ%&DR_FL@4,=G_I&Z+O*Q4QDA"Z\#GD*3H|
(.D7JA6\|VH9D,%DC!(M$CT9.MJ*2H_Y\"[#=.$.V;'1!E%VI[Y&-Y=L-[8WEWD MQ6*JO;.^?/U%>B.0R18;ATG=)DZT#_ILXC1ZDKXWZ4L_$_0D2R^.L(E7.
(S4 M&9?!;DS;^<:F0:O#T2 T&DG&M61<*W.'@?1O9O$PV*3$##R?36-Y-G^PAT;,43:&'.M1*?0#>EHE9'&/C)<)>6%1(!$3[;0DX9N?QAI7BEG0YI?
3&.J6^U-&S-C;"NJ M.5;&XI."H<0WP(WA* 0I&VE 5\%B4S[]=1OU?&<6>;ZW4E'_\7Y+9VYO2>ZS M;L6K/7HI+^FE@D[T9M"+KLQYC0U%1?
ALC.5++')ZL$GG5J7QDTI_<^ CA-5 M_NX=2;YCZD:UV;$:#!9NQCJ2F%P;@(K)H#"0Z#E, "()_I:RP;^7$'3HV_:"
MQB29$ZZDVXIC*FPVU\T/QNRB8C#'J]N[YDRG3!]CTV/O*L51?\GPQ*$&*FU^.M>4+KG[@(4T_V4T M1;K?\H.>U*(I&SB0(NP[,F"CT
TVAY?!E%S3HQ07$CT2/:<.IAQ F#>--R7[3'@QH753 M::VR)0(DVTJV/84'JIKF!*<:/*U;.>X?+9>*7DSE[R9A#6;!SJ1
M,3>M6*E4S_Q$)8_R9T>%5[GYW%X"???WH?6YNYKL3?_0Y=Z6^-I@.[HZM]FU M^\<75^?6#,(EW?
1EIEJOFN'N,V0&,BV=__SE71L[4\1^J]0WZ6Q03I@"D M-#UPYP[P9^;H\.680'RG6@:L/$XJ;>X)<31:S!:ZZ@C0T$P&3H?
^P0ST#10/<9^^;;H.9[\=I_UI:C2=#O;S MJIY4HY,Y@TV"]^2K@BM.WN,M&PF[KD)V756691VH+*N9:N)BM4:)BYV#UUTE
MP5G>8AYA6SQ3H@PK4]HA>!&DPWH*>7K9*7R0U)Y;:F\=/%37H/RWSMZANNRP-MPP'B%9*U\L=:.21\5YN%;F?
OO+'LL(XD]W.B]V3UW8%4ZKWRL5IP,.S3,EW2-MO*3Y0XOXQN%3A]NH/56;C8P<_?DJ@0VG@$?F*!J-
I<#R&2/SC0CVC1!\='GTX/3@(.])ISL/>!WH&Z2R?M)$;,9!/]"1B-MW?TXMU;.$N?
F*RH;CES*5V/N]\M<-46/EZI+M8P:"+ZHO\+4LPJH9[F(&$BJV:*SITPT MU4SPB%27XU2D:LOB9CO&)H7O3\LV'-M'Y,.HBGQ86=!
\Z.\NE]3C*2(66$E!$2/>> GOU"!JE+\&8V)/@E1 V>V7QA MC:9@N5%GAA'O-&?"[#0G P?;N2>*T.COKTKPXO%5'MA??CZ,O1&8$E,;!S&
M+2V0^_/IL4E%C0XE(?*RN!1T8]K.-^9,S5!::H/D#69@ M'GVH>58[!:>F_%/?+SDOREEZ*^-ULL%XQ_9U>NW8CXWS6^U-&S-C;"NJ,5;&
MXI."#NLWP(WA* 0I&Y&MPPD\5C[]=1N9?&<6G=1;R:7_>+^E Y.W)/=9M^+5 M'KV4/7JIE_'0;P9;%RASGM%-6AP^9$E"!&OIHI4N6FG?
2_2<*7JD(S1=92;B MV-([DGS'U(UJ3T,TF'H%-)C@>736;O=\4DANA$$^T9.F-9*$?ZO9X-]+<+KV M;7M![7#-"5?2;<4Q%3:;Z^8'8W91,9CC^^U=M.(.T%
<1;&?4T MSV5@>W/194YB?M'36J+(!@XD=]N.#%@O=.;?7A0T@M.VB\E6U-0H":2.?;XX_!KHK!8@9T^T$! D"U-@&T&X[26R[S
M._#Y2&,VO:/R!5^+FUT8Z@(6Q\;*C6F0+%#QP[UF],9(@P4/X"V,&A.1=':* MW"UM9""?P!C!?^_:V)FZ1XSO
M/B%+RLM;U"&L8>%LOB4K0*Q5UVI:?/_BKCM/_XQ*"K]QYLL M";GPY?]X/!VXL;_/+Z[343-HA733EU5%*$2?(!CR MGY=.62ISQA1!>?%F\7.)?
OH<_+Y5*75]X3^52Y70[S<]JE(ME=OAMVQZU:,O MZ^5F>HNJ;7U41"+#5A=S)W!9B%W*J?PX5E@[5E[#(WRC?(/+IK9R!R)K_/O0 M^MQ=R6]8L7SV
9'/B[!+3D+V@%\ Y8"+2Z<;?'K'M'+__/1->?!]OF 65$Z=V\/_6 M?^G?#6+@*%U,)(5WME/F(AT,$>./]ZYER]I6SW*.>;RM)7'2[CG0M%'%@$FP
M'=K9UF]*.L\GG>\Y_K-12V7\IRQ#C8M;7U]W]$);#-_YTL B-[PC"K_'3R/5
MGJ+O&:N)Q\KP0S'G#!TZQJN"6'K3'"T;M:BIW9^2)L+%5YU\@QDFA>^(6AL9 MG/J]\T@!3H+=@M4SJ[X_^KGNP?
3>M!Y,U7A@JLUZQI@FJ3T0;,.D8+W0[;1S M=-I+>HEY/NY(+XU"MU4/YM.<]:EY)E+S%D.Y(VT9Z?0'9'>2FQFL!CRZW/1# M%?[6&?X!?-#S
3>,$9J@/K8S,C+F@JM'CRXW=Z67%ART.1LQ=#9R<\(L;*GI M&AE;.]GD4F](E(;$)@;\F]=N'(S^T7]=?<+1W&QK\Q@$\T)8X(V",U]2J6E
MGIE!>HD[TWD'>MFW3;'4,W<)&9C&%7E@:"R#$FNX\$K#5%FOEC_G5]8&$(.MR3?+A6Y[U!2]5=FCT*BZ/O=A>9%;.X;A"9-P%MA!-
?">EK"EEC"=>O?@([Q&NK7;]8+W596 ME JI=AY>DJ9*/ U,I<@(\5R61OJ'JH%8-12LTIN8NF8J-B#GLO3/_9R;JXH% MPM/FT<\G8P"@M)\F-Y2?<*-
:X^\NE,.8H%GHQIB**+700BOU MU%T#1ZAS(,L@%IZ,NQ6XH_XQ=$#7P/LIP2'#2]LML'J+ ^^=N2F5U?,1N&E1 M#L;39*?F(R =C
7CE2FHG*+MX$_@A=/2X6,P=4T=:OKNR;PISXM,[?[+.E/7_M4P3E$RK7*(.7V;J DC\?LD4[< M3(O=20=CBUG);KPL3\ZZ&
(US.$H#/2UA^K"$=AA;8)RQDH%$).G=.47BVI[$ M4RMT&\W3T\X%E!@26BY+\SR(M%S3%KR22YSE>J^;[UZ#N#!RKX.LW,<1+A7/ M,U
\4Z27!GK"W9NSV59=,D$:/

M<7$;*;9.WTBQFK21HO &;_HS]7>$'!AG1({(;6QG6!I[,WSW6W_1;GI/?.L ML*>7/^^>E8>GWN~V;_18?2.AI/I-8!.8]>>GC%^,%7#MZQM"7:U^F_-],:-/%SK&:+F[K8T,-27A%C1"RRT9R2Y."B@/AE,*D6W&RWVSL;.$5 M(G)/ U;E8DT0K[EQ8 O8_L6T+&PGR/NZT+F.#3#FF'-P94ZNJ*[.E_TK2GH5 MP#*]DYIY?V\^0;($Y[\B?5%IDY=57#;O{J(7XXK%2+*ZSW#*^W)-^(F.[MU M.!J<)-211G3\L+R*NS[X15< O*H(OA-P]@52B>^3Q[+@M6C4 I6TI&_!=8_ M-?4Q^E;"BICG#5M@OI1Q9]N8]<_TQ;A M<"KL4CWT8^,BWBQ%Y;@&C4F'U>NTD/&'"*D1M!RN>>1<;8;_C945"L[T8_I/* MJDPAX-&3A+V0A_**('.F+'W_AF0Z!1=4'P5]A)<@,:N%Q@ MAP-H'0P!@'%*,0;Y-(NL6U@_$2#WD@LOY&K*<+Q-KD>5\F;Z'D^5\LE9!F^=(1ZI-#CC01/X) MFO^RJ]\HH'>[A@&>BQ]KO:$^W7S]C:LZ'^$]HN *N&3_3E%%O,K-RQ1+G:DV M==.R%MB=DUK8O-#?O_DME)66:W_KWRT[$< "L&TV;T(CX$7K\H8OM(4ULT5)'M9*!R*)K82@/+&5'5]UE.=H3I1"\8,U3.*.\0-@6610B*T)[R6V1#-E*QQ9E; M;.EV8A'&G2I:M",HP1[GV>>BPUW.3-& GFRP,QM:O_F+H,\=F@=(:2H(QCO M6A1R'_5C)XW<3=&$M5AP\H)J->']TM2< 9(-;(X(2Q?!XP@RY=WH4-FS^6(X MD401MU\I#(ZS'B+%IF'8!"]_>%OLD>@?2]TWB7%;9^$)L""6\QH5U@+MK\(##D2C&UPOY2BCY0;+A#>8_W;[H@7)E65?GW IR[LPKK0V5-"3.0%I M9+IM&. ^1#18Z$W Y^%\O^3P@B+>\%?TI%%;QR98XK_\[>2BLC]4GN>]SA,&) MCAQ,N???/T;8%P4NQC91RAL.:G.TY!H9(.",3GR/&_$=>>+]EG4'[(G-8:DPPB+DOP MGEWSN3*!HIAQ]T#8*O8,WI#-GGCT=%VOQ.26<^>6YHFYI0;J%;JUK[7@Q,82Q>?B4?9BII/F?)9WGE/XJ?+;I^IZ%#?)F;";K[_%(.TINY\: MH6]2^=&#[7V8)$+DB0P32$9Q*#)U]24A1:;(CO%VAE0Y"4H_P_,QC9SFS,] M+\P2^)2"<-]2RA'.2"PY%[4+W6JQT@EZE0)N:&D>G!5-;1#/QZ"I#M)4K=H^ M/4VE9#/0>QNDX699!F\-GQO,V?%$%+'N&L!A;"XPX)I4\&LDQZF\(=+FT?E)!4W]3(H@HUBJYZR(K@7;C,:49$<+3GZ$-9=RAQ= M(6=#N=PX+=/R+_M[&(1("!M\&HM%W.QZF4AG-]A=^D3=&-4CO2 M&UG=YHVL1+DC#^)#7>_3&+[F%7!62E4$7Y_79]K*7Y-PZ6H,H!VW8O[9*X(M5AVLE$##TW0H(CR\[2[[$'(1*J1G@2F7(.63/:C[8,*O\\-_LF-C'V'?+"R M"@4W88'(", <;,AQT$5T MRS,*2Z[9%!Y'1]^@3T+3-O95N&0RP**AP#]6HZ MM03P0S6M H=ZN2D7)1>5W45MGR2X3]%,M;)WZ<0QFP_$JZR@8U#I&K^(>;, MWKIBW'&G6=$T7=OQJ&-G9"O;3ON#;,P-5'\C%[9)SP=3*Z85'MG(-=VZEETQM2Z<@+;;#*=O56;4*:N;-LG*K?M@*ZH-8>9U*]=)9[#_<%YG?_38)WQV)[PO9 M;Z>"9?QJ=A(/*M=<52A^2^<!E?8?2ECKCR2[S6F]3DY3;AJ=[0$Y;ORT#+_LJMJKMS 4EY7" M9]DF0%+!YOAX,1V*;Z=2YBPI7E+\P2F^D@[%=PK=5CV8B"4I/C-4(2E>4'QU M%XI/EC#7]\OYSN_\2/+WKXW!KTM%[,>==/14G M0*-6Z-:KU8P<:%+#DQ2_F>(W=$],2O%8 U65CEY)\=FG^)V,FB#%-PK==EE: M\9+BLT_Q$?6DJ9CQV(:RV&CLW9-6,H1DB(,SQ(8.S:DR1(O\6K665(HD1V2> M(XYQ0K3YV(=L.7K/M =02%,$M?3.B*8C&X8>\ZK_D%X U7-K5.*K8%P2"9F5 MUB5;D! R)QN^K86/\O U/\1NM2M@[IT:+PWBACHN3[9=.TVC;<^X T*U*Y MQB>;NK-7WYF%0S=M +,V 9#CX$TJV67]:*K, 2CF>-D7H:3T;/QRICEB@/4? MO=[W(KUA;H&$L'![F0"#\6>Q$/FO#,6UGN!#RI=[B2X2G>L-)^HB@7%?#)J MC/8/1%+80(*/I&&_X"6V:#:T$$U6 G-4O=8H .!TTXH) #LV0TFI&PMA[&1= M<1J=+'?%;9:CNN+X.](45^AOZV!<3IXW_E937U6="&@P9HU"_F/U38!HM5(>7F+.H1]+9S-MQR\'#_F@5IK MK@'/]^_46IZ5K^QJ:#'UYY6*C1*O5?U=_;!1._#M::895ZL@7-_]QCU.)@?; M(S_6@2-,B\CA&C0D9O'3[WKP(_]/\!@HOY$U.K--'[_K)[M/G NM4T;.%G;BL!^P[M4?7V^Z]T] M]_W'WN--O_>@_/GT<-M__&-05/]/-YL[VV5E^8]//+W<#Y>5)^2'8^W';?IF[M56Z>'@=#_W;'GY8;FSP E]\NWM\&2B?X)*7_N./N]OU+A=NLZTPK:S:_?TK MH)7!M_53-L8*#K)_9\L_8#SZPJ$FU\A^,^_M*N5UA=4+TBE*W*U$,\K,4D= M.\'9H+S00/;QLA7+BE8Q-;D&PGZATH?JFZLC::I.2ITV6N@XR%T9+ARZ?LQF M<" Z%LZPAS-E2H/H^<1V.D'?\= U7@T<^$XS[,>P .%9D?(Y7C#4'37LO(4G M-9RF*BB/(_@I0]O%QX/""1_FL#H^\)T.P$"909'.FX6SWI4:^%NVMJPQ+6.14ZZA(@ .N?#,]]YI7D8YI)-EK@R:K 1F8H"Q3U]16GVM/+ M8(NJ,@++105M E3F* >E?+NBU9AFN9@"C9(TB)+R8P[T2*N!YW!MVEPXM@.[MQ >+ZPB/?ORYS]%0Y746EB&41:X> M'3T&"S#H6@+*1A7/6*#RNZ[EK>1@UOQM1Y]9#U;FH]YG?_<6]32A)6WK2^KIM@&A:N4I@I="MEH(AG/^@_21<=_V(ZZ[BNH,IU?]!LUW(/+#"L0 +']J*\Q MQ76;(1+LP5CMB)!0UCKCN.](NZ %;HLX 2;/YGQLC"+!ME9<@*,W97/_@,A]$T0)T?Q.L\->%1I*"V<'3_ISZ;/[O0J7SI ^B<(1;LPFD M3TL70%AOKHQL>>L1_P?@E1\[!LAIR_-L#!N\KFL $?..Q_ZK9;X[4WXL3($XM 4Z>>XI6R^6.'PW;$$!]%>U/F\W5D? 1$L" .Q*V;N6X!.YZ8Z2O\'ZP" T# M!8'K,P1AC.3O" >?LX0T5P@M! S"=C15C=>E1]2_HB6"/X$R2,L!W924*;Y6M!QF7&40MZNA?"XT[3FS4#K&KJ^E]GBP?1K_2YMXUF_U&^OM(7=AX$+PQKD * M"HL-8'(5(I314V@P)$+5N$$#R(!B<@5/6U]C!V4(J1C"D;V%EQ2,B(X-YX5 MX:+TUF\;>+U[3R'4E9[A5\M1(<&3&N"N?_A5=VV"TFYL$AHM4BX8X02(6YLM M9JZ%063HLAW9H"G\$MT0G+FG /]@&PT$K>N(4O6"#F<_YF%!\@G=&<IB=A? MVHWLUPAT$B1)79MIR+PCS1HM9FB(C%"ZPF6;3FMQ31))#Z$N!S#-?-M(JW-5M&R,O<%_[^,J<3(WT3-')J-K#C%^:,1KBXUZG&B)_9VB%-X0%%0(2 NXH=<] M328K,4U [>AZO+#&ZL=2?\-NZN7U\!O ^_,D$G9A(TOU_V?OS9L31[+P;^B M8*8WJB(PS7U4S1)!^>CQ_*LA>V:WMU_)@0D1E-"8G3817_Z?>]EZD(2(! @ M<'9$=QO0D?GRW:>*O:F!*IF#<8X0S[>!RR"9J?H+_.',YHKJ.H!,%,."@\!?? M14-K$BN"_B(;)YGK6ISW^(CR632P=A?"!:TST ;Q 4(^$=&S"2XNO" RRE\(M*29LH9M+C-W<@_U(0&>_9L"&'+YD74$_J(EL*?0$(;D02_$$7<;,PB"N\5M] M\SV4/?\$,U[(/QS2B"__9D=F"%8MZ*6*Z@ #-]AR!65G(/R]-Y?Q>M %.+Z/ M,,?#O<(HMAL[C*\],<09A-3B$A*6ITVX!A:8_0'_]W8<WPG>4V!4V/M_[_^390K7CR%;QK MGT#;JL#DDI'B8AE-Q'.JB1AZ_B,\/M'H:Y?Z[4H\,VXG8[6SUTHZN)+X*;?M-DTT.0OICKK0=Q_O^(C,3X?IOKPE4:/4-6(:&O/CV5X\/$8JXC*?C"<,U$#@ M[H;'+X')EH"H[K;0@-Y2[B$T6Q)U%.Z$G;LA"U9)QHUN0*C<*E,K54=^*]M\T-@--A+ Q8(PHE?\;&B7"<\-!#A0-\NR/K[V ^_UL*R!%T=Q4/;R[FW%75Q M$6OU> 4(5%1AR73Y#M6&N7&O5WR_$8O'-4B;B*VR3"\1MA/PQ"BR2KN761H'[4NBM_H$^^7OUL M+T#=!G@LZ7/M,Z# E.';U^UHW4;(4ZURA[B_WGILO?\TWT!-L,J!B60+[_$8MQ#[<98& ,'Y:[L(]HDF# @)L_+7.P^V.0(P0(V/58)D4E2A9;?%MOO0/+XZ:,&6@A RYY%5B^$%#0WO)-V:8BA[(N-CQA2=C!RA%BXZ!CJX-3KNB M_.GAK5!V4.!Z2(W7IH&"^]>)<&@_H.9L(!] J^R9'2F=#6B:EZ?\#J<_.)'> M^P?&Y(ZQI-J'-LZF;L3KVW;/[4BIN]MU?3CGN!H7N/[Z1 M>2=4\%Z:E[8VN"<=V=(T0;)Q5XT]U6R#'_I1HN6JX(;C+8+/;JH769X$;. MYHW U'AD5#AM*7& 1R+ , 5) ^_R [NC)?D=K 7E8*#E"4@L7C)1T8/EAT-!MV<.]F&*AVRS%CTQR/BWN" 5.R7;FC)]?,_(A0]H5MWXHZ9&PM>P]A/N[0V=B M!U9W1;G;A^,@II#]Z-O%G$D/LL)K?!4;-->@T2Z)3![Z3&(/,-7:Z]7(;:-@D MA')7V?4^[,8[AN]Y'4-ZP'3K?3=+_>[AXZ!;+Z>%6)&PG(T3_F*)C>\Y=[$C M_ M54IX>L+0E/)!?/KHW>5%K$R1.>K%]?GFYB*K-+]WBO?,E8>@%\@<858D)B#" MC9;V@B\D)_'\|%1.)%A%5.X.;$\)81 M+1D,=%G"N)3R.3< R^[Q//5P@53?"YEWG(3Y2VXBK#Q.[P(WU3EP]_;H+ ^&M'RZR=N/-;GKHYU&%UA1[@T_[34Q M<,P?Q%_HG9&?B(ID)1;D'PT'-EC.&!T/1L!33C%@L(TY)H)!D]W\&B#XP72 M7IB8N9>9D"2$&,]^L=F(_D2,P:2NJE]MGAJ,*$\M0%@LI1K<0KL1),&L$#G%CZ,>>N?JK!'E/(A7. 4S4& MF;?#PPCMKZ)C9!$V"^7*!%=9.R5VJ6,XT_3])J;$]RKG;!9B#+1NN;Z,IIW2%0<=N0 MU)Y_DGUXC"&-EP([LG8)=F#Q2L!E %S50[JOYMM6./?."2I4E)EH:CR/?3> MCV5TIB)/??/&MT.*Q$:%9]3-+\6)%\DMJ!_:B=B')>IELY+RZB/%W:E8Y@)]"J.!7=H7AEL.*\(=LY3\;P&M*D1]6!2.!>=4_49]17$;E.'EW:S9BJT!(JBB"Y3]]Z6M6YSQD>L8+-;@O$ M>"_/VM[63M-VX@MKE_J-6ES!"!:V1]Y?N'_BVGXC9.Q;M\Q?L!L'2QFS2J3(M(=T_W*7)I(&')=>_)%\01U:Z2VX21IU2OYO4;**KW@0Y/#P8 590GSG&H.ISMECKH82]@I8X%K!Z@4IPA[%1BV*T>;=&]*DX;.CS^^!=>S&KTC+U4OYD3WC@N MW#*U2(U2,]83X1P.3#=6'IFNL:GRW3)?+'5>E-UDTC7]1FFVW[7-;Z9&[6(4 MD%>HT5F\,Z0] PI2L'TKZDFT;5+DT*Y_4J;P]=>-8GV$P T,TTJ;@^_"I^$M3=)YT31CDZ"5J49UUB(R\IO$6^Y\+6A&J>Z1.^KT!Z1U>.M<0CIDU-J2(DW:!;O@5FF9K%>KQK4@ZF_'>,ZH-<(.7!'1$EIT&>%;PQ;+5"C MPS<5J-;BVK/HMIU4X=TOV)57=';UZ_*]_JW!25 'G@ALZ, "_MQ1H[TR" D ^]496)QL2I^+4'V!_?Z_,4C!VB [ZB YX!G=HS;2&:RB+.]>: MP6[U#*PO1_&A+#G&YCY!/R#>X@<[_/@=AZ@)!OS$ M*Z3$&O#]-/L(ULP'3L'1,9S\A&?*"29Y?[AAL_RSC_+&_\LE0]Q:'XL"&S6 M0N+>X%W)J.R.$,=MV3PYM]+XM[PJQ4@O_=VDCKDITH\[(N;J?[$)[9"+_&)(#M1"".?T]4Q;W6F M>GV&L(<:5]A:D=K'Y,]V:J0'[S?U%ZZ;]^ =3A&;GSV8>GK9=;",1UK%O?$= MUY#8EYJ<&')TH4O0IP=$(+]:3B#.-IU1Y,BWF+8I?=DVI1!KD6U3 M"MUW1+9-R= VI978-J5]RI%O,4TB(K6$^1IN,+QBK8I6I+[1RB,SO%QM8@JB%/6.("XD6A\'19_H-V+[(]^P':#Z$],ETCB;A6N! M84A=D<%ZTGBS/MX>@O=V=^T%,]$6C!4("58Q867]8]"+_<*>%+Z)'\;POHC% M-A0JS?L@ZS4NCU&/?3.MGZ;K1*QB7]"K+Q9CPMF <5;L/3# ^24X5Q_:\B7]X M]IX^(?5@2S!!1%5[6-HU)SG!.!;"^D*7G^. &]\ZR\.ZO#&S@6SH.?JA%PGM23OW'VA;"2^>L*D*ZCZV,G96U96BS_')1C!>N(^[N=!?Z[L.)]0@XE :S>*1 M3NRCO#!-=*1XLZB5.5-MWAV:FM(L^+@'U+$'V$Z!H!QJ)NR-':@^-A)2%M&X0O819XKWZ=MT@N+U%76^"L'.XM5!<||WF M"Q'^'C0_/6>*&F)G?#1-D@_$PT"O2W>X[>8A>TYPR"7 LRX[412M:X!6.(5IC7!FC4S$6%;EBS?"Z"!M M(EN5^A:K2?"P(>ROZI5N7(KCI"[NM/E06S5'98WTIF/_+1A!G9ZE(,&X"8Q_ MT@?@1U[7?'_L"#:W5A[]B20??@/S!ZS34%SK-#TB)'N2[*GX=="794R'8TY9J MU=E[8FP'B0_?>'YS,'=UX>=),L63]T:IW#!/ON=,WB-;S6QJHB6\=0T Z80< MMEM6UQ4.(_(_"*79^6I9JE6U]?S9+@F8^$'KZ;MA/^XE%,N[PW7D&Z8M85;G%OF^L)TYG/@^M9=J?",D#&EHJ*>V^U]2W1\-DE5M30HGB6J.Q.**)O9LCX\1+APZ%J'<5=+#6= #FW@FA[X/(,#[8T;-K88F.5W MECD/DT\B<6 !92UA-)ZDCL-0A]33I)Z6H*>EC#P^L)[6+O6[.?>D'K:>2%C MBEQ*GKEZ6#VM(_4TJ:==%CWDIZ?A$/MJ)5[8+]ECNZ8]FY,]92I<4=*6Y*+D MHF0JW*%#=0]842XSX7:%C4R$DYDF,M-$9IJ<5Z:)9$^2/4FZDNRIH.Q))L(5 M.=%*OJ?8[Y$]U

ABQ(/?5*S%_R_H2'#YQ/7U'8>*+$7I/$M) M_.!*LG@;ZK^: <"GZGE?.9NXC&L\O"C>M<8ST(*(0]":U!=X$=YR%HCW)^K\ M8+.8KJVC]6#
'L="5L*I7('.QMY@\T(Y' M/%'4C4+[\R[=*_@29QVC_U[H[M4CX$/WTDT)#*J?+&(_AWZ-:0FOH&:C_@LF[:W"@@FKAC(XLZ%7!VBRBO"CGN
M0Q^08,RRHWU4V^D>#NT#7:B!S?DK:=WT/(4(=:)56L^\N^[ZW3V G6('._D# M#8G,NZGA;M)C=D);FZF0>H*6WUR'%>-,?P!#LK]1:8FB0NC&
<)HBEK.RI M@3[\1MID*L&>E#\$-PI.J4@B9V>M;3#^GZOQ=E0%V+[HY_AG NL6/&^#&)@-'?(=/9' N"WBF8[D,K,:O7X=_#AZN;Y6[MX:-
R_7A[<_^L?!T^/=T^>>+N,-\%'R5Y\3<@LB\ M8WB'?2&;5=D7LA!KD7TA"]U84?:%C#&)=,E73Y1\C5-*OG"P:A@6;8%[Z%H(
MC%M/T@GAA7H'P.+V^NM';FI@L%BS5Y*DO!TET<=1DMZWMB<>_*@K(#FCCH@
M+!Y>/.82ZG^NJH>">1'OP7B=X%1M4)XQ7&&+9H\,8Q04RC(X'Y^CV0(ZZ#ESY M%YM4E.>0U/9N4 Q#7NDOM,XW@/KS,-,"@$B,[O,LF7*@M5#V\3-
=8J!KU MG*2FU'Q-C,%A?/6K4$^F MJ:\.+P\C.B%[2MG<&1/NLLVQIGK=/M>\QN)>44R%H7?Q *BGR-S';H#OZ9SY
M";T]$1O4)7@C_$MN0(KIX_$$>_&V\AU[G]KXSH2MP)OA42*;@7%W/&$ZG"5\ M02D)Y.4"C+5@N8#NE&)P+G:GP%8D$"2T-
2#E+DM*!P%K$U@8MDY7;/9"L 1L MXD$+&ZB9 N@:+%BU>/+ "HF719X!W>DBG.?FA!&54NZ(6!-B 1O/#.U_+ES" M@_3P'<\7P30D6EDHJEGV-=N
QM%KI]F06H!>;?=!,(3^AS0?L!(0*6%XX9G M\":PA&M..(6TWM +]JC^ND%\ T^-ZJIOP)$R,G*R<'&'K8VY5'!?;J^M+7
M_A&;J:^:B=D!7*^&Y<^T!6P!,'7" 'QS#+.NFANP>U+X 0"<@0,JPO$XI)AO M8ZAP/H]<'"%=FR]4N@AX]9A92$$^G&*)#O[6*,+A>2*(K)*M%87BU+"?
$5MW M,&ML)Y)'Z2(@XH='!ZUR ,@808 "DTB&9ODHO%"PL5'Z[0L$QXSFJM+ MBN<#:,&X=US>RCBV.:I"L2BQBCNTX5VPO&3L1^@PPT;S"(=\.
M0]';0C(T*THVO\+VSA(1ZB"GU<"8? 6<"X<+O@.FC)>!PZ2]ZAHYC6<[F5\+ MM+_V>F^?148"\ 47 XL*1LKJZ @P=3:A#[7/@=:(>:.A2PJ?0I0+T@9!RV".
MQU+7")L@ RN0XG,,XRR SR3=L"X9+<)>*(7&8\OX)VP>LWS'2^+QKI JKYCO MY6=@>IHM9X'$*$T[DE486P_)W4!.IU'0")_T
MU=V55[=$P+2!&7)^#@>+RASI:G8;J*WPL: B!4MD*NE\&,,%1$&1LFEBAWBX M?&KYQ70J[]DNG%j:-7;GF+##W9'Q<#05E9"-QYY_&V,^W@V[\A#
M^%V$00:8208GLC%-)>25[R2F]00@4+V7X?Z%0S+(&A O)%KCU XFW@AHU8M) MW&D6'"HK7: S-T\'B#WWR$HW%FY@3XVPN:2+!>4M[\
X(]34Z9X92O[_*^T>%D2&^R6^HUXR8TRWS41N95]E%^6 MY?9@N?'<,V4>RE@\]HKWCJF^XUA03<:""K$6&0LJ=#!%QH(RQ((.'?7)J$A&
MA78HP@,O?31U';X%]VIR*$=-FM@;&@DRTB;2CB>\-*M']=_L/F=MD_*+WVS(M$N&::%!KQ[5,$NWI?(=S9B M\,;TV6MR7-
K9]MZ4BY)=2G,,"4;D'JE8D5U*MX),/DU*SPI$>?2P/=^M-J[O MUN6I7V{33MF0LQ#O>0\.;_X0Z)'R>V7LVSV0OMY76C'KEKVCHGI;O=L]4U-
MK"4MU]IY#7_J0&M$22>72B?U#1T3#DDG6)E\OYOW'MKY/$0.EYK&NMLJCR%S7U:.:$FDT+2TA:0J?)5:.2$"W$;#N>
M!_.AMAKA7_5AU;.=8:)T.V\1L&%DIX\0H7QF9F-=J6&S21)?;Y7ZC79>4P@*.MH/U(7/%Q98.3)CNNM.%7]D71
"2NY.K1RQM7.J5^KYO6&$WBRCGCRH9Q#=EQ MI5OJ=Q*FH)_4LMA9"ST'@_J:.E^]#+,U+172>@ND1AG744<"H"Z0.E(T-*PV M2[#/^4G<&[?B#(!F?
H1/X_<=@->J86!,[EABJ4*S5^JGM0O=FH*2,?E@W'8;_M\T_B4XH6ER\^,;5W(V*J6^M23M_Y98ML%8EN*'GA@[M6J2>YUF?B4HBL>&I_J MQ<&G=^,,?
&!J_77^7HAZ^_3"_DA1S=DAD#4GY;FL.%TFDC&V!.Z&0_QI(<.MI?_@K+ GO^RQM=C33'9?2NPY.^S9X*K<#?NR1<-;.%&M7*0'V^E+Y#IQY,H^
MBC9_Y,(Y>.5J-1Z4.SIRY>0+Y7A2+;A3]):/:LV:S"ZVO'X \,;2@4O.QLH3 M-,7F;,O/^#QF$E>K0[GSO;W#[(E<-)*<)3GG%._)3V7(3,_=G'+\)3U+
M>I;T?'+QW)/B69*S).=+$<_MZF6(9_("_$[-GT[>X/8_&_])[8(GP'"%)/ZI MUO7H7C-PW,:G*_PF:WQN5;H;(U7U=9&]VK8)\[DNN[?5FB/@K%7J"+YU!0G!
M%!]EY&KZY'<8,66RA,T.S9]X@E*0X8WKOPQ.<^A;AR;6' MOFUX\M1G7JTT&PB]Q. OMI[WV],E3%;*.D@UOXCC(U_$,HECUTK];CQQ8/?^
MQ/E%NM:MNE[J)Y1P^^OVZ&O=?:5 M/LJRL::RF=Y?VC\X YN9[7%NE42>N]LI\YE7Y/_LSI[P1L?P^$V M\,?
[P,^/S)N%,)Q^M]BK9[VOL0(B\,X70]YAHD18';&%]P+I>6U0!;@0#R[SN MGF("!9M.^;P=WOO3G\8 GQ?^&I0WOH@K&Z=&-IN)T^XX&.8 B!C
M1_JY.O&3S[W!16)T5$&'1JS526]<&LFVB<4J/I7RR2]\6L9VXP]QEA>;E)&& MYZJEX8PIEWF(2K/,N2[A(VN H AU^"48:),PXI[WN@5THO=X1[-N39-
@SUNP MCR9VO^4-='$BEK=*>"%" QBL:/.193I@@_H3E[%N$IE*LG-25""$0E(8Y]] MZSC?$5?*P>YW0"'/YX%'O,##@,D\;EA<8Y>9OWQC=ZT']C5#-
D3")@ M Y&BZ7PV%OP+$H&/#]7FV+>;CWK2C- H+$V," 5PBVM6!R2:KJ.;YL]9V\@ M,#3-LE-] $_M^O\CECTQ$"'^@F3XBT_(B7=T[U3C$Y,[57Q(M,_[
MT^WUC\?[Y_O_;_!\/WQX4F*B^4!MZY\M -6463A<| E034.M9CB]\^;4#6A, MG7]5[)>5 82=6L)V:_'MIHT5X*!) %C]E*WP_V2>ZLEU>@\:2,*QB7[%)A&
MC--6<6AJ./7!>,&F[VMO)1466:MXGS>R%YTZ^#@Q6GE!5F%:?']38%1!,_S(LYX<^!\?H :KO3?&YIR% M51,NT7
%6SI9(Q\!EFF.@B^UWBV,_U^W8@<4[WI!E'YJ9IFZ>$GDL]N+J*@Y7 MMCU^(68GJO\UK="@\/@<0V_T.RF_IAL]XMH#Q\[&18C27 MIPMRQ^%
<_8G'YQFG_/*(1]#V^_W(& Q.["RX+U1^PML*D:J&ET56_F,Z?[M=&]-]T*XJ0MUC-OFITRO8Q8?23O!28>V(U1&,>]+[*A<7XX;&RF6B^,#,-H
M4;VGJE04GZ,% [N9:AE\.C"\V1W9VD13K658JP'Q.,?1?YPFQCX]T&"Q<\"X M9Q_BM)]QF*+_?7^+XAN] R@,B9.$M8BB6XD<"0T(RW&"I5
ME"]BP6_K<9K&, =`OH+A;V*.*C$NTG=Q+K5F(6Q)_?%]I'O#+8%,B7#Y<. M/97VW_D<*\+A:7@?B# *+T1\G%ULJQ\CLYWYFM'#@1-8Q>W>S&]_:-
SV6+>_ M463YY&'Y-6:+*MUC8^FQ#T&],GY331F>]._$UXB9K\HKAV\@);"$;+_""H M[!MLJ@D"Q2O,D:ZIJ-Z@:AR89HV"*;Y$<\!3<"4L,D16F-
X>XQ@@HX@8MW8P MKUL5D]+?N+"8,.!!9D]"$6F[I+,7BQDCO'D \,HF,B@D13&01FY3@!&_*2O^T M=S5SKBYGSA5B+7+F7*&'MLF9 M/]+;6/@U)F"?
6=K(#<7R_,7@-@C;N!?7G]'57]NNBY@^?13!HPS70#:A@9A>SXE'O@?<6)(SO@,\/EYQ_%L,DW=9 M?OT(RV\D!LM_\\R1M8P0>;]F>Z?,O?FV,F>.[R12?
59E6H(KV-'>8G"#[6,. M8HJX$RU%VU:F+J_1FS"R-VQ!AA83F4;(.&:"5&WO*GB,;Q ZB%2,Q?:C"HY_ MC?
<"@1*HP!>0@Y(_Z6(RV%VK?.@(AB@&%!%VNA+D;2/@^(],HJ($!(53 MY.VHK<>9)_DG+2:\%1Y:A)6\O#!BS^R5^YELVP2#,,+'L(F_S;F13 EHF9N[
MPI8-\62?>H5X+(N4$%Q-2"KSAS#>[4_L!F 6!A*X?/"1GB>7% SOP'#ZP)Q$FKXF_R)6&*=,Z^TT"SVMUW?NAZ3L>D3%,_&2=")10IZ8
M9B0E.0$6K7_H.YNIVZE5>HWDGRYG4FSC8)-BSW3T873P*>+O.YX#&4X9\F A M!T,&/$L.4CQN.=,SB;ZX9/*"5X$;!&P(,-
(=G45<&]@AKL;0Y"S&]S(4[)N> M81VHC9A;#3@5TAX?2"M@[G6M7*[>4$S B3A7"KA] I$ M.-
CRJ5[N%H9PWD,3_.&4NX\^A8Q&X>5%B1H3Q[V:,E&7Y$&>8QA^H=KD#SY8 M&>_J3Y?,:G*%S>7PJ)1F%,BC CZ4Z!WJU6X 68?6-T#5[X"I-RY+8CP=
0)$9 MKYP[<(ZNM,[]XX3DFK?/=6FC+/-CVJ[0+4)S4?/&K6Q]#9AX;R=KLUE!M)H7 M]F25B]IV4;V#N:.[Y^F!?:: W#<>A[N-UXSNZY@^4[
\8'1R2ZCD$\38NFE0 ML0&W93!C;__VY8"KD5_LYW* (G%H#QR2,;.BQ,PN[3WO(0:8V*!G4^Y*5J^P M[)IY6-!S4-#8R0V-
]40WUADZ$5RD4=6E2%CU!G$[\IT<#" MI-YH$FK(N8%=<*MY38XN>@_?2A?"0U-RMEQIU3KPYH:1F2_7'|OWQ@T;X1SM;ZKUDQ$,;ZFYSI-
?;P4_7O,*L&=+ MQ8/B?=5N-'NLF[9K)=0===1OQ%FG=1KS)VOW#OV^?GJGB?K]VV$.S]CLJA>O"5.G;LNI=8U,FG)[^?@5/OJ*>9Q\&=T\?5ROS
MPIT!L([OA5]G$$-:W1BNC7NZ1B95 .*7HJU3R@-=QX7+J6 P; M7?A6[&-D,,N>:0L."N\'K_71$D _!\RD#45:SKE^V:B U)PY, ^P>$.T.Q"M-
MQ\AO"0QC4]36>XKR,:G7XL KS@_JUQGS:W2Q*1FV!_3;\N'9Z%B0 MBXW\L.F49N&.*\HPAJD$4QI6!G;R"K=14G]Y;LT0FK[A9K!JG(G>?
U@[O5CH M2[$NR:^SU:,5HQP@A+,<&S"IOX*VA1&!V$$=\=&5>P@FP3/>H\]FQHKP),JF\Z@UY'L MV71LG5#V;
(HQB70UL9ZH)C9*&3L5!SD)2CE^M]CE^%X#16IYRGL/>"U;PUJK MZO>KF%"3'%DN?_[YB;)<_LCE\E%?R3FG GU/-)#E .P4_SD'<)[3B#E5
J=K>^9\'1ZGWX%&[#2>!A,;AAI(O MI+ZZ2V,E#MAO!%?0,RBE)10!2R*+&F@;>65%2Q6U2'BRIU7/#GA2+_4;%Z:5 MGH4ES[73^W3.N*6HDMV_9/>O?
57W#2RB_I16)V<-2S;DDR3YKDER@^FS@22;-M0*M2^RVES_0=L_!-7&(?@>K;KR,9/U6L7)AL,Y?X.[I]BH(3XCSC7\T?0T
MDMY+FRY3]CML$_#*"=ISB-X=7AI^-"U\|_3ZT3(8EX2Y>3AVCQ+W^0!IA?W2 M^-\#S-ZC"@;,.(^^'+^AF47\,Q4W.,L%X@55+N#AX))F
1]>671@W^<8+F=4M\PG1@'BGW!BU< 2]8A:_@7#?W MRDOJ$C_5RF(2%OZ&)PUK"7";J"".?HDCE2K* "X.$=2+JAE\ !@^191U4 &' M$:/(15^.@G-
'^1NOO"%0*T0:(D"J@IE,?M?F')8Y8X;.-<\(Y,99H!?FNZJ_M*LIC9-&\>"?Y5;P*!E?I#[?
S!})MSPCMN09I"2U=WK%D>.858WSZH>,>3>8KZ:';.X%0Q(DGWO+,^[GE^> M=Z?
2ZV5[TN'3O.6:Y)KDEDZSIN[!JBQJM0LHKU#R**TX5TB<R>474LGWD2?# MV0$OTE83TC.N3=N1W7JW!EZ@VQ+TR R0X-L5?%[)>4K$ARVE# M1-
13>E'?'6"/KK08:3P;HU?JUWIY-10O0+*M))%W2B*K1+%",N.Q.W2\\52022"$Z03A)Q)*(+YF(BQ$LK%7S'- @B542Z[LGUE,%-6NU
M7(*:DI0E*4M2+F3PM5:7)K*DNV-WU=T0RNT"'&JB/3 M=5([TRHO*#!2V]-2CS_LWZ4_-@_>\:L2)\P0'_MN:G(AN9X^\ KRW3ZLX#55P:R"
2:H=3JRAPNGQVP?>;Q>RYV2C[G+WNV1#L,/.Y'L[5$FXE[]?2;@7>*B2 M<"]_OYL)5W:?+$HW0/F>8K]'=FN4W1K?
2;'N7H5WUWX<*#GVAEZXYYEJU.K<-MG904!6V7^K)GHR0422AA0@DE_VPU$3)$3QW92$52E:0J?+-'34/K]VF\,"N) M7+JE?JU5E:0B2:7PZ:1'I968!
(J3SKZ5F))IH)-$46KXD4TH"*=2QVK$ES1A) M$!D=;9LV764|A\+XPBR,N+D#!$DGE+/P7.H2YTD04N"/BL/ M9[TAJY4E!4QJ/R?]W\
(36V_FXHF5)"U)^I))^IP]QO66[-TGB5L2]^GE]?:> M[78NGFU)N))P+YEPS\ #WSEOV9O09T0VCCB70G^Y)KDFV3CB9.4R-VPL^D:4 MJ&]$0_:-D'TC9-
^(PH%/]HV05:RRBE66GU_:H4K"O?S]2L*]P$.5A'OY^Y5] M(\ZG+X%\3]'2(_M&R+X19UQ'TULDJ4A2.?4\XGDT0CB;:0\F7K]-I&':1(
MNRFEB"2(RY8BNZ:M-O:=92D;1\C&$3(!_G)$:PZNPT8S#]>A+&F1%"TI^JQ< MG(V6[!PAJ5]2_SE1_S:NV'8NKEA)TI*D+YFDS]IEW-G3#2")6Q+W)1-W
5W; MW5Q%>,N&>@0N^=]ZR-Z%SA-C+@SN'0QOSSV.NM*BTN8V])S=BK-L M=2O8(F(A@/K)8@!1]94%G2&01X?N$U"H!K>H(]BSZZ3?$JLB.#
[&UG-S684 M&N'_SJP@N?]%78T XWY>]5-8[*=5?U.7-AY(:$]SS;B*@G!U]ZI$X/MD>. M7$!IUD!H\ F0E5EX%:Q)+VS4 M:S7K]6:
[JOX'M.=G:H5B3A50SO_QNWJV^W]6W:0!I)'I],8L4F1"=?'F\'M-\K=_A\N-A\,/F_OGV M1KD>/CP-O[!?#/!#L+&G9_CBV^W#\Y/R
2YYOG_X<7OS,8E)K+!9(6%;W<95 M8P.U'Y2C#6PDC">V<*A-![M=0&U7JE=$L*Z9K*8.I)Q"](R=4ZZ!HQEAW)VRB MS$W+>2%^!((//@?
7E)6WF3:>@:13#--19NHK4X#P0)P!,Q:EH59MK%(;7RU\^A,6:KK.$^U"?+V\@>4-O)5?P\(3-(DFYDQVXJJ$,N=E6;37 M@NT)2R"I
C)I/SC5HM5.W4]9L9B]8&/4!/1EF;8WA^V,M86J*R/3F ^"']+J_ M1\GQ1"!(/#.4%]Y(@[]@:G9S MQ9%#:&,M7F#2RK9H45$2&I>MT3Q/PR*?
9\QBRAO^)POL(Y"_?[C+9K$\"GOE M#U4S,H;ZFLUL/[':R1:,RK:0ULD6VLZVT:,)%@I:HF'&J&^'+Q3/8%9>8!G4 MU$BG\FAE:IESX,=,H?
I'8*RJL01]X!7X[AR4MK"6 .NF*QW078ZI #PV&3CB.WPL U1:H 9N 5?O MW]Q^'S[=/S_%G05;<^MD=9>_K;_O)I^7"T9&7<(6>ZN:.9W@$
NWN>P8@TIR M8EI$4RIJT"!1@6:N1B!20?5""@.87.6^5Y&.=-U\0X6)M'4D*=2.:&4!5Z*A M-
/F459">17O03JW2:V1KPICVJ%J]4NUF[=MXZ'Z.M*C&X1HZGF>G&5\B*" , M"']1(&3HIW-)P CWK_1@L5,/2]FB1+;
R"%F<[\BGF37BW,N@LFQ=;N'&%\X M7L25MJ@98[CSJXE)7G%\9((MTT*/6;W8H(U57C3%/H]'4LX$H MD2N<-^EL$"P =&TS]<0)!'WIK9Q2L
J02B419EM>NRO")$92NI[WD.43$^M.L^!.&OP:+3T9KSC+!9,Q+!G#NORPC8QAR1C6 M)<;P"G$26ZH=3^HK+-56U/$8!'CEI-5?
QZ=M&XTBXT=0#K8C&%C MJH_RP6*.JNE[=3"[4#/@0M7Y6K6UG4(OB'5G_;Y=ZC?*\+-"1$-DK% 2Q1JB MV-(EM2]18.>(8(BTC?
VL(84MWS[ZT7IT^[FU2=) MA@.+A47=XV!1#[&HT\BKKX>,$6[&@VMQ&ULZRRZUDGO?U=B M,8-5*%G<]F84KFQ7OM:NEOK-
#L;$7ZM10)+9Z15&LWI6# M;3\+8ULOPKEC_P8+8R_LQPDFH!#NS3B+XW22J+.]6;$7ZC20<3:K>^<;%LLU
M4VA^>9V:G2TUSS4T#M(MFV!*=.S:+Q5E:M7#H$Q)+FC+!.T"PDGF?!8R0;O= ME@G,,D%;$MN9)&BW.Y>;H+W:16E3XZ3M6R.%3-
"@5U]*9Z1V0O.G=D+SIY,V MV@/$F+&)IV-G47]#&/@9)P">&NEH$62R"Y/:2IVF1GFW5:E4^OFE\Q=SR.9 M^])2=4[_>
[.445$E@HFV\'H1R74":NIYO6D%"9WEDVU>-2@)1C52;\6:E'VJK M;9AELNF%Y]5M'^@*A.4CFZL:MF.?3N\TU$]PPVV2?M(K]3QMQ>-^T MI&.V5V1'W!
/BU(%LNGFGBL&*GO2]'1?[VS*NFSOV/[\EM4WNU$K]5CLORU,R M]ZW0NR.9>_[HC8VVDQ"\7NJW6WO[027_SH+@7NA!FND*0_U;H>G:.'TG_^
M7>$WI=3A*CR:EQ#CJ^>-\ZU'=Z/KOK[.=5_;VG3ZT9Z6^TB;W[:= F'_/PY>#A:"F< 8<>3S+P!FRBD\ 5O!)V& M"PZF[M%
<2,VV7=HDSN#$YSZJ%)BUS;%&P_AH8A]V_0)$UN"G!3QB"OS 7!/= MK<2/_RPFOJT=JDF3K;R62.*G&OW4*/O)=CCPT%8+V"R."1+72QT@_[RU;N;
M^VLX!=NU".2Z-M>B,'JA!K-475\]?Z^WJF78J;)@EO=DTRK31WH"/'FD&C_Y M-^8;W&?/M(4WJ6A9YM'U8*"B8RHCE@L&)XFR@3.T\B/SE>$6[[T=?
L4-)B%K MH]1O->/HZ@]+3)\N#I0 H%^[TGH.J:U9Y'!*ZF(@F<6:@1_XB^Z6^G$K]3?$ MEFBRY79P1T ! ML#-!.#ZEDO"R.7^SV O.DP?:45Y<;4+BS-
YF@IW'H=[C3/76"GQ"_]U^:?%\' MFYW(2>S'7XN9R$GN,M9QLO&OPX8^KY]O';\K@X489/O_S]E&YN?WRG/^T3[Z6A!76L\X M?
1)IH<,IPB0EP[5;+TXNZU<3#$:@5IN61E%7:V7IVAF[;NR^O]!2!(%(HVWE?3;9%]@0--
E68@VVWP\V$'E$16*+"W7MX[<%+3"@[;O5WB4R94*^U@P"T])?5DWDN^0_=7E M>RZW+[V/E/3 3YH#+QNOMQ4(3=-LA4_Y-
E9YZFL\KED!'IDKZ:.O4T5 M_(T":M3@)N\VF6=4.K4=X,ZR[Y7G77IS7:RZ=HT:#44X6.&9EJ*86*X<.*2S$HO.WMGK2T/H1XV
ML]J'<36PA7F+!:GAD=B1*W8T]\<.3,'>OSBC@.AQ64S8,Q .QVPO"UX9,X17 M&.W]PUU2:M2]83N6BTFZ7IP+PUQ/#F:J?

*O<#/8G9P9U2OUE)Z#_]6Z88V058 MND\)&L3AK-XS*WP_A(Q(&>23149T2_U:M2C=2B1ZY(H>:R]^MD4/*M>X1/2X M+,[[+]5P56MYMF[&*
*(I%2FA;1.J@6T:MB3G<"]>VI19R?>I>D1?2D'^)P8B*E MV""^#F.C52OW>_F*B@):F1(]:RN2]+.B!'<,N$CTNB_^4ZWQ[+#L]K(EEF' MZ!Q6AV@*
&ZYTCN2)(,)K48EK@8_HR1TY6-]2C?$'NV8SEQVI,Q[VRX#9G.3 MD5X3AV96]P^!9#JH4YNN$N/2,;Z>,BXN-XQK(<8U\VYY57"..\?[WX&E_)79 M]B?*
EQ_H62M)R/HEX6VFC=2_,Y;7@ADV__83--:,QD<-I?6/.N4G9V[*JAL^A\>Z RBF*WMBV >8E_/[#, MK2Q[7;(RFWD-:"]TSB\)3!+8SM:TK@360P)K]-*
*Z7&^<<+[Q>:C7>CWZ6*BH%. MK79EO#^$):NMQN72SN?^R\BKI=NW^7AQO/S8-?E);)M8G+45O;?]I?V-MT> MSH?KR/NE*W0#0=QAM;1B*
0%@GWCF7.&FL,LXFJ282]38;+Q]_Z9.[&MOEU;1 M@+F]8IRTPPM2?U,Z67C1^N^69HRUA:H/YNB6&[J.[:@&0EH?#5AD4\"Y_YB
*MDXPZ<:=:)9VX=4%9,Y).+I5.4AI=[$8G<5*HE?H710@7*H/_K5J:Z=H*-2:I M?5:^]3PA'4=]_,O5*\K:0:T%AF7^C9\/DUY6/VBA6Z=:QT*W=CS*]!N><.;%*
M-@^[V$:IWZHTXV-J@URXK=N G(D-N:G2?^)}3E0[WE,GEF586TG'E"]]HVB1
M,.2S7.OM/>>S@!5<$K/J&P9B'12S6]"4E5O[JV4%Q*S+XORK:MEP[%3X\#B0 MVMZ'5A$1{)6GGU/NV?O-FMXP[^^@@J1-@J29URCR
*MTP=_)3;NB8TI%8=`P<8.8F-^M:SG@8WG>/\[L-D/E|\O[:M]Q"*F/SV8QB,; MFZYELR^F9='0-*
*7IXO0Y%XGTV1'/L;@V'/"WA+. 4?.Y.M5OJQ^LXS]^TDDB5 M)MV.@52]4G_O&H$"(M4YWO^NC#MO2O;ZI*5CYV6\RU3F;'N_(+9[""%F>U;JH*
M5;FMFU=M7Z&M"TE^DOP.J_5D)C|,)"EW]X^&G0/YG?7]N=09%$3U.T0R_^4O MK7#WOX,D:JZFCWP>C,/_D+D836-#2D2X:C&S^H#Y M;^56-
Z^!&WD<7+%U>TFMDEK74NN&N/->U(H)H.5Z+Z^F&=,K6=]/^F=OSLJ M@-K+CLD_'[M6W83:]2J@]G_6_A--X0DE)XD]72'S^E3K>AQ-,R;,<#Y=X3?*
*Y MIRMU6UML*2U?J5&IM;.%O CPQ1#V9>#SE#O-4(TQ/$S!O'+EP|/P[O&CLM!=&]1=15TL=-@^*
M$CG/+ZLH13KC=F6_(UY_PO7"G'"UTFQL<\1X>&7%M.BL(WGN8W,^9]98 ^MF MH2[@J'(.9HW3!W/X*%PD-K$A9_'(DU^89GP#5RY!A<&](0GMG
*85CAPL=*H MEBFYLDRKB"S7AO\;+[".&>FJ K'+H"U"A@.3^X L>5&>R1|/UFTC[^%.\:\%>%-Y.X^#9! M.]$RQ4.I&S8.8U2-,*J1.T8U;H<]I*
*X>4B/>*74WC*H?=K%=7&RK=PR,:N>. M43U+,3QB&VAAK+L3IKR*#'>$$>P+99PRY9(=6#KZK6#35|$W8_.5P=^. M75'NIW"PH,ECCP*
4$PM]R0|\'"P"R,YFP4WT0(*@\|._CYA4]75X<|QJ!?\ M9XO-X68;<($T#DZZ8+Q@$&.)IZB4N@C4'B0OPN]+9022:SQF.K,H+(/&C%8
M%P/!M43I4\;ORGR-L-\%&SM(3@BH,;Q)"P&H[E"$W;M"#&H.1QVXF4(5X + M_!J39TH@R@!$;X"! ' .(XW2SSAAZ+IBNR!$ Z"FH-&Q<8R>F-12I9.
(=5\C MCDYJ9Z7,P&X15C/C>!&5>.H9S%/RN M6OCW-6"F:BR!0&SAPV96.4S'^(0)D)(-&B_@[,C6)AIP#F;3+2^N"L+4,2WX*
*M^*_OWTSK!2!P/0/U4OFB&C_+RD-E4*$KU0F0C :LAK1I6 V^!9%&9Z#M6T2A M/D_B'O.]P!7<#3'1?,,W\MQ@K_?9AJ0D5 \;?1V@-3Y>Z8H:V-3 ?!7 /IP*
*MRI'C3AUK.K"C;^HO;>[._=#KM;J 7YQE5H=+'2=8I29. {[HN'XQ9=HU;&&, M6>S5U%^1_XG3G8IU*1^0?3WZ/PN4]I;]*
<1W#0JZ4$70I\W;70>Z1N#RL;7_8 MU;.!'9A:HA:X/CT[F2$LAB M_-HS H@=?J0+YNI/%C T8BP$")+HA1>[R2>-LP7Y(M!WA(D M.S&C[H%FU-
VX^.,"TQ0,1DK\C$1O6Q3GV3EFME. RB3\;*=S RRL6Z6N<<@ MU1?0#%Z0O!=>C9#0M'J*
M0QXMPT"/UZYF[&ATI]#3MDSA4"7F&M7?!M@M@%/5"T+-@I:@<+#R6HL0VV>E M\-GS^2WAPC1HD:1@H:=XPL U=&;;\ !+U^!QP,-*
*=:XPJEAD('M0*9V@ W+, M'XE&U3V:3(;!.%!)7R4WCE?#P^W+ ^"+B"C"@]"O #79JL!?3X29=W+[!8](M) 2LL(=;|*
(%6EQR_<:_PFS9Q9L!'B"N'[A,1KVIPBSH"5N$ZZ;>$HEMCVD/> MKN\MN5VSO0?T'JG5N"Z?V%7(\"""8&-/S_#%M|N'YR?E USR?/_PX_9FM?<"_7>%*
MD_H#T6LHH\0O;#)PO&\;!^D3MB6?&ZN+!?KWT.S]<,T_7,.'CXICP6.YY+2C MCLU$EX1"I6/,6J@6)EB3@+!9]"DJB$;V"QV/\)879C"+Q"]
(!!5+HBTA8F8 MCT^>:#I_K.>_,>=S] $XYO@GC|FIQE)(2S2E!-&OB&,0X;^#4#6G4YLY_ [5 MGJ$6P%V9:_"FBSV/U=#:0DO(TL)-*
*LE^C5%@"R&;I!2F"5\$%?DU:5.TB>@Z M,'?T?^%56%!B[((18I8,WR#[QNSBG^'GIS)A&0G@9NKOK1?(Z8-),Y?'1U] MY#3*H*
*3QZY1:M4P]7NK5SU\B*9SDV7R.>S;+='7M,VZ!/,4NK!%?$B[,NO/1 MA+2VB..=[%0\5[0F<)MS6,3_*8HANLD.&K@O+BC#U EG5=>RP3!Q;B]$5 M-*
*'7)E\6Y, ^X8]C,#2"S9"N84-H#<"5'YW[Q5U5WX4M\>IA/3?X+&$\7H!L; M&+7E"*Z+]!\#]0>JN/=P6\V/97S.B!_E!0>&YNH0*C**[@&_.'YB_#'.,B.2]F*
=VC798Q;HA"\&=6 %65$PEBNHPV*$_RU MBHU_@'3^;MKVT @P<3B-XFAFG.R6^MUXQD&4AC4#Q3=!EO&9S8$O M^[^KVN3> %F.*
[M'0BE9<)>22&SA/[@@Y)FI2WP'C-7>>^=@Q.6!S5,%3<)!\ M CT%_=-7&/'ERU4^#++[?7W_DSFZN9:TY<^Y'3W6L6I92SP1?E&:^A5VK/!H*
*M.\;8F47*G?I+T8!=C)UST3.B?">F:CAO9E@[W%WS\)0*6_C4'V;F9C&9IGJ M>(8Y<_OI'[7&A?F2#U+[J1P.+7#>H:V>A2!11-S9BX%B)/*
MSFI$5KD3&WEX1"VB42_UXQER4HG858EHIHS7*Y82T6B4^IM4QZ@. 7J"5!.R MJ@FV.Y^KUI+PF$/+F5FF^S+S3!K<893YI,M,FK'Y-
*L=D)DU@)IL"NCEPD_WY MR"K6E@6RI0OL0A(I9M;O0NTK4%\/02YMWR>I?^?)0>;,*TF.G[SWP;B2Q ((V M?)Y.*,/7|_24\2@V"C7-2'DTZ5BE,RM3-*
RXL>"&A.&&_ M:IJC:9;T @_W,U M9\D)8Y+#+ M$8A$:P%[1\D4YI.]L=@\+VB_,"H 1E0W*T3 V38+G)F*JUM;C/IE;!(A A(*
*MC0UQ!F$DA",1(UU!43TDCZ+S>FLC):*PZ9RF5+ADHO|+P1?44)*,,,DA'B MQRYPYP! R(VT*0!.]0(;:\!?489A?2HCUXN-ACJFB&EO(6)"\G.]:"GOO?7H*
MCF\%,MSXD.;[CW^?>=^=4K^Y25'W63;STB.MGU>.>87_9[ZMM09C[8"+)UA+ ME%_)K361,)GBNF
*43F1C%Q>"&!A1_0EUS:D7B)RJFB5$16!.BH=,&$^@)->& M)X<.9RLF[YN2DC%(%[-JQ2I#OAS*N:.M^L8EWO(_%^@?7L S7).RFPDHXG'F*
M^B/:A>=#QJ7GD#-^9ND[!SU7USR_EB=CC^?IR#ILFWL"NP!LB2\DQ9#]U M/.P'2S_G.UY%:^\DR;0\= I&XCN;= O4"=K=&HGV)_(I>!?G4H!]M##X\?73
M?W+'J(-JB1E.\R,EP?.+)"H.99J$W,L&Z3^QUY(G@R*XO],U.4A]OO,'W^#$L+;7=7:7!.CSO&] M*6)18%"$65)]B10HB*0H:;!'X1U(;KT$Y!VYU,^*
E'3+$$L +,%%T3^R9X M:(-?1C:!: 7C[(**!5VDCDDG@EJ)UOX .3YR,PB^T]D_)QP95"D3C\[P\N0 M%@T6/'+B#!G W,.<:&Y?N L_BS>[:V.M5!S2P*,{)'?*
*8V$\TC MRO3J,M=W[<"'&FBWE!B@XE4?8B'2E:1U_#" M=ZZ@)48E]]I4H=K_@SMR8=]4JQY4> W\QTU$*9TS(]1"\X". "G1\SS@=,X#F*
*M9#7M'8U69A>GAG>MD!H$W]VTK/2 0LB0GE.]=55QG\CE : MF6BL#W1G1I9TT*D%N0R1'^(#Q?+Q< ,+7W@I4M<7J6%(62.823:<^U(X);WR*
*M\7*0)F!2;HL()**I.=?^\@-@)SKHV%MY(':ED0S7!BA16$X0AN_@+.,#3 5 M[6>XK*V0BZT/FZ_5(+?>G5)40;UP3KX"&R]#!347#OP/7CS<,.G6]BBDRE*
MDS 6^;?$2MY>0:"^L6AN7J#IAIUWE2/ZXK)@!(HKD6Q7W3"$NAO MA[>H/N#YBLV>B6#7#(0;UCF1!@85H:Q1B09$#0O.%"AI!P5,P$DBM
K#1$Z[3\QJ M2"WS5PF#AR"#N3<>7AU4Y@%CBR>@#HHB.#;(GJZL$PTW7WQ&ED0N>M)[T\! M$V@KY@LW)4GV9\2%3@HNX'"=U73B:U"^,^-
*!TEO"QP(YP_CGBBY6"AW'JEG MSY].W=]A$JB;W5*_N7&W6M:D\\R5&^W"!'\S]O5#,"GW M_M3!Z]2I@P56P*
9&M)^Q"!8NT86A!I_>'U(1$=P_XSH',G3)%3*DK#(_B5Q MB!?!'M!^L@"-_M]{U5:T+MKW@5.47)_$+LU*<"SQ EY?!@L';P'Q_MNS*M+?[96DBXLM?*
*PU=#_0;ANQ'L>JJ)>GRALHAX9=FS>DE@66)4FK=V M#US\<<6GTI1^E:+OMLB9 $@59!]K5TU!''!EB/ 2>/Z8D&*D&C^5 M^.*
[P]&QW@2XBH@@4E$)#2,94RA3P4;6BA$O\0U&*Y_DRQ3) :LO7R8T@Q(M MS;G#Y2!]U%?*
Q.C'"O<4)[SXGF/C71D;+\1:9&R\T.%E&1O/$'L_:10L;XE8FV9,,$U:)+U_RB!A M(FWS5PVU5;OL";NK79T-IPG)H+"D9[CWBVZ.?_JV6*M;4AB8: O$-
\ME'O Y M$'P111.F2%U?V.R3]\?GB68O='7Y23,(E'339R[0O6E5"9->"*_YSP&31WL0 M&;T8+'ZNP$^_Q[^O-RK-9BOQIVJEEO'[9K6=Z8ZT1?
*4JO7;R+W)-D>_K ME6HWZ\O?(Z"*N*9;HU+O==<^:L/0VD+.HHW)/^))'[YQQYL=2++TR:-KA]#U MMMD^E_7' T6%>&Y4_KBP[>#K\X+<*
*M&C_3WI#;>@9HT6$DJI.V&?&]<Z-L87YG9)'2!XA>83D$4D']\T;*W2C.E%&L4%QBH_ 'H\9 M"R:-YXCO)]+2F8%PP>EIV[")-*
*'#L/%\:W#N^F2Y.KFR"UM99IXU!7_RD,21 MH=_M_,>E:XX^$-_Z\^{AV!.S&-75WM6_[QZ.))*3UK*S2*YM+Y(W'E@8YI(@*
M054IEI!/NR_KPJF3%L,;\W"IQ9J;]ER+&-]18\W.+15*_7KY79""CM/N=SG MC)#?93JK#-Q54HJDE#BE?/=R@7GV\3!*
*(SAH:7S&5Z\G+6623S)121TJUM+:: M84M**0 V24H1E-+:T-XX2:9X'K<;QO]_9UK?*7/C@:TD\D^U7VQR]1>SS"1" M:93ZE*!<_RQ)19)*\4EE0W/@@ZI?*
3:E^24]Y%$HY]/%):CE1O>"*"4G'T_Q MD,IK'5BOXO"8'+SRE^7A\AU-5K6=#B$0A4CRBR,9I_2O
MSJ:3Q)DISI7L[&W))E/GP5BIQ)U<<">;E{[C3@=P)W6PG<2=\|:='5ILY^4V MZ.;F-
I"X54C<:AY6IO6D3'NWN+.G3&M7P:CLU2X0=_8SKHJ'-2'3LKF?:;EG M\L1)TB\GP[+++T[MR]DK(^^7]A;A?.IC^O+L^]O2JAG0P'5ZA:ITNZ-6FG/Z*
M_D&O NI;$K4VHM8AHT3M.D:)JJDSZR5JG3=]M4_FGFKGE]4B<:N0N-4YH41L M2HGXCE%K7^]5J]1O=-(&AY\S[ER:]^J.C2RO-?6>F1%
*[NJ^*9[A>7P^>GJFW M"MJM9YD9T3Q0[<]6O'3;]+KB444V7MH]:!2IC9D1EY2.*7%G>]S95PYW).Y<*
*M+N[L4*27E^F97V:$Q*TBXE9[AV*=+#*M)_G2N\6=/65:IWJIN'-I2?=!7T*9 M=I]N7#;/UKALR:CHX9GIP4H!URIXG9J,+;QKO-*
H])+H>K^H2KRX:KW8H$UIO ME,9QJ $*8.I$/HD_YXT_.Y1[9# \.TV). ^\6=PXETUJ7+--DP/;_63=_JL M.JJ>=W[^IGNVZV!
*[H9TWMMQL8DF&QO.M:HN6]I2IUWJM\K-_;.M.YU>0?O: M2+]J3='>D+_=.I]1OE%NYN>4EW14$ R7=;::['0I7LKH\NKF8K9*XBH5FDK@V M$]*
*<.]16Y*9,]5";;4IF4="?I[HC*9!]Y/+ZG>:\1R;7)T; M>O4V81>-Z?[/QG]2AZI',C)]78]Y;,:$&\49>:K;ML@DP 2 -Y4_3TB?*G6:H0-2J#NMP*
*MWDSK\+E]G*M6A/EFVH[<.F#Z3#EV7)M1_G AZ-\K+RGDZT7[&2O:WL?+3_5 M^_M[?K+O[&*
;!3W8+4G6;\"32;7[XY,F\4[35%&EGRWA7J!+50K]:N5M$KJD:;KN'AX6[8==4ZX(VR(4JEOV)$YA06. M?*(.+15G)@2:K:@V_AX?*
>T[PN&%C^I8_KU&CGQIEQ6+V@HT1H?5E67F;;>.9 M\L8L1F@!-N&DK(Q'#G@/3CD.W6_\?(0O-NA7L< MS&] 3_R$\VX5/A-60*
*[7#+5*F<]G]ZQSJ==ZC>;FX\'D^U@D>X"/O*C^N;A M:V9I5^M4C[4[:D6_R^Z^\-UQBO,VC#O]XF%HDF""'WY.$#:BDY.6D;[^H.DHI*
*MY6G&F%,!C@V/TO4R4;K[@@8%RD[C_')*9_[+U9&=\;8W/.!L9DJ8?;7PMFV.Q&L\>Z:0-E/,,3O^CF^&=P#G5^_M\@!5-ADXXCM\'X-#6|*
,X8#!.!P^__/V47D8/ES=/SS?/MX^/2OW#]?#;]? MX.%&2?CU]O_Y?OOP=/L44Y&WURNW!LC3>,8FKLZ&TV30/&-X)6'OC=5=_F.%*
*MQP(HX0L3X%0OG5#]1<8V-76=0N0*Q9"4A66^:A-X!PH1V#N()X8F-' @@WP M"N/*9PX:@0?9$UV_H 06&Q[";+B+33YEM0+X(KPH&(_:*
3AT=6&S3]X?GR>: MO=#5Y2?-H$W139_GJO6B&5<\-/+,,"I;]?+(J.CZ%F\6 M/U?@I]_CWS>;E4:KF?A3M5)+_#[M4;5ZI=I-OB7M4>Z-
*ZMMN:CC+ZJU]E$; M:@K6!H1[LX)LLD-D'>T+I!-NF/Q0;>+'Y&A>]V^1,E\O=+_IH]^4*EP@4B?(7N]\8 MRF_)D^:8;G=UCY\XVX&^V,NQ[F!VG-C"A?*
*]GF.W6SI%>NMW=4E!.;!A'<:] M5/#GQ!T{[M8)H]L6RA=N\]MG-"=M\7+REE,Z *";ASMS[BQS+C#ENX\HWP6> M)'A3>\U2OW%!_2(DZE\]ZJ=4?*
^Z!^MC$/RU/0Z)^ =!#HK[OS[\9]=NE_B4-_M7Y6H?ZFHGU)O ?]=P#U>P5!_??0DN>K;=L\"Y MI=K0LMGTAHY?G
00PD@&MP3?;P3>>Q^Z=H967SW9]_ZBT6E#!Y7F2 MT6E#C]V["+FPS\TUKP';S6E M4^VDV+V/9]YK'+D$NB>
B+6,Y>HE(76]U+_$29021!9X/+/B2*/4OR'WX\21 M;5R#67&D6>KOW9%&XD@!<62-#RTKCK1*_:)$3'+RG?'CKA9(5NA[0N:R^$=&QR0,:9!#&6X8);J
#32&4D:!ZCG MV_]LKR,K=E=":B24/=S[>Y,J-CXNB$)51*])-2C:,UW)M1N'G%M2:B24"6A MKC6;]R:4'A!J6@N-V?O V%WO1?UW:TZ;*TOEF!N$
*<9]M+_MLWOCK=S\RN??HD.1!8"]P2WJ",#A.NFWQ&IKCH^R5,?>[*UT>@C]=V8%-14O M[&ID.?7GE3]%Q7Y2]3=U:>-9A?8TUXRK*
*A7=Y^ZQ^GT8'OD> >T9EJ$.9^H MQ2!ON_Z9 3HS-56@+B2F\8_?U;/=AX.A5-I &DD>GTZ2 MFX1\>;P=W"'AW]P^#A^O[P5?EG\.O-_J?*HBS_8?*
A\^Z0\#Y4? M#X.?-_?/MS?]?#A:?CU_F: 'X*-/3W#%]]N'YZ?E]PR?/]PX_;F]51Y7FU M"!%-4NSD)B'=6C5#DY!Z*H.-RH!C<]C].X4P*
:4LO4V%86RC<6CWK/'3L MN2C91D2Y$%9%M1&1/!=E30:81D2@O45ZV$%9%M1 KWGO>0F/W(%JXUGJDVFZ!O*
*MBI:&YF2TK;UL)'+A=;5K\L]#&!)"$,*/A'!&K99'.*,X>:,2Y2\5Y=>DTZ]% M^:WKTVKUW.K3)#U(>CAAZ4!&$=*0(D"B_#F@_)I*B)Q$0+-H(N]M!CY;IE3*
M9ML 9%57X!FOVICQX3$6>W%UU3&MI3)E.#GU.]*SG&)R+$AB78;Y.B6 M^K7]WM7KLG?'|KT[QF.77CM>>GE-
LH_'KFJ3#\H'YB3A=B^I((R\6#LK0)+VH@"V6SGTM$C V*TB;$P*'S17''!'MOE=(H1DT&3 M,\4#;ZXK:%-USJ8E)%1 89[#5:.2D-*
H]4FW&BVH^U%;+!;0 ,.\&;:)2(HDX ML?O6WC,VI'E;0"S)W)M#98T2_WZWLV5))84$$LR-VE;@R6M4K_9E%AR@5B2*
*MN4W;&BQI%PA+R1""114])F/N[@[6FS6^]W)&E*TI2D>22/_/:DV0,#OIE7>V1)FY(V MWSUM;@]*;$V;C2K&1_(:@5"@KFNGB'U0TYS_;/PGM>,-*
,,5DNNG6M>C8 6:TT&PB|[Q80C07O4F@G;(X)M"6 M[=B*:MOF6*/OWC1GIKS"=:9K"Y\%'(+VJDU<58=[-0,',&E3V+7A**;7VE!! MXGD%0#%[I;_687I*
(BUO;EK6;I6.2!S)S;QZ%66[YEL>)[M3->O?]NZR&\T> MZZ;M CN+=]MJU#B#!/"RR< 1W^'3HCVX[@;WC\J_!U]_W#XIP[M0Z[#[AZ?G MQQ^\=UCI.:-*
*JM(.(IG%EUA*P@+K)PK2TED@:_') ;:*9H,XF<(5$X7:X2E_M# ;?@2!XRRX H,_5$=Y,UU]HHP8$,__7,WBU /4KBNP?* ?!L1@*0M5HQ\<*
M"U8WA:>IBJZI(TW'(;>:@=>2) !"HDN$0!LQYXTQ0P'Z_ D/6JC(530 #-*F M0TN9.Q4Q ,>8*1.@U,^<4FUW/(.71!Y\@==SPA]B!@4_2Q:/+N$J_Z:.;&:,
MJ2.A&KN0OQ2X@Z).7F$AZ@M#CB! ^]J.V0L0Q< +D"T GN'J*AR"?K,TO!06 MB*V-@"&],EV9!M"?:<_K/%LR8$\U@&2\#S18TTS%BY
.")5W.\F[9U/5%FW<['BWM0TMU0Z$F/3$3YH#7&Z\!:I^)9#5/AU$ MFFQ)+LJ]. @\(Q4@[1KJ!/DS /A_KHG_(TKAAZVAR$:AR,G"1HSSB !/%LD
*MA043R"2>BP>.-P*AC)&D0*^R5V7)>1U:O0B'5A9""&",5&_:2%9CW9T(60^G M(5"L')RO.<***6HIZ%&ZS^)\?E96F$:/G@_['#O TDRN*_!/9;K5=D>V*

^Q# M(^4!'S1U@6>";CY'OI/V9+Y$U"OB^&5K "W5VA:[RFM1=)OG:<;]$VFC1!(A MX$9?DPV69XWGC2+@>9@YA4#^@55>*HA/@'$&X2!(7SA+E RV.U\XU&I'U 5. M=S';X4A*;I.J!;.:!,.\Q.%-E<5W")U @?J(=HXL%'I?6(MCV_BI:4H[=17%7 3-*5$^H\JEEC=XY4!7A6@>V+E[N Q&5!S T//W%CB<)3 M,UY-'7#ZO^[DA90*O!*DI0IPL%V=@](P'<5@R(BYX8#4/28CB)2&.=C!N%TF M=FPQP)N_:-->J,G8M"Y\K ,1^C8%(7EA%P=;]"!MXPD2;@I)$;P^!&. CX+NR MYKFZ5&8JO"Q5$/@6.!4%;&\|- % [UPF825#K+.B%(3(U]+SGZAU&9HC6(6 M'BC0$TT@()P3XT?*.$--4J=(TR+E40?MR 'F!#B">F=%N1./)I6,'F=@MP_W*4:/=\"??=/ M$#,_0D3-"?Z1P9/'0$2$)E\]@GH6FK<]=)WAE*BAD:%8NU'?PQM5Q/TT]@@8 M%W$_S3T\^47<3ZO4- \R8#W*'+WR;$WD[6$5 Y2BI@.L*D5 FZBTE.MS#BK/# MKEU46MUM.YVBHO9NV^GN$0XOX'9Z!R!4S^_SE4OK&I>O&QVHFS073V=EEFI-A MY6E4Y&:40:Y&340HI6D1.1HDQB?0(1CTQ@A%HUED#.E^67U0=S?>G&6/.'Y;I M+C3C)1[;:<8GJ9S,+DT:B (F.T84__)&HJB6M<1?R1CEEFI@G-* <%-.UE*EF MP-ZUP#],U_E?AIUOJNTV"2?D:%DS.D7.1XE^7]BI'W)1VRY*SD=921.*C/M0 MMESQ?XF N&%C 8<:P6&G9OCO8Q#$M1!*)!@&Y E^/W,2WMM<"-2PZ*!)S5?WY MM<4FFH/NF0GY6GC.DF["(N*P6)"-0L0+K3FYD)K9VJ=-==I%H!WOO=8>T'_:P M'SP8YF%9]\"RKI=!"R@(2Y<*P%&-BQQ1J57EJ-21\S,O$Y4V6!YYHA+&:!OE M=ET:L9>)2AO,DCQ1J4ZHU.KN'>XOELUR+MK>R%$TVW;91!DM$0TH,8YZI?S[M_G8W+?!]C-%;FS7S8!8;^Y;-OMB6A.5Q]G#Z74(OD_"5?\7U17>8F\A.!SS MH*A&J0\$=4GY,Q+MMDLX.2G:-0GM.GFU3I9H5RRT6Y.K<5*T:R';=7M=B787 MB79KTAQ.BG9M1+M>M2B)=N_*1_G5-%ZNJ%EHD+@^ 4U6^BQW]UDB3))\!I&@1 M^/21F2IP'EBYVMQ;!Y!N@4+BT 9G93XXU$4W=M] M F/$R^">ZPC;=L^PQVWWVNZ9L_? +1($*T+:06#WL9G_]SPRH2EE9^:ZL3)T?<; TM")*F0T-X:E)H=+,2V-334/O&I[,A(;J>%Q2J-;R MA\'2M>]QX4U(F#=HTEZCIBU:=)MD5K M4B9J\N5M2@K&7M5.7W4K<[=%U>]#CRV!D*J#>U@O#ZM%8^'UH0O4_!]A4D>A M K.%+XN"Q9GH5/V^*Z<$3\P76$=?$D'2CV.J- !JCVFBROGE4#5Q544_4%"M@ M\7$L)LZ9'1X>EHA $+@_8#UX+QNZIK#9!ZLHBK.ET3\6L#2[ZHC4$5TNI^FZ MPQ'WJ%K8R\"%?W&\S >1,=7!)&H: (+%ANO K%DL7/RUO.\&1*X[M+I1L?0@*Q.*.NE!2[KA0'V M5I'K[L'^SW)(P15\LT$+&%I>M[MRG+PED1%W&5"<7IBUW)3B7U#EDU-O[]@ MNV345)#H=_<(<$2FM]>61/.,$STG*.:TS8,B[?2]"N0).Y.8"0EG""I:M@;J MN(X)PSG6_,?.1S[#9DC!>&KREX&%/8F.(9 .S"]%\I1V&!@1FPD:M>O(PO^ M,=5B U:7VLC#2L7)?-L9:A:A>@A%C0-F275:=ACX&M7<)1(C^TK,T"MUE7#2?VY8$X_(%I6 M4^(O,!M0K(0XK6AFK$Y& "O,BAS3=Z@2 <@-UR.6PM-B8C]4Z6OP(!XU!4*563H3(R"GB#)@!B9 M:5G1$0CI[&_'5#\4U4,$6PM.%*8B%]78X@8IP,3A=(.@F&YDIS3U+5B8W'+P MI8D=F>+R!&NW51=1-N)C>HOES[5/NI=F46+GUQ!E^RHSEB<1[%;6_!'1LU1X M$SBQZNP*&WPT\L70"H>*8Y6Y1>H/K3T038!2))F/:UJY M6R(T-MWK<$N,ANB>R)PU& Y&JWY940.E27.9I6D?EAV*6V($]4MMWS8T&Z9A-_;":VE O?D1";B^>A:LP<,P'BHQ#YSW]HD5+]1:XW' M[D"8H2WN>_$1D#PU;#EFXJ0@@O3>B>$BL$@VS/??],!U4<]5_PU_TH!CIK%& MT]88)G9G.MR&K3ZCW>D@&@H,@P1]UR,33H5X4]M+FH 6S^I,HKM@V76%C$5S MC_<]/AKH]AV3GPZG*84&:EV@MM>^HVSL9P'[%?T[=-^*!*Z>7%#*QU/^_=C* MW:OSI.-9\'%NPZBN]H;KEFZ])Y6[9NM"M M#.ID74ZO7LZD^&)^;@MJTC]4TC?.&UD3?-ZYH3+ SIGVI4=[(M2X%R3?R:^!<3?Z/T-N)/WG3J63^%>?H?X;EI3%%#%[U1-LJ? TRY32J\ZP*(-YT0SP=(\=QO>#*H0F)+%%S.,)EA4,E#\C7 M5*F9%K+/8I]V=#E7BJI$N#DBY? ME;*BDRX/<+G'F;*EDRX/=KTZZ?+ UZN3+O. MRJ0KK7U;JF24W[^:?]NZ?-MQ)^U+-P]S9Z:.M/35[KNF6;L2>]4P\4LV?FC\U?Z[I.6>1='E^?L!)E_EOY)9>?C31@RU13W5I MZ=<[U_%>7? UU9W56L5L*QUY!DP4G]='35/Z#M5(=3T]8P\TGEY@U4GB0-58 MG13,5\V3AB(8N&:B;1%5RG=' ,F8 ,#G1OA#@1'%G;]J4^I61C 6L&N-\#RJ MR.\$R"I1O?V^ZYHO%G9J#J0Z]_$TM#1L.K-!P5C6"64?&3_L M8 ,R:A@V&2+;P<@RM(#2KD)MU_*ZX= /L.0^ .F'V"[*9^$('R((/1S >AU-G M- !-8<1,!.26>VG=?9N73#6\'*R%)%N6C)@%/ ^X\B>'(];@W;L=@K!1%KC*H4V77H1?T+UWU?!9L;OGBN;-5'0R<] M(?XK,[V]HB?X6W=O=9- 5<+PO%_G*0YGV1(T10V^A6$09)=Z-%#Z^L,N.K]]7*48%EM, M0#\0I&5Y]^B8,);--9UCPIB^]Y+/>R*']IY]H*S53=Q*T]ZU=%#6(+!LT;Y7 MCQW#A:=1+K\;2IKG;LN"U3&OZP@H$;PCAN LC7 L3&$)X $3+)?;"#\8UE MQ'E6,F*C3%G[IUT[-9VAO34SFN$001WFO 7IE$A#89GUCE[VQMTZM0O\/QQY"^<2U&KF_-)_+HX/^A&E4KVEA&!)%! M8+]I@.54+C3.:SD) [.M#,\.9JSHF9J0O2=UC._2*WJ!,PR_=#>M9'=YKF\D5S2XZ&=RKJSK6H.Y"R M6W8HNBM1EWF*T+L;J7L8N[]UG? XIGG,G+EZ;8+B^RCA=UQ_=;^99&?SN!).R M83%/;"R FR>71L&HY"6A/G7)/3.4=4L\%&S M9&A!=.!4M#H"^69!E+O3*GTY:\W\0MU_0/- ZLZ&LQ@36'P>(A=`K3R-C>2_@_C^X8CWQ6G'$_S'*<<*0A?<-M?N%C'S[VMK5$2%W"@ZQ$Y7 Q"P^? !AX;F!A P\% MQE^\)EC:Y4ZM:E0[!6]JYV>.=\W3=)]U:KE/],?NZA1\F"WM\@B^^WMP] M/;(A,A3^^[IS?7'-"$Q(V8G?8Y.C9.%OU.,T^]);B.S[E3'W+$EET#I-C+S M"=9=U47&D.WY=!<9W45&=Y'9.<9T%QG=149WD_:!LG07&=U%1G>1T==J MWQ#Y/L]/9?)F";L.-PN- 4CDGR6_Z0KKFG"5G1D8NNF$T2]G=!M)\H_EF^WQ3 MS@G2!9%?K5_.YIOM\TTE1!.:4=EW!6@=.M>,&X4J@U*CD)[.M#,]U%YOVR!7;86[%I- +&U0K.452_P'!R6:*);]XQI-ZT5 MFN7L2H%KFLLES2TY&MZE]"L;6M0=,MDM.13=E:C+/$7HW8W4/8S=ZRXRV0>_ M,VG>4,;JV(5J[3PG'EN6)\6:AM8(%+^U>4,Y=ZUC-0F]V)8KT95OSMN;MM:ZEO8ON;FK=K?E;_FN,;_H(X. (6MWXH@8VT&30;AI"&*4B^V6J<*$XN'VY^_7[;>KI_^"?[VGIZNGEX9*VI:W;5^M9^:MVRUO7-_M/[ZWKOXYW_QG9DL6[U=Z@PH%3]CY14M;- ZZ733C!2+6ZJZQ@9/M8%]Y .SM M;[#V=R"[]'9#5Y^9Y3,_[/Q+= ,6N.R9>Y8;^LR;+*>>^,N7Z_95D5W)MX'$=#-_Y?> -#V9>!X+5 M#@$(>,50B(#AZ&$X3)^\"[@/0$KUA<>Z(*:XY3# KBGAP8E'KN];'1L^@*Q# M"H4I3,OO>H(^X%,D>GV$50#VIR7K\@-B^C-_,37@U[XY9/[1,@;OBQ[GL-#S M@.%?7.\']@0V\MPAB-:NZWF ..M9J/<5&,C1 4-F]]DP] .Y6G\$VJF'8D2] M-/&N8, #9CG/K@VS "288T =M6 HQ]0"'U$*T%B>]B-- X"7N4<+7,+'=15!A M-ZC=4!)TWNVB,@/I W CG%T!6'B"]<4X(&TG)^[:\!8$5G(^4#P]YC(9L3'B [@84"P8_H(+C[X#08[:L"2+@SGN]) ME$-Q\(\T6BB *D#5;/D#R7C>1*'@6H6#C\T1=R%B,$*&1">R(G"6Y"[%CDE" MH.Y51'Q/%FR/$4* SE8#[PO%$$6Z'G [1 (!M\3 "G0F,+L6'R0 O71-S#6 MIBD3A $KDQ//RPU)82NE!V JM)&MYN5'87.,!$N.,#+SS3TD*E^S;DUP7\!\" M:!;8S3;9@*-8@%E11,#[05;B!6C1Z^%GP-359S4?X?L,Q,I5XBMW)'-@&D1 MDF?B] +2]HNPL:(\B;6TAXH JP\H=)UI?L35T 2PHX]B%*C&-"5J3%,EK&"' M&J PW14L!R@/;'M2\0Q.\C*PX%&K8"\\5EP2OQ%E 1SQ8$E/L!?B)TB@2*Q% MF^E'LYNQB.F-X_6J28!]3"FZ) W[0OR8(N3H938VK9BBXT7O34K*]?593M<. M?60^-:!Y"-*(!);H$;*D\(XCOVFGE1RB[40OR\BBW4G\(T:+04PH]7- M[.#'+HBET!-813<<@8YRN@*]K8SLXW**5F>MX],BVB<5$8W"+D]2Y5$LQ%! MR*\0*S$K3">S.X6D)+$$5CVT[]@RRWO5-]I[@]4;79K,S@1[? 9W(/VE+K- MYGN')72;S3DAL3A.D:8JC-/*PN:;4I'L5?/-1M&HEK/IWE@K&L9F4[U#2\E< M E4OELK+@M8AK29OJ 1DJ^RY7>X&"K\IX)!R@[4BAA,A;:"D_G+[\ M%GI@I*U5_^KP,05.3$<06OY Z_IJXN=)7TAB3(;;KN)P&WW;DD=#\..SY:/' ML,46A4/+-&VQH^II,F"B? $#=IO -[0.SNLH4D\,NHH.RE5Q*M&W:J641I60* M7!V[!T M\L4AT"SF:"RA5Q6BQ0#8Z\IO(DGIR'RS_QO_JO$"6-4XE[.K)9:58TW2MZ3J' M=/ND A9H]R;.WK4)NW9R6=>$O::YGU6AI=T;?D\'8NJ5WV+JO:EZQ2&(E\C4 M4V(%10:=^BI!LK80J6=C]KVI$(7:CWTI?G($Y).!V76.VFFW174T7>65KMYB M]C1.+ANY(.RC"3?)$"3F.)UV*+MH[^V/B@XU91%JVM#>P M0U6()#U[+OI38 M.$!R>;M]42UEH@8T'1T$';W:GJ@:=- \G+Y1T;&$,S%>E3/*]MR>],IZ1G>-P MJ\@B-B]:\O,2/BX#'QO%-Q?OTA[G(1',,D-C-4E5\.@H+ZZFIJA<452JR;&: MI"HGE[760G2,XX\FQ*-3E(_9N:IGG:)=$#@G6AVVRG*U?:, M4I0U76NZW@)=O^5LK9%)BQ#8Z\i

)BD@D6X%]L[FC,H@!BV 8SQS"B%I[+E+010;;%>_GY8K MX(+4F_62<0Y_7-T6B5EM-/F!AUHC,.Q9^3Q2#2]O5;&FDQ=S 8M.7LQU]I].7EPW>?$=
MSG"72K2\FA8P<3!V,,^14E8[/8;NC4M6^6*7?. LT=UZ<4Y^W&]R0L5,% MIU&M&:9M&[94\2(UBS)AP$D15*(0C M,[O(L%0%"@AS?^!?#]8%C-!I ?*
N/CDGHY!BWGT%=!M(EM@83DZ2$\N@W(+. M5+*LC#&]JY[@2Z%S/(ZNI0[YF$[IA:IK /[!7AST/N+!>>0I1H?ZB1"43.N6 M1[017?OD'!!&]QL*
M00AG'E<)PW'6!/ZFMBY>%B$ %RXI/BU\)[XG>@4S[ZVL.RIQ)R\V_5"68B# M2TB[D_ +[K2C$CWHZCA U.%QMH<:@#?8W"[YI.8D8-4 M_3T7+Z-/$C*
*Y2UQ@9827_=W0!P@]-.!!3[Y7YB4V!-EYXF7Y%8F7@#,@4=]Z M%FVZ6'_G!FFIEK64C,9:2]KE;ZV[7\$<;]^QUM75]Z_?;\D&OW_Z[>8!S/*O MWQYN?*
KNY>VS_?L-N[Q\?V=NR+]=?Z",&E$-;W/=:P&?#D'3Z/3)+"@HPA$IN M: H>ZBEXJ,_C8:$'44O-#:WMU]^@F]941L/#RG19@%70[)< FE17DH2;4I2*
M.D+R)_^L,A4I-Q!KV@$8HE&>M11:,5 MF]7/1?CI;/[[VGFQ5JFG_E0J&AM^7RUM-M,BH$!,E!J;OOP-0*547XVV!1AX*
M28W6+3^52V2M#U1UZ50KZ]$O*7LN@SES19B(&[(.\336ZO[\-/"$8%_AN8'/ M;LC[?12C0)9.J;CLFC6Z-:[9-'FO<',',O>[Y825=(E87E+=>#H3SP(^?((
*MV(H.([+#4BY8>-]W[XOKP4>']NJ*CJ2Z8_KPA(?2LCX*?6Y-"KX=*:$G3!#" M"!EO$G%)4R3F@(V:7$KS 6O083EHNDO!<$6;MH?8)8(^?)5'\?Y'EAV)K,;,*
MFC2VI]+DO=:_P7O>J=/)=DAYM2=+M/Q9%3_DODRM<,0F>GZCVOZ;H"VUGO\. MD9=>SO^_WE(.?W49_)VN[<-FN5+EV5PI/.2 O^;"
XDRTK+M=%HB%'9:<[E M07U\"[K7[SZ@T)YQ0XN<26#-C ?,C)5,F;%QV/,]]V>'-G0CN>T_\ MYS?9-:$5!)[5"2GX_^3*:FPI[-4HG5S6=]K.(/+ZEHD*
*M>=6C9_T4YNE_A.>F$;]QV5-4<[V(^X&Z.YF@)M^B:4,WZ3Q+-ZE1.;DT,H@-9+%-M.KZW47Q/"PTM--86&G/U;-\D-*J9Q!/W6&9HWM2\F1EOSI5T?A-*
OUD"AS_L2 M>\.AEETMS%5O?Y&77PYK/]'Y%HW%R69XO!Z[36]_O=6>=3!U,E;&G+/N98@M)&8U M3R[?8N;E,+TO9V;>@5/Z9H0^=P-B5QFNS9+.<-
*TW4MM(J*Y[UR9[D=HTHN[U"R#NU3=WZR8(X[S::&AA<;:0F/NBMB; MA$9%I[EJWM2\F1%O9GIOI5D%A9[! 9Q.<]U"FFNSF?[3#I,DC6*S\HY Y=S8*
*MRA>RU@>]?#1IKG?PC:[BJK-<=9:KSG+56:ZZBJM.EE[V9&%TIS$,[*A7S5J:['Q8R9WNYNUG6JJZ;YO-.\D>E=BV9.2HGK*
*M5%==R77K*8#&W,V(K>=CI18'W_\DOYS9>)K($T0^=Q5B9WFN39WG>LBD]M[2 M%" LY4><'E_<3)=RS;&_HU-BMEG*%0*
*P="W7G%I_6FIHJ9'+6JX 0%EGN6KF MU,R9PV*N $#EX*]YXEH0:9834K+/9;2ZNW (.]1=G0@;K59M4ZU1Q'S6D>M; M.-*
^%)S"+Z%E,TEC1:4R,4U@H38;P#]PY#!8/FG]B+"-,M?HT-I+_#KQ) M!D9?G'8\P7^<\AX >\'M%S[V<4,2:QI:SNDT"F=7OW"-O=[6UBB)"UC(]8@
*M+H"8A8=/ 4P\-["P@8<<_Q>KV2Q5RYU:U:AVZM5RL\<[Y_6FZ#1KU7*Y6B_Q M/\]/+I\H;QO6,[^TZ IF,QQ>SY/OSR5Q4@/CD\\--ZYI]:=^U[]J:*
MK5OVV_WM=?ONU\<:]]=%7,/_MW]T\TC>[IGW^]:WZ_;3S?7I.K^[O'^MGW= MP@^3A3T^P1=?;^Z>'MD'>.2I???]YOICFI"8$;MQG\3ZJ7&R^-?::?
EDSVX? MZ"+;.?>"\X6L]8$ZGB+;:]P^T#6V]>V#_=L]??M WS[0MP]R+$WT[8,2>=:LUKAD!K9Y<&HW=9W\>\>&DYL8\K6U#;ERWT-^:W%C3
M]P\TT>>>Z+.L'0< U$\NR\;NJ5Y?0-"UMK?..NM64-M&ZNSYR>5;SKISF(&= M,TOOP$E],TJ?2[[V(52;N1"JQQ=$T^6V<^SZ MZ+S%;9;;-DI&2=?;SJD-
*J*6&EAJ928TLZVV#U##T503-G)HY7CT_W5_^#>=DW#X\4 M_#C_Q&[^\;W]],^Y"R'IZ$O#;7H:LP)@NZBG&2^L .BNN\9F$&K9@QB%7G? M?*
<&^>6[?XT-_@]6^ R6E7T.Y=]@7T?%"[HU96>:(5 O,#3WVV>6>23DDEB>Z M@>OYC(]&GOLL3(:W'G#1WF31([EH%KB,=X' /,'"$7[ZK\UB>5-
*7(MMW7R)" M]KU $O$$T0K/K3 8N![F<+:&(*4"8SI@YX3#4].E2Q,X:ZI !'ZOS+=@E0&[MH+8Q=!V%%7@R& CFCH3#AMS[(4 PAAX^ MAE^/8*-*
*/.6$D%GTE:1 H" MZ<[[0H*"$R-J 8VT!E=2VD_8KT#88[:0@N2&S!/1W-6]:6'XAX*B)8$ Z03H MO^]=2U@>:=+[R>YN3D^UD\O:*GI2Q(2;*YG.#PF-N'Q*
G<.ZE-4:@+ -"!$^ M[35L63@OD%1O>>).''[+]0* &IBD@JH? *7)#MB*,-"6NZ!DUMEJR>/,%!EXY)3$DJ M;JF7;DY"]9/+4G%1^9D9&E(":4H((5UM)'I7%-
B96MSOW Y%M+8KUP^^"MB$ M5ZP2"P+.G\=/+;+(OKBV[;XH^K"\Q 87\!O8YQSO8V.#?>S">X% 00!TQ)1Z MF>SSU!Z3/ "QZ;@O+ "@2;#Z28[HA $B
V1&)&/G9BFRUH".\0V VYN1D=S M@8040W1.AS^((;> _L393YY)E;K*>AMIE:49!%BO6A>XH=>&("IFZ ??S,Y*
MDA=1^BH#%56Q<'QI3=_\Q+]%3M:3@6]0_#1%N?P%#%AX9E/KH5Q:8(+&)(SC M/B.K)G':\CQ,>,&+)]_'DT>^\3%^U4)@I./5=L"
*<"NE""IT2/@VX"WG6]D(ZXG;$H3;@#(+XU"I50KE)OS_CV##7BVNN*T0U(FW:IC'QX>O_L? MI6W'Y^VU/D(H;8P>!UFL[-MG5*
AHVBI##N3)4J$!"R04S2-_2C:7WP_U=Z[S M#!@1YHQQ2%MR#>O] LLEO9>>8QWGA?/4[. MD4@?"&0+PFVOM)(XW0600R M7F-*
G@O$(PR%@#R.@Z!^ Y3=FX)!YRX,!1-$9X9'^^1U-4JJ8OG 2&RB>7P< #=V(LN.?/1@90Q#Y;R[!@$M_9<0Q_F.-D.# ^5'N M".BT,0M]1*3@W0%8S?*
#/LP2(T)H7(9TSH5;>6Z%6.;D$L5"HU.;O#J#$H>F< M5 &W$'ZS#!0A#=D'SZ^UX/9)/G%]FW M.6RCLF!=V^KUI%!2K
*MTG'"O\BR5:DNE4H%9/>:/8)4%.!#.//=6%\C#3F^P1=X%1./]8.!6A?F814_+"0R#6SP?/OHKDMG& MZZSE>9W@'!LI@;*_*A<8R M(1S4;M<#-*
HE(Y3E!>]<5"H MW$PM[SH=$\+U;;26N?MAKUO+/+@5="OGN90E3T;0U%+B?8I#A9RV$!$_&!3V M>(L;$6K,B=\/'936+RBJ#1%*S>GRTJJ*
*MC'HCCZV0%UFOH;H>;YG1R]"24#D=:6= $]6?I+>%%P/>+>4@#:KW>KG#[KN! MB^2-A)UL*Y K'"U,P0#RL;D\Q?PW&(O@&H%#U.7^(*;*-*
*T0TZBMB1 GBC@D^ MFNU: 986)M,F+LS-$OV+]\+,WS29;$+HF'&95() +G^8F4*IGX MT 57.0J!8%X5^1.=T(>)?#+.[\#-)]G:4)D>,^4=TW+6EA?*
072^A[;PTG]#V M[CEKU4USUN2-J2?^DJ96]<^GJ;7OKNZ_WK"GUO_>/+(M9;)=Z:! M4DY+6-NYC,$DHV_H8/JX"O2B95,X<&E_"I(TGCR/[JWAG,76*
OBL($ \ )>9 M'AAW#KJF/)X-]9?<5QFW4>BB5"@0!EPFMG0$O%-,P2.3HD2OIS*-X$L\ A&4 MZ+1+H;!A1&;+*K,DOQ-M+Z8]A]@C5AOAK+K4<*
*M&60;XJ^Z5?PU3B[+E6):1"]%"52H":FV@46:D@+7NU'4T698QB?54 6$GQ)9=5EU)I*F)1O)2:F1/*
*M3I(@3+:&LHI(ZQ@+NI_K@NZY@$47=,]U171=T'U.2"RQ*/-I.E[A$;0G%0;> M(_%9@%5WI;+T95(Z'K8_U7C,R88\)X(I)]*M!0H)-"I"1TE]>)&)NDZ\:MM*
*M6:2IVC;2<)%RG5MD= QL!;ZP>V2]#@"S *\9QJ/Z'*LFR>E];HLHM_OSW_^/ M3QJZY]]6>R@FL;%5DZYY*UM&GB]X1[>F8AC^RE1UVI;J+-JS$==;UH/*
M=VC>LV\W#^SQM];#S19"K_+%:?"DVL_O)48^;VHM\3)QZ?+CY M]O@1$WFBM"1,!90B>2[U7BK@Y/4==9]G+ M7S.]K@^K()VZ(I6X88O<_K'
0"/A;=8XWRJZUL7D?9@A75F3DNV#I8"/P4)B M OA]I>/D7=89O3;_BG;O5(Y#4.4+-M%WF]WH[PY '=OBOC?+KD1V+<=4.T4A
MCC06+J>Q3'F>A7?'0@@>Y/;?]M&6;;@2!7=X\QN20,>&2,=(CE<$_-!)WR M1(D]W*OD*6-T@M>;Y*N2Q38"JL-*
*@WFQJ<6R%^W5JM5BI;:\#];^]_G20*T+ M5"V+CFBI1=.:^]DTZ8G.>19W3GMKHZ]1[E'Q MT@QO@4R:*
(GP!8EEZ,)BX%&MI%47WK"_AFY@IJE_V]2_XDKF*ZD?^VB>:_K7 M])][^E]Q?^Z5]%_#K)!%]^0T_>> 1C3]KW5'^Y7T7S^YK#?S(O_?NY5E(B58*
*M37&*SU\8%72+=D03N(72W<%,U^A,->'P%)@CJ/3R5 +I5O+\ZN0>KH(YY4X& MABY."8MSR.>^D&G^'XS9!.99?U_WB)OW>19T:YAF_^L$Y4P$0-*
*0K;KI)W(.@ M_#NG?P,#TIL\5+&T[NZ[Q>GV@YF2UKH]P+=+6GA+3I/6@9'6G*V^$])J:M(Z M/-):MR/A5DFKAE6LYDN([FO_U/R=!2PX(0**
*[5QJ]KVPO==0]T/:[RUF&!P5 M1A/ID,K>1IKF>)U/? B-!37;' 7;K#AA6,TV93Q,6%2<4#..9IP#99P51Q.K M&0?+TI\OJCBH&4K7-!,]^Y+KYT*SK5*
*M(*F=7%:;Q?F&2!M:)/KL(9_T4]TV_=2)?N:[D&KZ.0CZ6=$M^.WT+=T,_!GF^N:?+)4CN8ZY=2/D<[-PIKXV=);ZV M3/."4EM3]'YE^:8]3'\M'V?Z:*
*[8>6QMK4F+C)&ZKCC(TRW1&SWSCR4E;RO2X M,C;5RXT6U%;4^WIQVZ&I>HD:%VF:.DR:6N'9;8FF#*2I-Y]_:9K*)TVM\/:V M1%/E/,FI]SZPRJM=/%-*
*]5749F:F-O8=&<.7CA^I;[.!UK[7NO2Q880=?BTYP M%9>9O8H*QT[;JDO9T/;]4)A&*M]7D._SLP:6N%[9N!;*IE8I-H^LDG_:RP<[S9Q2N.&;J*
*M>UW:S$94)P^NWWSY2%/=X5#=ZY)M-J*Z)E'=FYUF376'0W6O2]'9A.K.2T1U M685HPKSDFA4DRMSJI0PIRB)HO3FG/G\1)^F3]6U'R3!]K2?*
+/"\=H9WYP3WU0UWVB^ MV0>^F?7-=L8W#;KZ,1_LTPT-MDLUDX8&DP;KNK6!KIC[UE.Q&^XYL'@_&CU=
*M[R?)^4W2F/FOH*M+3VM&VL%)VMJ,U"C1>=F\Z:D923/243#2\M.W]1G)H#,V MS4B:D8Z4D9:?V*W/2&4ZE\OLM#KG:>(9)6*
>2)U_#9KNCK"@.X\:/+J1/&\ M%M \]O%'EO:07:*X#]JDU5R2957)\R:;;(1X K&[:H4O!+*
MLX5FB[UABPR2Q5>R18U"60=41EJSQ:&S10;IXBO9HBX3QO/"%T>6=HSCG I/&5G--\\W4+ MS3F:TH46(XIG.#B=!NM/FO%QLHNFN5E732-
*Y6TTC3C@DBG8S;5@ MGD*G4:1[&VVG:X>+;.\O&8F1 M:HT9?"7^'7@3GNF+TXXG^(]3W@-@+[C]PL<^2H7$FH:6U M-4KV!E'N2EJZ*
*(DJ/,DYO_#HG_>7YR^81"6'4!_N6,[^TZ FQ#30M8)*W?GT_F+LX0GWQ^N&E=*
*MLR_MN];=5;MURWZ[O[UNW_WZ6&#MNZMB[L&_NW^Z>61/]^S[7>O[=?OIYII= MW=\]WM^VKUOX8;*PQR?XXNO-W=,C^P"//+7OOM]@;>\CGT*
4C?+S"\YNGC5]\\X6/+=WH$H7H,AT/NC?&W1Z RJP<6 D#1ZG91 M\>*EF&]@ 78MX=,[C$^1]@T='@)PH$]!AI"52,KUB^5P!Q2MS1[A+;)/_&+R
*MWH$MM49#\]6FU')+JIP;2ZI4K%80>RV?MDLU?G]Q0]MD_XL6$<()(' .HVZ MPQ>0)NGI (2P8$-XX\!G G8#"$6,8#L[PI-.1Z540-*N$A'!'Y4"R[:79 L@*
MBP![%-W0@^T0_LU/,@Q-F4 Z'(62E.][L_Y4BPS'E=U32L>P%3A8N MDX]&GOL3(X$V)S9-C'^':&1T@X71=$4&@D!V7:#V]%J&R>7
MQL+^<0N(!CX%X$"ABI#=>?D+]TR?O0@/A)."6"86"]X=,'AK-[1YI,JDW$MT M^HV6';?\)?P=D::IY$[3_.;:8,23F8&B077:MM#30#O%9T,^1OK&;_$)RV,.
M?4_&/^O"UQRL'WA"&CWX0V#9["OW@"",&@F2AA0D2!5@'J$OR?P0?D;K@SQ[M-PPF4Q39]Q%QWE@^U8W[@!> I.!YVP;' %*
*<"#'O]SW1QXE&G@5&S BL&!F M6+PF!)C[PD53@1@F;!'\!A\)W4O/"!H\1U0L?)I2:Z1*3C=MAK6A=]TP)** MR+_C!@/V@0?TM+ %,=S'*
KY=L5D$H2>&'(D:WF[U<.&%R4NBM3.W]2DK&H' MN0^,Q&B"5R"AR%H2,I=,3T(M+M<3IA!#TA4*1X!N6M[(]:*EI:,UN:]_#T" ME W:_KI$=$?
I(+&+I2H@<>12/\T^7A6K);+YTG!VK[[$DG63F] #>,GW>$3 ML#V!5>0/@,K!-'^ M0UIN=\\R_6>W\\0/D[?I*OO<;P1IJ5@3U?Y_/3_0"> M'0@SM#&^):*
*< FAXG5SI4;R!:+[.$+KK@ :U)!(Q (:C8-NZ(I6R/)2L@%PD M&##T\4W,"=/GQ M8@-F0;$0*T3B$W<$YBZX.C]$,!E;8($@X>.">>S!1T#>L[1+'-%W*
*QDPA/UP M?+E1]#::_\7R19']TO'.+NF?)]R""8OU!"?L+:1P>#^L/U9CUG#$D8L=+*W! M7@9";D.D[B+ %^YM9)"-0)Z[)O&T,)7XF4*
5C_^O5QT[&I4%;!,G#2YBG:L8 MAF\(@I'"&D8)B^ U0)G,<<8+P#3 .<$46:4X EJ1:#V!$1@_4L#X2!VD:8]&5@=0>;T<+2 M98$
*G;>F%)7^.^0>2%P;1;ZBT4>V044Q"0R M /V0*FVOP#^D_]BV+V>/+,->'%NR0,9804@ 4*!*>",@70O5$0ABT#!3,IN3 MCS&2!-@7#A"]#2\%" "4$$*
*>N1A)QIDEL\.T\.,<8X61,9FTI=(8 6C_S"6M MX@.GQI8MZ2T^IJ!89"1UT&;[=VAY\F!KR'^(>:-L?7N40$R:N5YLJ*#J F,W MTL$DP]Q>0>*8S&/"1A0:3"S*
*#SO_0J8'^, TY:-7:Y!RN;&^X45T@&3P--E+ M^)(4R.0%*7K$.+FL&VFEZY)Z)*ID-2<+IW;<= &GX*5$SL(+M,W"!#J*1] JY*
*MX04@HRC."]M=2%6#"G8UG YHT:6B:7"!8I86%_L/\T>NTT>LJ8>N4AY*XVNA M/CC&$]GFXA-9!!?99/7AFF'43K9WCAL_"?X'/$S))N5EJEF?*
[[Z?'?!&>F[M)>"D'RBVP:YCE2+[1XBR+"!N)),1OK"CS]@"ND]_NHU6 NV5;O&/9&)1XYG8(M@$C' 9T9@?ZTP';CGBDCCA14L%WNR+>U08GY
:WM8^PJID\=(0G,T\G\UX)4"ZAA M-'NDQC19AVS+R7'J,V" >#F>&>U4F@G?>>N"<0X_#!,@FC#=QX+R&]'"C$P7 ML/T \[@UB.0"Z]"AL/Q[;
*E0VV"J/*L=I_E&TGR6CZ@U6A1)],%D51;S)'(! M8LMQAU97T@*&.D? R;;U'QEJM,6S0+.CZ_ID/:B?:>*(NG+&U.E<\H26\\2W M==!JATU 9$@:E*
2+6T\'7E]DGN[DD#A0JL$D8"BA;"A,C'YR M4%'610%/I("K@25Z[.:GZ$K;^K[7 ^'HT<+E;Y.$"O5;@2A/((]6HK=!)C M23B-
IL"KO8J352)D]%XSUJSDH<7('L7(9A^F@\(/H0U?&A5^:M0^""GRC)]I M/DU\EHYI=5[HU M'3RO =GU(#!^7,3T%OB6W
*WR0Q1RR/]])9:ELX7NFPSOX;R%>>!(FDOH"NLB MEJ(1T8;1CW*GI%P0CI0(N ZI4I)Y/Y- 04T("![]?SDQ"IW-M:O QH,"'#_1()*
MR<,%]1RXG+;5)27F$0VI_(&A'^D46*E%H/!N-QR&4D221@=7/'1@<$)F)GE+ M:C:JW/M:7D)]Q'P$4(UTJH(A#MMV7VA1F%D,J_&E%A1]L 5(?4;;,-
GLO1!- MD=X"W&!(0T42QDG#"?%(F@A3SA0!,^2Z1/!-$@,B D4$<0"9(-9B>=&;DA>] MCPO(\2,##ID$PC&T$\6D<6.B4#@1+<@]*F*/M#"*
*(DT,6\>)QY":T63UD&*Y M[SI B6,PR7X(&0&<&U#8# D;[OP1!R;JI4P"$V5#!R:.(C"1MQSH;ZV')]9N M7[#[I]]N'EC[[LO]P]?64_O^;N/T[3?:ZN7J28([O>*
M+);4*&V-.B%F>[N;;Z87*G8AR@S^X/UD7T#S04$4V!R_:TX3QO#0>P+>,VN M1VG51OG35L[X)D#3C!?DC7?7LQ18,IU=793J4G!?AGA0QX-YB>D:%*
8(^,]$ M-$@>/)#K$7KR+&4@T\.DT3?$L_/X)(Y.!A.G&R:>&(B$"D>+__;W-N'J_)./ MQB99Q0Z=9SMF=)@67?U2!O+JB5RG[Z+!T>'.#R\:+A@'$;E2L5
M^^-@]^$A-UI,SZ[]3 :HIP).:+VX^([BEK=TZ09&R?K*I/M'?+ O72:,UD11 MB7_$Y^^1J26=,YEV5S&B_-T/%I"TO'!0BBGY"BQT2T;!I)U-&P ;.W-C ('8
MX,: W%1X([QR,<^0."G DOKH,[C>6($P!(>#CM=P3 R%\GRG(S(%F6V*&:9D M7%H^%4;R1]CG #BTF &'G;&\)URF!;$^ M/SHH3>
(A_6ZJ8L99"B0G"IQD(GTIHK+AV5C^OF:JJ?RD(FM-;B)1&)+F#AV5
MVD#AGN@(&%TMX/473NEOY'U%/TW.PCO"ML2S?!B=T0BKA3B7$!ZA"F76$$'& M2TD]A5R:;5:VTT([ZL:3NCU%N_]Y.&S)] 08P& 8:8M0D:SHY!")
*[Y!Y0LA MH5+BZ&LN)C+N*DI-IF<>5)H5/#(I@LX^?+W^&Q^. M/K6D\ -)%U_E8C?.L^6Y3O1B$&Q;DD>54D[BP>4B^^YXHF_Y,J_BD=LR<_KF*
MWR&:&HF (Z+TNR_D13?2XAN'RWY$]@,Y22-Y5<^?B@!2-#E*^<8, MJDD6;$HBX)";@L2)AQS?$0-NTVUW,,T2@9;U,RDO-L6E7$D9 MS?=-J163;
<6)K6$B\4IH%F5,EXN--:O9J(#B-LDQ?[S84GFLE"?+OG'+).V, MJ:^/:85^CP0MLXR(.)FC=N[3]Q2X0R,R[-A6UQ[3ERW'<=%7,-DWF]-%(/FL
*MY_8]/ISK>W,D:&U-+G.S:S3H)%9^QPP@*BHQ20^F'[Z"=_=/$;#/0F(O1OWW MZ$10?*
*J]0S%+1NZI<]\H29FONP*KVNOH]6WK/7I#^AZ_RJKO_<2/BW*\VX.GU M$/\>VF-FG%:,/#0!3T%8_BI(E@OGS4;6V-H$0X=6?'3_NG54F\5R><.2G?GI*
*M#'.PG#ES *MY\QAYTVCNAC$S:CR3:[IIA?W0#UYO+BRIVIT1RG)(CX5ZJ;DU M;)4WPU:J>,H?SFJ58J.^M\VQ#Y:4WZ)?CY>8-*
*U9(^6IGG6N%%)]NHDXJ:1=V M;9U4K=6WAJUE;+RNR9P_G(%.*F^JD[3/EVN==+S$?&A.4C(#L9ERI+A+7--Q MU2[=I8RZQ.2;HFN%1KV2-9;?;*

57NK;@U8O0C&OBE)'H'!D9 M0]!,>O-D<=;3I7"">AD+5)%6-.P>^Q=&?3SY<)YI>^\DP#@0U3"NA2601S4'P MB7@!G"0IHTN!EZ%6)LU(-N.;F49PQJ5#HM"!P0SPS%#-) \;IMY)IIGM,%9 M!6*5HB11:8%;*9S4E6>EZ@#ZY"QOS[N[:^OI9+W#\H3;(!F-&/A2Q*=*#06D M3)Z<6AMK.4B1(2==UYRL#'E=N5EUZ=NT'SS4U"2VO0$K(C&+*7)&$,99, MEG+G;J>F*P^ASYK^,?SK0-<_6N*[U?:W8#J69:8\DE VBZ3!'YY#)D9PFK6* MCMX-?7>C[S>EWE-[_!K4ZU9J76S7+N(+1;V)#@PI]9MH@C@E+M% DLT,/P:@ MLG:!XD/U=YOEC XN/XZ:KP# [S65YUIQ5X_0:QI"'T\D@QIQM3HXPC@M84DC$ MY02$2RFXBFC.[Q:5K\P,/?":/NG6+:6\G&*N.;D5560Y1#3#<@:Q8MR,FO.O M)4OJIQX#] B324F.9@J4AXR1,U5E/5M-K,Z66!NDH%P)P>KKQ760]4D95N)*.MAZ*I1IM91F[%>*T((6@.!)PN&R2@B7 ,?6XC#A3;;NRPG5?Y[]NL@2!6"2I: EQB-98F!&#A%F%/,,ZFH\K63 M7/? 68<1\GDRHI80JK'BO6__[,32]>CDSY9(;4A-@"BL!F(UU;A8%/,QIGL MJ^^WW,6PCOS5\Y3_5M-=9;>QU-N54/H4^Y"$8\2P4[/05OI+$6=[V5*Z(A+B3QE,%;0497Z3$B[/ZA: M9]QG_LMB7<[S%H,H!4CAT?[P.EAD#0DT49(3]2QAU($"[F2PWT'I1?5,1S19 MG23=3AK/XM WY*X4#0]NCU%TZ/?X[(F5&:=F0W15-]$V]FA[Z=6U3M@Z-.3 MHOMC"E$FX\JT1,DSD4DF8K7@Q$"@C.%//%NI3=)UC"A7=? &NT8^4X.DN4E6H- M9)3E(BH(&N>0)G:B;WU\W/PG5_,52/& O_,X*>SR' :G(+AD@G@T,8A+8[A+ M, ^)*.._)(QQNUH!ZY[#>&I=VR%- *@GF#F'^>KNO+W#WSML=K9__/[#R<$? M!T>GAW\==-?Y;-5K=M0&[<$15NJ>5G886[A C@T_P5+%+1K9 =:?:ILP9T:Z8 MS@2H0L!X$K,$"ABEZ5C[_/]<+;>A+_54(G+G%,HW5,,4EYBD(D.@DJ$LV!8 M"(%E4SM-GH1\]XW4W'U>,KR#Z-L:HA(3(#*&E8XH$ABZB MP2&S3$U2-CC!;_-\'5Q],DI=4:2Z?';+`PMI/)1$L.5QJ&7XPF/9E0:TI8F*N7%Q^.;DX][;#L0;S!7\?G M'Z =-NF&*L9JRCTER0#J &1(:1G+T.5(#DQ*5C.YH_G:=BQ]4N#5N;KN,MTI M(3I?VEN/AKGH+6.:&"\HNM",DX!C0!=:..63H='5SF_NAMY//\?S!%"99.4A M8R3+B0N2%S^"$2&X_M,-\SCWHM\S>E*J?MW,4X_,3B##\5-I_[^4IM'NC M4?.Y7&UPZZQT22"BDM.1492V*@=K;$[$9ID)4Q(L"\+%NT=F5Y97,;? SB;8K% M5KQLKL-7O^WW=M;"SCT8 F*4Q&IQDDH!,3N",V0B9"95":.6\[M*%EZ&%C0 ,3EIPUM.F7 ME@*H9QB;R\OAW $O*GEV/N$<,"1#9E(-V01EB;:E@H%G1:R(GJAHT'9[EH2N M[0+= Z=/D4^GU*@EDBZ5A4DNR6 3$8"67TKAB:7&$8N?,6%Y8)SM6%D\COO-`M>/;KKK MY;%3&I:Q^]$'/TR'XWW_<3CUHR5P QRA2=1I EXG(J.Q:)&I(-PZ"0JBBK*V M)7P859\L8V5B5!9)Q7[G4S\<0UJT]JN+\>JRS#JD-Y"'<3@=@,T6(G.$TD)A M0#WOO5^E2UN!X;16S&<0^)1MKZYL.A=5%)F)@F6 9T.&+@0>D]*R%$0O$ M@>:1I\"DJ)V7^F%4OOE(OC6]2.# !R\)Y:F49"F/(\B;UU7? $)Q.;J7>Y+!_E[9[Y5Y#5K<\XH^ M^40U!%]K-NONG2V/+%JP-#!%.%= I'9HH44JEQ4I8""RT:IV,'T70Y]\F%I: M?ZMY?O+#[7NG?[Q]=_QWM8+GU0_? U4'V:.I=`P=5W+9(9O=#X5/>_WUSPE@ M?Y%A3@I=^M $LBFT7]=OH#2,\&>09BRF8VD5YZZ.KT%:I+3>@ MO8'YGX? C;XZ/,5DQ@;$=H[80WC&"BZ&TO5?@BDUI%)=M;QM6L1UU<8+U'EW$E#)?H MB(4,OMSUX[)DD$.N;8T>1K6A"_Q3&*>RK&K6FD:DZ*P3X!+&F4>_<@Z8M9&% MJ;@BQ3V6*NR)7AT*LDF=95INKL@0#I<&I MY"6)LNA/#IJ$9 5A*04(63OA[!1UK$RV//2>#8L6G[7FJ3[O59BP3-7#R>2J MG^2X 3;+++>B4@41?6@9X0$\]*$&XMT[&2!$B78,3Z[]Q'7:8GT-S="B*3DS3 M#;YEK\MG$V:7UYE,G)4A*.(9_HA9>2>-\=35]H4?!+4.B>S/0:)N!-5%Y(T8 M%L#VFTDYUY,AZ SYNEUKN;4^>))Y)TEZS[#@74'O; [QXXZW#&_21FJ;9T.@FX M]YOQ)VBGY3CH<0,IR2;SL:10%!;YZ]!A"D:3'(QE2DJK4I=!]QTX;V7UZ$_& MEUKBJ7[\Y)QD1.83- MAG$*Z/DYR^X.E;\Y[PGR?J[P^<7SP!>/#\3F<^"D< MY QQ.A @<32IU-:6NGSO@#@+LEQ9Y*W*.?-XJ&D M'BV/4SB#Y7;2>S. [M/6U#Q_>FXK_GXX6]\F M[9TX3L7R6%/,&1Y@-_:ICCBDR M<+7=@UV.;S?GUG/*65&I24"5-<\L6EI*^T0VJ-ZB3K)V-7FU<^O/PKWJDM6/ M.QV_B<@KANW+\|-_U;8(;>"\U 9C0A*4I$2JTGT;@B..4Z$",T'IVDMX)9"? MQEO:)=NV%^E3>.TAN)"SD"1[BE&%U;@.C+2E%YXS3$G&0NU*GL=Z[8_/I9XU M>Q%)T<+<,X";%EF3@0LAT\ 8BH678,J6H\51HA1+,N)9NIJGSM; U:0[B3K MB$X_RJW6DE87%2O+FP:S3:.5DV"]C,B"UR2)Z%R6$*FO7FVP M&<3G4"[7%;VZD&*=3>;K^IK) <;YIYG;3G7L0793*!4_0B(32U<(1#*H58<)H M:R*/0:S3L/B!USR'^KA:U*@]ZYUL(I^B*W.<5^C"+'P"E0,QQLG2EQV#YG)A MEE?"*6]IUKGV%9KKX.K349%=]9,:XJ]>M/+>3PNAQ_Z Y"IX2#A2DD79XC*N M7*O.D>3!.@J,LNS%,JIE[3<^@W*WJDJF&U%TI>&\;_QX1D4@N<+,H$'4SH5: .:7&Y=S] MQ]X$"YE6WF>;B?"2H9^C$@G*X[>26V=BM('5OP)X F.X,/GE.EYVC;:)5+<= M)K]=QXV[],.:^YD.T=JA M28P<*>PT)UIZY35RF^;?73S70O8<*N1VY,]L(J.N]!5VUK<2FF$HR1!U(TR MH5JTCD4,D%7V45M*? 6U./797<_Y> ,?6XC#&6OP[R.8<7*<]BZ;=G&.>$!E M4ANRY\Q;C*\-^. MFL^G4X\S59*,&1FJK60$+0@MFUV,6(^VQ3#N; 26>? 7C>6N#Z]-6YXZXTXW@-MZG5<6M)NB\@%<07!9 MFSW5Q%,EJ+R-Y@T:O;,%=-P.SQ%8^7"&:U&"OW_AVW,UGK6 MG.E<+M4T44$YF=\)=SPN&=Q2KC^[+&G?M^D#:M3!:7#&9X9"V+&%V[#WE_LY'*BNA5>-70N_;IZ3./-?#KY\A/$$7L,8\G Z M0+^-*QXQ"VG3XU\_ XUJ2JG>'03H\L/K M8FM+MUZ$,T]KAAR%8.BL)8GDE8DIC "\(#A\R4 S%E7MG.)J)&L1Y2=+/%>0 M2W-C#IZI*(GSTI3K=ACQ0OER*8>(S%N1 MJQ]%6P/66LSYR?+2M:?5<5_+PZ_ #D[/9ET?ERZL?%-ZT8\WMS&LU9*#2N7[_+4&H"J; DHG\K5YY98C1ZL9@ L.V9MJ!UR_/"2U.U'YA>-&FA@I:'QZ-/ 8P@)91'/6<9L4(KHBT"=1ZHN=N%:V7*Y8'7 M]&ES"08"Q5?EFGB5+EITCGN@T$_-_C=KNH'[(1] M0I5>JF:0F)9\PLV32Y9J:,#HBC&? T5V/R1?'3#CB@Q.$9L%%5LQ&5SN\6A=; MGW3;=BSY;B.L"^E46Q\S97J#XNVGH^'U(2!F'>2$6YYZ2HD-M WIC-A#TPN*LX)SRVLF>=;'U2776Y4XGTMF=KWRJ[5?"P\FTBK>\|HG5_>6' M<5?RF&]K@+N:XA:,O3R%=F\T:CZ7"FW\QCQE/*OKX2I!$$X1)4O'.*8L\5IK MDHP.(7O@.==VMNL@KVWY[]"ZN>;I]Q;?]N<813\JL,J[7T-NVI+=&BCO'$O6 M$$&M)-)S3CSEB7#EG-?19 QF.S:+CP+>)YOY!$Q^R-!V3X9ZM4SK^@B)VY2] MMH1E7TYC*$?(7F"(D.H@/Y"]3-Z 3VX75GA'K*QBD@[(]RZ;Z7L7=ZL%:>S M4Q@#$@S9RQ52"KT:T)DX%FEF7(;Z-X97 =ZKPX(]Y&KW;-B=#SJ_/ONJN9IM MN7\HEY/,RN0K.*/W/[JZ5[K!2';BGMZVH L\ VY%-@(C6$/+GJ!%+EA5NI,P MZ83-P$WHH,.R+T:N1+OL[, MJU(FT: X(R))CRM11^)!>=#NBY6[YM.-^MWMB&.3VQBW=M^]TA87B/%ET# 2;@ MU-()XF16Q&1J*7#G%*M]G WKN5K,_BZ$FEE^&C0^Z-'E\G['\]B*]%WM? WJ 8KHH[)D"!"N0^3^=)_QV% M8&.,U&BPM0]%K[[0]C'U8'>F:_;8Y2+T%)0$QC^AEN/JBNBL6FL%$9Q;;9WP MF=:NWGT05+_,^2-8\/VI@)IBJ-<;HAD/'T2FE"Z-A3)A.0I$IAGQI=X\4)H# M:!=M]8LXUL'5+RM7@2/5A;$CB[/H2M7DQ31L;V9^_,RZME5-{)4,RMGP$FZH M@J*2T>$R9R4U !%9PI(@3NJHEHRAG'2.B*EML1+P0HUA?>2"LEK^Q\KH^M3 M;Z%N%<3VPNF6/ 7.V>=F$'B$4-KH2S/;@&%F%SN5.^XX$R%&QJH?F+\/3Y_: M!W5O03850/>4.![#P-O,);.&.(T_9)2>!"TB:CB' TT9@JA^ .@>/'UJ#]0]-M)385P ZT!,H8!DDYB<;.(2]+E]+$"$1/&$J.I$@./2"=J8G"]{- >_L\OSVW?'1[V<')^_WCMX%3Y^^/#UWKOKA/F=C076X;#Q9\I:L8G$-%MG<#KIFV;S\/Q^?RB MVTDS&J:285^D]><-R0[&T^NF&4DQAZ$- \3%Y(JT4)$BK2.!!Y\BC4G=/BZV, M(1X-8/M#\D.4TD<_VKMLKL;3XZOI++6-KS\>S5HP?WLMI(&7.=J 'IDV6I)R M\SP.-D;">#)"6$U-_?M -L#7A[!Z=VSZ_@!]1Y*L$HX_>D[^'/M%P>OLKBL< MVH SX)$J6?*:QO70X0--A ?V ['4."KR,72ZZ%9AZ<1'-[LGWI**M0LQE4[.W M9&J.8#J@EJ(S$C01+"DBA4,_@@9.LF9&9\NC,'H-GMWSBMK(![;L\Y8V<\R4 MLP/EM*BG*A)JLM(!9Y'?[9>T-N2^]- =:$EOF\-9S686+RPL"@1Q.)E>EK/^Z MV=+BMK^R3*@6H$$[@FM2$.F9)=YJQ!<8!R>L86*=U.7;++^R->NM"'^-U,>\>! MQO6@O8-BIP_H1R_\OUM3 ?VF8*L<@<_Y;NXG0RD &?H=6! M<$5+!1:EQ-*H" _HHA@?*#H,:RB_-5[5!Y/'2>6=6#M>:_9?O3ZLHH";KF' MS'+O&!N4=3(P0GDI1) 9=7("30R55%M%F62U:Z+6 M:GG;_N"-2=K*JX5;-Q MGEZ-4_OUNSD84!$BOC01Q4L267M/K)$*T02N$N*)(J^A3.Y[1Y]V\[K5(M5F M^CDY3]=^XA9U1IW"Z:$#=>^,57*A%N\ ">$^_D2]'OH=17:8LQ9L6$TB;C(@L.QX@:-11-$.5+PXIDLL_KW()YTOZ MY!K5D/7#:NPQLUNSF6V&2>F/ZD=O =*"*2HX #S26*PBWY8$"H3EI+E0D3K M5?U<_&T.?7)N:E*@RIS7NRTMQJN/J(Z_EA1'4((% [61).U@B4_#$L^B)B<&K MD$M?QMK]^I.?WR=/(@N)/WJNJ_BI2[>'[#?H,+?381C!$<9ADT$$Y8,00"(/ M";DGRFTBEI*G!Z_ M?7MXM'>T? [CW]O*H].SDSUF_C[=^V/[E1U?P#C([!J&0E1\WDJMTB<;?M&^LX MEU7"73B"Z4Y@ME[U1K8B$(4GP"'D+B +5/*_\0S/;9 ME6]Q^:JAHB? CP:"MX\EC'*B<(AZX)3HP11.S F=*];3*?8CZY'768&4.7N^[8=0O+3F^%UIKXVAK ;?;;=S%2H=WJ[P+P$X._A MJ**YFI[@D(:CK_AF:" Q:^5X\@+.O+)D0+4202E),B]1$/4<7;24B,T^4;CFSXC;S*K)ZVD*F5>BMXMGJ9%";NW+.@3-BT0TE6?%2OLRUU>MX]34Q M]2&H?QJZ/;ETJS8G.1Q/INU5\2&^P1I81Y4U7!*!BX)(9AAQ$ Q&4C9AA,/P MWVMW:_\!E#XD$9Y:H6TOHRK*[-L4S#V2]4>? @M2RDR<*J.W11 FYE+!3X/A MCF8EU]DU>^S[*XQY?(X+'8:?RM/OZ:*Z:ET]ARZ\I(Q0&>;..>GUK(+WS#+!DT:*6WJT(.PZC#O9.CL]9B \'JZ=_)TT992'N? H/7G<'1U&21V.R3K6{QFP(L;RX"K+=B2FC &HO'I;LUHGA)PRZN(4 MK!*>1UX[E;H1P#X$0T_!ONZD6#7.F>_EE W:ZUV=@RW%W)#8@%-' MF4O%76>E-QY8XHRU)$)@ GR(6M2NE=T,81^BHJ>@6H=R7--QN_Z\_ BH2__U MC_\!4$L#!]0 ((*.7EGP4T/LLEP '@#!4 8F9H+3(P,C0P.3,P M7V1E9BYX;6SLO5MW&TF2)OC>OR*W]G6]TN^7.E,JAZ*H3,TJ2;7(S)S>%QZ_ MF(N8(A$J %2EZM>O.0A>1)D!. 1@*#LKJ.D*0KQN=D7[F;F=OD? __/]\L? M/L-D.FK&?_\+^RO]RP\PCDT:C3_^_2^_GKTA]B__\S__XS_^Q_]%R/]^]>'= M#Z^;>'T%X]D/AQ/P.T@__<N_AA=@$__Y,_C'Z['\X?^EGN9E<$?*? \W]V MV'SZ,AE]O)C]P"F7M[]V^[>3OU$98@@>B(6LB0P)B-/6$<=H<,HS';CX?S[^ MS2E'5,2!]&SQUZQC)"AA"80LK/0A.\[G'WHY&Q_C;^6/X*?P RYO/)U_^_>_ M7,QFG_[VXX__^M>__OI'F%S^M9E\_)%3*GZ\_>V_+'[]CR>__R\Q_VWFG/MQ_M_K=WOSH=+?M%_%CVX__^Y=UIO(K3T;CZB? YVR064*G#^`[_)I/VZ,Z0*!3.)U ((_A7&A>$6.RSY]<\QWGT42 M9']]..N(^.EG5\?7/E130$_^>@*:.\GN/U>P&P4?8M7+N0+4O9=Z@2=0^WZA >+0=:,QJ.R$;W#;Q>/*:#[M71:\,8-Q@IM-ZA;+91._^]7+1D4V=S]]] $NYS\]OYZ2C]Y_.C^=X7E5CBX$ M#V_QR^DYRY"LUIY$DSR1D"2QRBEB(P,F-XR+/MIF'-B\I8@?BZ!_ MA,O9]/8G<]'/Q;X:Q8V$*ZSKS(=+. <77&04B$@IXIJD(];R3#2GUG$K+>MO M37,$7Z_GGC,'D]N5+=[&3H=*GC175? 4Y:Z)\493"/HO/S23!!.TH_"OYEO$ MW^)E,X7T]|_,)M=P_\-F/$-6'UW.'X@O+GPL7ZS+A.ED=G[8C*?-Y2@5F^QH M/$,)P_3@C]'T7*1(E>6) $1:I(^,N&@IH8HFQ9A05*4V?,"'/. "?G?/@^>>> M7Y$-SQSGS[!C#74VE<6ZC!^55?UZ?@"U0G7^R+'HK/37#\[J*FI?:1'=*[V> MIEY0_09B'HX$K14\J4!.HB82'&+ 5ZC3-O4/E?F9?;TWT7Z5/4 M^>V^]N2?C,J.JA9/D E,9W-T7]V/I=^\N45C%'8;'I-OOPR-T7/N30A*"8) M8RP0J=!_QNV.$9Z%P>-0:J"\LC70#6%-KBPS[E\FRCIZ;093RE,*T74IA*[M^>$$TFAVZ"?I8)S>-7[\ 2*,/A?PTP^(?#***)HWS>04XO4$Y?/O>>#A[?@S M_F4SF9ZKZ$%\[/#FY2(_*;7$ZF)B"886EK\"!U(#QW"TJ6QN#JZ$B@2Z M%<4-D"*+Z1L_FOSF+Z_A]6A:3- WK"=I:W$AF6"8^1$=DS@)M+6V)H!QDMM[F M5'O/>1[1-TN6'@3>PY%TV%Q=-:/361/_@5[\R62^^#0'^1XFIQ?HV9]'E\&Y M8$FTC..6YSSQ3%JBP7@0/#A@K;R0#IQH >N;)T9MT3]E!Z_(CCF>Z<'U[**9 MC/X-Z5Q$QSVS>,A2//XDC98$K2G1@:$(? A1M;)4UV/%8SC[Q(:-1/V4!:(Z M"]Y.J]<(RR:6DB7/P)PZV+1X$]DUR+[%6BGE+:-P-NH.R?]M<0\5/-RT4 M^,#*8>[3,_SSEZ/CL].3-Z=G)X?_[\\G[UX??3@]^J]?WY[]=ZU0]PM/ MZ2_%.2@:<4D2D]S7DW46?+X2\NXAQVR'O)TLX^NJ%$7\18!FA'@N&=%+V*,QL+O =/Y!&F M162G#:@N0?$,.%@*:-C8>_^*:_J2^F"40/IK8,:0& (4@,HJ(&Z:AB!6MH001 M6);?+A561,JWQ80NPNXW/+&(ORH3@G&XZTF+#I$,)A#/K2342&>%$X[SV)_3 M.73AMVSBNCH.F)I0AI#4 M!IU J=H[Q4: (JX%) ^JL8H!S?JM\)?75]Z6>CSW"4,\39>YB,FG22#U+S:,Z* M8E?YQ(Q$',1YC4>C5G5M=J#*\JJHG<_5#BE-RD9'#>`6X]ZFHR8VXN&:@K8*3 ZB MG>NRPV1Y+IO(:,_[C210,#<^0@_9_KFS2!QD9GH9+))14E,+#E-45EBG:4$DF7> M.D^3:17FV/3,>81KX)RO'O3:Y33:1"F!)._$"?@IO(:,_[Z/<> OFDO_F-M6?1??I+,*06/QCP:\5)P(H5)Q&F9B X\:8.&O7N<\%4AFZ<3Q)VX MN=WD'I9/E?3 H"<7S2??LU+>6.SV&9UUI;'MVI'5Y_,SXU>E?G2E? ^ZFN@A^/)TU>=X,$0\G4RNX!)"1!-X*+8]I_A'AL"/Z M&:2R&%S)/$W^_Z"PIJ,9G,+D\RC"C4'^_6+S\4:)_38-9/C9@;3\YR2 9HB<0Y-.ZEX* %O1RPDJD/T M@C+3HA)GC4?O)\^&T.-3VNA--\JS(I#KR9>':=\1!3*!=,X9,),L)99!*GNX M0L/:1V<\[P$&V2NG?_V#)S]I$UM/3REB*E*D?E>=XOLL"GW9[.+)IV##(%) MPTB,MV")G@AIB)8SRS:$![63N)M@VN[X@T-33SE#UVIHW.IQ9G[8%N<;X@? MX-/U)%Z40_@!K$,_O3A7RMD@E"(L:DLDMY9X8SDQ@ENFK=;,UD[6(5E M/\E350-+HH<;%:G/4=Q4+IV^G1LD+G]:HSAW4FR[_\'TN+N"R5$H?77VZ M;+X +)IET)B4*AG"-;JN4 "1DK@F EE*+@/99:+'M; (IC/ZDSN(.6T&OM MZ/0SX.?';QOL*CM#D?ZE7T/I%(%_,,,,,3Y$2ED.@?/UV=46QG='KE[TLX1; M]2N>']
[*1!FDM@*]Q:!1*)H*$J@N5S.>IYAD]M5/MO;W8U5N>526+'H'!+6/-MX@\.S=5$(_K#6L;DD^7)#W3+4[E]?##T>NW9X<"UX?'+\^.?OYZ,.[DX/C MTS-_&XW7)BKV 'I M^A).G+YK?13Q/,UB2N4,'DCN+&Z+01#@?E6E\X1%+H@ MV67J-<]2V-KEZE6 ;RW%>B"2-=M6=@\9*ZT6L7H)BS5"-

HOHJ=]XR@*V4YV_M!0*M0^%>M+^S5);9 O5,$P,ZXV*D)=YR2Z+$WTS!0J:U?94=IO +5=7[PN N M2N^C6ONN-^*#IHBWF=-4.!>Y)TPR]"P=IR1$;XB*W$B.7K6-M0MXGX$S? !F M"PI^G'!:23N5NYJ^+>-5+B_G&=E?M]-<8#/1FP Z$/PC$8G_1QP(22B$*$ I MDQZW&5L:LGOI.=\3):K+?8 &V?,MEIJ<*3>4\.A+C:I7Q.L(Q 5NK54B)[N7 M#?&'J0RJJ:!V<>;J#M!M4'UOS?,[.:I=_5UQ#Q<\WP&CL9@(LFBW(C'4CW(M$&P41G AD?&L2LG<-] \OP?==Y'N]OG)^8I6*J(" 4ME$:<7 22]'1"L^_S MJWV3\8TVS^^DU\V:YW=12F4S<\G!^0IR,UEQ?/XT*548.7.3(C4$S2!:2C& M!!D9 1_Q;X)5UJ46IN)\KB"Z),6HG;V;@=X>TRNOI55\61;\1X<9-Q+EV.]AMDYE5%Q8=$0"P$- M>D%+AYX\+_4QGDD%-NCU]J3G'[S'G.E?$14=H2I#2)*)*6%YH3 MYO 1DO.D^.@$L.=9!,9UWI;GOR+^R2M2/1%KO@0<4FS,D M&,8)+R%9CR<.8P-XG4^![>2]R0:D>-G7W% YPZ25? UR$0YL W.X'*AE$'ET08:VB*A*.-""##$V8"[>@R"A.0#"=XY\!Y$&,)&&(Y(W7.-ML2C M+HKICS_^\@#=I%MCX+;YO%4Y.VY(2B6I00(G3G!%J/4J9<%2HK6'"SX#9R?\ MR\U5N)PF&\M_F$C[5-"S1KG7_LOT;ZC& =-& .:Y96C0:\2=!,4M,X$D&)F6T M Y20K(*W->ILKM86NTH-G0QT,FF$;I= %0A)<)M)HMX0F80N+P\0Y@SUBAKF MW! FAPIX^TV? &CKIH>OA,JA'_[SVEV?-3Q/P,YB<7?BQHT^!T\@1*"/$9BOP MU#:!6% M*HVMPV, ^><=+BS];NQWO\XB^!SMH(RWT<)8MVK[0^K].>7\8V M&QUXQBA C\5B20LU3<2-A(EK\1@KO:Y<_8-B*FF?(1(O2\E[%@!:@ MD00%S8F:8.K/:MB3QL==.%:Q48'712XP]=J:Q1^,H;&0#2:N*S07]5H?;I2 MI^KXT..I&LET8'792]L]7A;1;Q9Z.#?LK$.Q&HES+Q=;2_ MLU1V-,M,?2(H1LF"5/$LE+-8J"5@KJDJD\EV6$*#]+H8/L,[J+T@1L=V.2S MS:!(8N!OIB<[D*X,5$=_$+_*HG9F[!XV.NBDX Z-#KIH9^A&!X'GR#,M%2B6M$RE9QC5S3,)T!IR.1N;\@A.^SXT.UJ%$=;D/S3)H?_H1&RMLF&O,QS!O;T]: !W.&U@. MWWUOZ;_7Z#LIOX2#B^O WZ_.(T5Q!@-0]&E$X&,-)5Y.Z72 MVR)6"F ?MP1>:@6M?,!.F#\U%-+4EF8?XX;G!^\IVGKP9A2;,:=S,MQI)0@X M)XDL,6IO2X>I7'+L"T0-O3A(7\'XSFR631710_;+(TB+5Z -J)YLD:6 MF-W M;*RNYI6_@:QIBZ8\!N;ATG#=6M.#<3H(S>>[C&_J ;30A$N#E/34D."S),ZC_<$-", O; M=25Y^5G?NE*KRI-Z2YIX0[U7@-8(0EM BDEGZS@KR;*1R%0:C3I#B:"_\^2 MS(\++5;J>,G'[X-6-Y5:Y2XQ'^#@(Z2#&)OK\6QZ4!)G(_H;_B,:GV=-F2[X M3'^2.$G90WYG)7>)#9XD@(M?:7+J#A\L8CG+ B5LDJZ#8G;-M/F_/^=*+V"N?'J\!?_K/:QC'+Q_\#)W60+40B9%D@BQUI9XEOTB]Y)*T3. MCZM_ES+@T VQ!RN0W%/7/*X M##ECB8O"D^PE#V!88*Z-Y??2<_9JT*Z1(9%2%:-M1*LFN!9J7_;9>Z[JC<6YLHG7FH?Y ZMCB2"6M9E,\G{9C+:@\+!QP98^B$[BYN0XFB4H("6S#ZI-+\$-8>PY:894TE-^J5Z] MV)*3B6N7"^=[,=6 >,T\\8:AB<)U4BF%3OHHR4&DP]3VEE-Z'5K^/K*7+_M1A8HA>G!9S^Z++(Z:\HQNQA8?9XD@,AXFE+F2IQ6IS(-7),<7/VG"Q]"/TI+UR=SMMW*1S'UT6$)_GN!],?;R,;G_I+. ^&,VZI("9;9*[E M#F4A,HDYA:BM,O'Q_.87.FVW>^Z>,Z57-2R)B&V<"(-[701(TW+;4P#=6O'P M,*(;LW1492;^I9PJ&-\R1^0M%_ M;U9],BXHIR=YR8MP;K75++%('-."29HC1G!B-;,:&!&"5NI55+:-\!D_I0 MTA(R;9P=_MY_*8F'T[/F(/[S>C2!^17"O93.O3/MO.E3-\!?:JJ90EOQ)!=15Z/RHR+<%T>T.1'MU7AR_RZO'K#D2X/M[,.7R=]+'[*A_SUI$\MH1S.TJ?V9(N&=(LXR073(7,G2P>9Q L\P9;3O!FE-_ML]0<;:ZP_[KVEZ/9E[?C-)I__DTB+HLV*"/QC4ZQ-_(SNB152R)XX-E0W,=I M;5G50U]3(P#6XU^C\5B20LU3<2-A(EK\1@KO:Y<_8-B*FF?(1(O2\E[%@!:@ MNW)/EICT2:+I>FIIT4?[N=H)HL8@_FYKTTQ*B$X'Z:0FQAO9WELH&-'H+ND2^ M-91<_S)E,)6YN3HG*B.-L?;TXAVF\"!-3;;/X'Y*'[BI27:E'-5FXG)0'_!B MWEI7$; (RVC-PN-KCC^;FFRHX Y-3;IH9ZB3UQ)UL%'XGRY%E8E3.&!$6NC MPI?,XSYW<[W7[UE+U3[OHRK%SH MLVE&.0]HTV;,2*0*_620,$"B=@HR-7NK:G-W?*]NJ-.OIDK:]NG?V9JO-(OZ\I.WKBJL#@7JZI.VN M_9VE,A.E:C:C/I"Y(S+Q1(+1FACCA-7 8U(#V%*[0N&!+FFWS> N2N\E_G*7M0WH[T4!HIX4,!,\@121013P$2KP*/&KC,L_M8Z://GQ'O>FZ2EI:5K2NA'NX M7KVINWU@D#PTP.=O!5AIE>:>*"Z+:<(1&\.71#HE F4))*\]?^Q%4-^=C5=7 M33U2Z8^A[^X*F!R,^UA"R8IP2-W'FO?$%<4(8HH\:RQT;8B1K5](8J6_W M$-\=6]/#D_*LF3=L?]:.YKTTQ*B$X'Z:0FQAO9%E8*$T[HAE5A(%*"/GD (DD6-;]6(PU+R M9=#?*2$K:W.8"-;- B#]#J./%S-(!Y]AXC_"PXW^_<0)^.D\]>#A>L\A.JMU M$L2HDD%,LR1!0B("= @Q>:T?]_#KCYMKK>"[(VK_>E!@@Z3!7#P$5=],/:7 M7Z:C^GD 2S^]STR EY;Z;_>.H")$=T&0.B@4MBP7IB4N)@T. /D!Y]E-@WV2W(^E\'9"4]RAK_V5Z,OD)W2MT M:!\AC1DB'M[$0=9E\"$BE6")9=24\6@NJ38U!MV>NC5";*ZL9A!)5Y_]Q"I M1J3N.:1>:\NDXH0)44(:&GV-Z#,Q/E,1:>;A<=/4%IQXZ:G[R(F]DJY>01DA,)?GS1 DHE1"$1\5(R):G[1T/*EVDRC;/G$?N5!-PCW,C?X:Z7'S M2 #<&2D->.0F!2(9B\1GZTJK3"*7I=2MN(,8)!=P-V#K-IQ>\#/^2S.>74S/\.=SFCFW-,BC?U/GJ!15.']-.M>-=0M>'<:6)B*1>PQ:%R'+\%F;VVAMM8O;OFLXAVPONLH]E%HK)QU;.Z>ZA"K%/@VV81 M?W:1Z*<&OQ.!>JG!7T?[.]M%(DI%I;&"B.PED8IGXO#X(-;31,$KGD,^Y]8]S6=+KRT*M\ M%7OP[MW)[P?'AT=O3C[@KTSN(O2 M*X<4WXZG,[39YH-.YAW.[K+.[XH27.@ FL0$I9H(K'..$)CX(H+F^3CX0I+M(SXO/63 M>.&GK<4MR!A69U>"V?1\>?S!BTB+=C93;HC1 E22E?Q]QCFD97'34U3Y)E@(9*M1:1]>/CX/-9;OM4.ET,CO_X,R4P\\]9JHVPVK:+T^*D/&('?W;/AJP=N*T1906_.IO*K>,3? M@5CX2FU@=(G_M5%G2;?UYC(K5FDJERS^VR1:>7)>(M,1E MS3UZO(PK\2TH<$7TV,,U &DSMB MM02B(CIPH&UH61O\DO(>/O0:5-[:,JOL[9Y"O)Z@L/X-;>GLZ+MVTO#/Z]%D M;C>=:PLQV>!($AHW&\,4"5%$8KDU%&RD4C]2\5)?>(U'#^\IU[5]AY#X4-TKM'GF=2Y=U6<:GO0:_)(4%D-T#+/WDQ%^]\E?WL08JOG7-4#TX9)7%T[O M7KQ&6]YKD"1K70J4,B>.R4B24L@XH)[ZVG>'WOQ20G)0V#$A%B*]H"CQR(-M$=09$[,.4O>]PAWQXKOHNIT?WT6VN^#%E_K.YG^4REW'T7B&\H?IW*Y665FMMN22\C)&4:%*1D+PA*>G,F$T"G*U@S:QZ_F[Y^)VTVE26;F6/8QFFQ35L&U05 M(P"KD0P?$*BCJ1=4OX&8AR,!TSXK--Z)C3R@/V4H";P4B"DCC:Q@*_AQ@RM M_&>"'"4/JOHMT>TBQ^LU/1E5'NS6UY^B^H-UUY2=?7L$8AWFW.3+PCT3$,2MGA/K729HU[O2M\X2ZA6GB0F;3>TBE&X(A_5_:^FU&4PIE7-:[DWX@W%ZE'$S M+] ;113-FV9R9_;/JV-N,H&:R?3W-!!PVW5WEV8"BZZJY[CY&CK/#I-!:JDS(M(MB95!9YFY,+Q-[6WW)^\#5WJ6=P\'U3',[G,Q3L8WT^C[V'^$=#)Y$%0XF=K4Y5/+,V^/?CD[/?CDZ/JN1.//9%PY:I8>#*14%)-LQ(;F'!,/^[@OI$,6L .*ES7'U\>;TNU=;'M M@-ZC),L Y3H*TU/$DLTL]]11X#&5;X;WJ M&E\U%& #R?=@39WA 3K-,)FBJW*D\^C%60\1#L]PX^<+O^KVTZC+=;2 M4YU@S75LM5QP,X(T.Z;=76F#.XM-K]L7>? MJ>V]G>7J%V4V@-!T5>>?40'YM7<5[D_4Q9!.F,Y2),UIN^E-53U4->T5[=HM70^*!*C41[M$]#9MI+8E'D* }DRM>=,+,/Q/9-F4]7TL.<\,[TNKV,Z9P*H4K1,)V/E9J($ M2Y0-1&1KK)41')6#.I/+<0Y/M5WQ,ROHK8=M.:5,RFI^\;/%=[^/9A?-]>P4 M7]-+6/SXRVL_@X,KW';G>5_-='8>E#?):!2?G'<#5O_&CRF[^\AO,<*63-T]9GM'838HXB5^!$HX996*H M/@>K'OH_&5M=QSVT@V^[DH,\@\D9CA;/!I'7[UQ@F?CM*8D988NF4=;)_@0 M"&-,2.$25;Q5O4\/+%V-^D]V5M-I#R-FUUK!_3O%*+5:\4B ,U]25"()(0H" MWCCEM!&Q>L>)S1#_R<8]NGS*1-FOS_;!_&5Y9WY"D<^M9BJ89UX:$H4OF;K.M$6\A$0,I2JIY$&Y8;^LHLUG;\]I.7\.G9CJ:3<.7 M$F98_S;_^<^KXL*@+N+ R="RNR(4XE&9-VN+:7+*P5 M'SVG'-')FZ!= M\FCMU#=BH_=M570UZ5W[R2[H^H\(-N[!=>^>C0+XF0&@LZ? M(4&CRY=C\C'E)))3++33Y_%.?

M'B:C)AW#[-P#1Z_1)\203=!DH<6B]HNC@+SM#H6>V¥OETQ{@>++>M7,2BNR M/?KT>G)FS=OCP^.#]\>O'M[?'KVX==?CH|/3H_]9#(O3%L_M@;7S(ZHDKFZVL$H)]V_\;/*;O[R&^6"AZ<$XO1OYL,B4_04)?X:9B_>E/ 8H+-H\D,YF5 M!:%)8MG>M+#V'#1Q5' E:!3Y<91N.\^C&?9N;UBM-KVJ9%C2N,RM">A7<1:*?PY0)JU(M(IS203-MN:ZQ46V#+"ON_W:5*UTT4?F>XEWSQ5_.OOR&*\?-=XJ.U.WTG9"- MXF!(\A:7*D+QOYTC% V)8"I*H=H$2U=[_G"^;&WY-Y6%UT/HZ^Z<79RIA=>_ MCV87OXZ;.(7)YW*$OAU_NIY-\;AMQL6'JC?.WLUI_.5LXL23#)/IR?7L)+^# MSW ISKGUTOLL28R<$VDR)]:6X=R\U(:'2[7LS0^JN9#APR [;--OC1D{3?>W MXUFS6)/W992U323E,GD\>X]2-@%W?A-1PCH&5CLUOH]U_$GV+? *BA[CT/B@E4*.*,5BU:./IY-@AUG$; [51 MUT][{IR>^0!SSK=E9CVG<";?'\GL$&'ALV>-TBTN\,2:X>^7_E+1 NG%P"S MGR:-]22?D{O;%=S-Y3KT_XM#XA,+<]!9""&ET+#^<2,,E/+1Z9+QDVDJO9- MZ*:8]JD/K[XL0W 3<4N*I+R8]:+ NL)1KMP]M@VOPL/00 MO%IYD-=2T+:#S$L6]L!&F1\M\WB#D08M:N,)HS&6%(I(7):& #5*2A93X+6/ M[A<@;3UT7(T"JSFVL2IZL/O>-Y.YF&=W,. ^^>#V:%LXBXMNTNQ90>ZKWZ !S M.R4@5=7|\.+^E9QWU0*LE ,MV?9.@,UY$QRPM&82ED9M';T=ZKHM[GXBB2B%$ MQHWM+?#S#*ZME([TR9_JRMCR/L2$]HE+1_!X!R*I .)8M,0(CL>_IRZ[VF5& M6]L_GJ2;2T2RYBPF@MI_;!=\>LJDW]?30->7.HWT0MKG[V4W <)D;,CT(^.L^ MSLY!)V/QT">:9E6V5T-"CIJ($([F6W\VM=.!-\6\14*,_0I;%E9+>@>H< M;*N-4U

*+3]5@W7D[XNBY:., ^D4\O&)_^I#<0DW?SV9X@GOW3PX@-M$30 #[9U[K*99W'L$/J3Y$;/=MS9#5)X^V=@?E@8[''LZR-MAC723Y$M[Z,!DJB')TY3U MY=X"DG'W&;Z''VA) T2\0?S\3-:E 2K4;(3:X%;EE;%PLU9AB,O;GB)*RZ M2;+ &)@=+AMT![FP4^Y]I> 5=^:O(*Y:",,X=-X9\FYE3)AV1Q&N!=S3SZ ME/L!8NT O6;56%E]R:!+]X7O0HEI'JS-@-_N0V 4O^5MYO_%!{G"_.E[>N\& M983+;E)9&O$Z!24S[D!>[26ARCR3%LED9^/>5AA<8 OU?6);P? GT+DG6FB",.MRIU94[R/S1*,Y'!-^_3&:(;CM>+^(A[=AR#) ,DYK)W0DUU/&N#+2[M!-Y$ MX?B2TU4:H#**!CC($27*.]]W<)48>..NCI3? M'WI;0ZIE\F+)PS>+BWQJ T1 MSPHH\A"Z.WG?OGL$XO=R02*.W_7C!SQ ;',>$8_!VR9Q&DS(J^R>";:"\CJT MKRB60 >\<"BQQ42&KC!.%YVT/S1 FUV+I%,P=+XI;B'A9N89G/:M\O&.)+Q> M8Q_H<9>2=BF:\@;LBF4EZY 4%K!\3FOIF1D) 9OW1N55S_?>^7[GK5**4>,E M_]MB-R7? ^75K<_BOCQ1LEY1BG_A:6+^G?!(K"P)_!VV+%%&'0.PU(*'-*7-, MS)>]T:?5;LZ!3_86DT"OKBN3G^VA-4E@&H!9"@_I!B:F4UFJ_@3(Z4S?_3@_ MHIH0HY[XN7<,:MMKUMO6+!Z,P6 M ;HYVG!AL@2IC@9@7TD^^;(_W;NW?N(XVC=>*S\I\H_,TREVSOJWV@/>358R P.4@\0X+ S6+/IC5BT_)\U3&>]TTP5*<8VC%D:AA(7NT:Q+QUGYRW^R'-M4UUQ*>4I",:!4P5(F=,.D-!)+;JXI$,^O[A!A%= \XTQS[TSG_BZ31C_-MV-T)R_B>H= [U!]MI)-O!9:XH+WY5C4,F[S6'H8956+$[^NC\^FT0"[67!JA! M=:(2H#72<4U\.$>K@)D*OB+2"&[GZU1=9UB@E;_$ MI];6-A;LFB>R'"6ZHZ,X$12V6S> (,B6-)4']3&1&XAU3R#1 0E9Q;+%ZH_>^ M-I+H1 2=>H58G;P@G6K_EP0]AMBX'G]0\,QE@_H"+D*UZH?\3A6Q=]\K$9B M-N&]JL28#I2(P2**? 7+#/>H3.L-'F,IN- ?2'PWE<6)QU4\W+0L,1>6];''> MOMHD9E06X)3= MGGPQE%/B8,OD&K3%@2$U^E#XL7RRQ#%O^<\D%OPD0(GW(8 M"#]J6N0$TJ8IZ>L.2+FV[LH3<6"EZF$Y[/>I(4G8;>K GE(6*A? 6!N6'_7A M+ 9_4?F0I:KUM[D94+O@./LF5=S?%:*<2[..49O0@S#;IPUX,H=+07T&;)I M<[_"MM(8DB18#V9%Z!;Z:A8Z9_+/7@P3N,DTBG!RQ&'UUK] [;'H]9^J0?&_O,F!%QQ39#> P=]%'JN 8L&'W5@:P/0Q.J]T%4J2,2)G CM!)XO>-$"! MHIT8$-?S=JO)8J/O38-ZX4ZE!VE,'X===FPS[#PVR7D2 %,V(+% M'/X:WH_!_P,F06 *+CATW$D:->49@G?0/=>]P.6'XK>^IN$;7O7"FH#>04EQ MV75%CD0OJSISI#BR.BA)NIN9!U%A9)X(35K*.VF7PH8Q /XK? MP*>7SP,%-EK$QK>=.NX/IXA.K:!HY:-S#R28Q.P.B+H%V"\Y_B. (B+:9KG7V3B/C;3QPBE1(VB9DC!U"^ M3;6$SP\?S/[R+^44QD69?K7CTDV>/ZE$QU"Y87P$1]6J#":;?.F1-YH7K.;N M&I9LW_7).P7SY@G%9(T;CH33^Q > N&%#R($5;#G-\45A@_!E\>#)4?*RB69 M1/@N&/\> ,*C#GEB"'<^]5X)HC8ENO?5F!@<&/W%G(-?7 -QPBX5D5"=4XDA M3Y. <01]5]N"Z]P*>2@/._+R"48:K(=ILM=QQG.M;+>?=TUN$AVUBS8WNOGDX MUZ>ME[K<2YWX(7^^|| 2@ MY*N<&U-@FE%;9F,_\HF2K? PI@8@G'0G,UX-X55D>!3T/]70!4?:7700.!K>. MZ;&V&[6[6S-$E7,?'[$W;@,O7!K.4ZQ^ YQ\|45+U"D;H>)^- #/4[BUDD> MEUW(ZI6\6NW44VR^&DG92I< 6R(]R,,4--@U6Y_XD$"^Y3T-M\CG]XN^W=_;^N#XPWV"ZNY$X<4C3;IZ2(E:5S^H7KZ3=JNGZ/=42] ME1EU_1BW!A# \F\B,6HG(U8N3Q1[ZT](L74OGZ'9ZZ;U.#R"/S5PF<"MY;B%*Q MG-E0!3=76!B]+Y1NUDTE#63@\RUJ1U36_GZ>"#"&K;_0 !X:D+Y("K[GK]U@ M(+9NM6?;@>"O<]G1M'6U+[UO+$]G&E;VN!XT.4@,($AO7UTG+$> 5CI (E2;&VG]<6U0PSNT=0*RAZWIG1'Y*\ MW)B6:*B'=&G<\!S+:E]H_BF+,?ND2#QL7AJ\3$++\&{1Q!?@%TKO^+E&G[&>+ MH8YJ[M5A5L*?)N<>7EN62!>;M'T,COH& H*JM'Q(D::C3PA"2^NGLH=N'T>[JZ\Z455@:\O2BB=4YC ML\EHJ<3?#B$^%#N?K?CWD.\W3]Q8^6L_5<01I6*P2E(]S/H]PA/R/11!Z;J M>:M%=.CZ2)>XZCUNJ>)4KYIT0[L!YY^/;_YM6BP6$=@$50]VI>,5YM7CM!S/ M=A0YV,>6V73KUJ>RBQN]%(ZDY]&5^OHQF#-.1#K'+!OJ,"8? I%FI9.ZGE712 MI4CQ[&]S3O,<")5HY'DP4NU2OTN5I@=KQN(;9OV[BOLX2^2BFB7B(5+D#IB,\3G-66Z;O1(O%]3Z?? MC? C.D75620*^HR3RK:PGLEO9J=P MF2?F.JQ6C$VED+R.K6$_\RMVC]+JQ1 M)8,#M9E5)CZ6)8:8=R$S'\H@#LN"7#P.UC,/!YGAD]@:UA@8*,\]1#H\:0#I M^DR@^5-'>YWO<7()(*G9@3N952+2*9^>K-$T0')0.UT[;=-3]W,'] 5\L!#, M0 71 '\Y^FF .^6AUN7,>KQ+MD%_]ETL+,KR?[VB ;8>$* X4#')V]2]639C6(;&$*"O$<$0OEI0&>0\^1E<<1 MW\$+(I4_QB[':(T_SQ"N2RY[Y;LD3N?$VU"_B67P5B@-V)/;I:^ M? 1=E8/NP667OUI5E5C9L\8DB@0;H/LGH\(YH42)8()?H->]^ZWE=(-9=C[!K MF5*O*R(^B4ZDGD.TF>ULM7 $([M0O'80S,3B:-3;1"_NY[*"&BA_ N72GU]^ MIT1AN;V4 K6E3F#WGH/I&]QBIS?3SQ,K2#)?*O'E"/PFV;IE7,OD15V."+[3 M1'.R5RG#S@+R/E'S,\C%8C*JPN2]R]\(YP^0.T3?&BW=+2E@ '^& M'X@D+)L_* E[-@#!N3FNZ-CAQTC)L;5LF7LN]LYPUB:\1V)]N."QNWK_-<\, MPOE\E8JO.])M"DDZYTG'^).>KA;A>J7)AT]O?DZ- \WH*Q?!'5G$ABRZ^9:L@ M?+B<_EC@]D_)^3/0##KLFD+XL21OW!%2B]GG]MJPO>J(40X3WO3R8]9B(++5 MK@'19J&C@R7+D2 N"'^9GM[=JD *:'7*=YG$25;>U9@LK'_=]/)!L_JA"IW4 M+_8I#W$:-I(]-?L7JJNQC!YU+1=(+H53)*1U76"$E\=!Y?>WMU_>\?@B8JR] M)Z13LV +%0)I# <8JRM<53)'*G[N*/X$^^3-?%Y51VQ7+AWC_[3? M/XM0P<3.R8\LC#;9E!K*5Y^&?N@P*G1(.?W.3P/TVX(47[2^5HR S(Q5EPQ] M/K[:IAGPU*? 0JF3E4_D2LG\0@&@S:I$CBQ%4[%F!:SD@KUX88Z^?O!HY%)XX M;7L\3Z,']'LA#QU@6-S+I("7/&G]B1(D5L#*H9L\G5F3N5H/$G9.VE(,_[6 M>PD_%NO>RRW]I$(\LATEJB7KL[KY'YNHP%6HI.D 'T^E>/G$Q:) M?:.7%AFK-$WY'D>V9[Z<&HZ]]!:]I^2WU%!4[2RK!'-SQ+N#RZ(? CYI#R#@^9U_<#]^K> U@NIT "8#@V0PMF!('+5 MT@!#9M#X#!3G"FGPU#,XIBVY[T]%Z2*WWM4"B\IV>==7PJ%O;'M:9+/8+00N MC!+-=M30- XTRWI^<[\+687N\D4Z232,M[,&F>QW&X;&\D^ZH%TVRDP4IX?'7 M3UP{JOT;T&KL=@S^1D]9<'>_C==%C?VSC;F=XTG4?C..XG]H@";90^D%&J # M"X3)X\N1,3#%@K8OZVINO!H7'SXY>JK] &G5D^H0$HWR++T_\\!INBO(_67T MU4G=])\Y5O%@=A'X';6?EPD?M;<;R'R2Q=IW M]!Q^*_R:0XIH[#N_8\GF4VK6$);%VPXL02*A;F'GRB09-)3O!8F0L/,>EF- M&S]B158Z.4N^/BE)?PF>L1ZUVT!U*8A/PN1(?CB(X(8DI[EHNT,/T^(K&ZE[MH57.1O5EE?PN(@8C4PY"AOD^'J'Y??3JGY9HHP&J!-ZH'6V<3,3++^Y[^6O: M,>A]O&@B 3IT3S8T_MG6JJ&*_TFI1G@@IQCOUB-B0L1^IV&# M/C> <&PG0 E=X+YBQ@@;P0KS5D20<=5Y]BOES=M<,\\#FK]]2Q8U_@FW;^#>-% M!)MEM^=A]?Z?ZEUN=]NIIZDNWE_7QWLEHL?'%2_X%&WQOY3- @_>S[_CNFY43 ME9#:B!!BW+$->-OYU!'&]$[;J.>6-F4NI9$N(]C/1N?--C>1&+:!MF39;=_D MA#B/1VW?2/KR 1BCYOC,(Y[UMYYKT_V:88;C#@Y% M$O6U::8F7+UB8I"[NO-(%RA7<_^5O3_Y=34S4F=Y(>)DET#)G6'P[@S*_9*>X7X' M0?:HV*_N=G;I5-\=B)+&QXR7O;V]%YZV!-,Y!AP^3%6B%,"NXK:- NJ&3&+?A M7>>Z.NKOVAL5XXF5,YQ[%IXS5!W$3VY2) WPF')$36V&>=+$9,UUQ^128*MFD_%A.CDO#;^EY3=(=%55SACX8?+U,Z MXY4>T)DM>@"5A,+?FX5:CV,[L"PPK3JTQ ?GL4/.9SGNTUK"XG?UW^8[!B%XOWB%?;:U4<7I)B:!U270.QJPU?@#E M[5F O!6_0.VNMSOW4]1ARL13J!O'#=YS#B6"MJ96.L*7MV^>JH8#"&FX!WG MLLL>&+#47Y"C9)7?^0SQE-=Q0LICP&9GN6N1,466,\6FTO- LG[_I/HF"_YL M "J,>0&Y$ PFMORA,]Y7,/"K^6W37:.D%U]]7TD'5S0U;WV_GAMR\UK@20"Z M$;6C/HQA:1%SOX6- 7M &-;$+ [URL!G2LBYT]Y4L,TG4#XP_]XQD]$'L@N]A M9KP+A/LL"WKSIW?%Q7U1RF&#?1B2]"X9I9Z$V4POI0$*0*$E8\?6]%A2;(#4 M%4(=Q7<,<5#@>6B? KDD]'>+D)(,_6!H(K&;'=(,%_<>'6R0\AVZTAJ8JG<8< M8\I];790U=@W<^P30/X^*.VD;B3&VUD\\ .0I)IXG:5T4YR M]O478B:>[.@V%(A\DZ]V+X;>UXA[1W/I:H6Y)!?$A;/%WDP6!X6=B'ANL=:_M6\KK2S%ZLJOH*>O6]JD=()]]UQO4.<=M4,_0!8H1Z'4Y(@HD6OT;W.I]MCE@_MV=$]. (EU+C26L.:VZ^=CYL,0';>Y9I:-Y#4U)C2O->.SJA@Z1(](MT61K=;#;]Q!MY5;#CI=\&WS7/9K[BKEZ#D#9L$I'<*>"V!Q.E\"X(72QBP$H M/X>]R7,%\7$#0K)3'&Y^+L6J]RX!Z[?H]PGFQ^50"HQR:Q:"?MR&?B>^'R$A M[X^:4G?F)IVYJ2.UB'?PFH.D5SVM4$[U:#*S]_7*K?K1\]N0E(%A@"X-I_ MGLB?^+UX+=1TS_,/15^B0TN>X9-4XQCYD!SQ/SL9"'!_WJ+7!!YXZ0_\(@TP M<1Y!N1!?F4N^'X+^1?2@_?QV3<_FD:AYMPXWJ M4*4]44-N- R%.46+:!@_"^,PGYC^(]ZWDOOZ7NJ*L:",),N5 ZS>2QO,!CR MI^7*QM4%%-_DG6]B>D]69H<[0V#6SE.,;@8,C]H M?K"CG 6W,]*))Z&MVG#^"7[< 2%QHS?0JM9MSD,)P[?1*$!RZ^55(3A1PX0Z9FU)+M#!) MI?+*CJV>YED)T0!B#)4P,<)B#SV>*JE?2)[=F;7AA2)-]:JU1@[8]Q:WH M5_^>T, N-9("3N] -S=?],<'ES-3FA;@$,W;#U+!\O:.E6&1.3 A[4"X85/GAM;!&F\MYP$V1:T9Z[#U#5PMU3157AMQ>_M:=66X&:1=.8974NBTP #_4XH2=S5 V&BVUL$9E%7'=G5(C<*,^#.KTY?+WIX M'''%.<).6PF G@J&WZ0.5]VW'VM9SJ<^MPO$_6%$'OF@AEL"";MD_M#YU6@= MB;_KH@J1*5F_*HA8&X;;!,=(JEA,G>^II MDAG-UB>G@O\P\Q^$K!6VW0ND&E=NJF0M?J[*Y8XW1,5K>N;0O1]\W &_E=' MY]0"$?A\,59*$'#N& <%L@BM0+&2 _"KN+?Q.9?QW-TI82\,>]*[F=ZZF:P^ M27C=&X8L@_^=:49L3N=S;P&64-STKQ4^7W M+/E0^M/!3, J0XI3.NQ%2 R9EZ6O%Z9- B@DN*;3T>BS\\Y#FL_1+#=^#7E7>8 MVZ4$1J(2I62%DM&$\ L(=5EZ$QKL"X4EB)2X)1NEL_@]M(W]"H!5]#=_N1.[3&#.ZT?N'"OSH$CG[.DT M "5NZWD-:*IPH?-61.DT#>#.RD'A+-&4IFH)8NS_7@IO,J BF*<8GK5,?Y95 MV]HXU?,R]UR_I(.R'AVYSK".8WBU5'%R^FU4B9& W]>>5H^I3+]OJ.NX\"6V M-1%9M!3F>4$($_>\(1ZY0,JL"05G,\ANX0*A^*M@-$@'K*JF];#DHYY%%\> M#L15EWS*(M\;75_'X%@.QF^+L0EQ\$*MHN*S5MYD" [1M/O(1E+]3W8UC2CE%*OZ!8P.5@7-MQSVP_OP1E]1"_.0FT@!O/7=!),D.][M/SS+(58-Z7L;09N2WQ6?@C^JG]#HP/Z.3M(S<*A382@-8+*_]A81NJ"4L. [R MNZ/%8^)09RDO7G9E\!%YD9[('8A>S04$)7 4?"#LN3TX>40UAG;0 *=G'B#6 MTM"Q]'A\P^Z=)='7<;P!4EA$3_V(8?3%A>B=B- ![]"SV1\APJH6Y"QCXE4J6H M1[_M_LM]B,/'F*LT@ OVV$0]$;&KVT173K_-./$V\QPTP 5M2 O"<_=8#12' M(#+]H '^>*X 29+793#<3;$R=R6] [*7D9L+9>O95#VB ;?KO7ND@*%!;,T G MW+"?=#/I+?6=\R+FE,N(!L@ST$ T0,;8: D2'^W1\X/?D K;$)O@:>ST;L MA3JITP!HGMQ& M>;=@@IG_"I>5STT,R8@5\YML^LF"N.QY[*;3P.LF]E-8/!66:59WI,_M7>TSW\OJU'CZZZBOLGY4H5ZD[?V7I]>PVXSX;G BBKG)>7ZB-=7F6_"\"YFO M0ER0+'D/'!4R)OFYR(2>+Z]?&MP,O8?,0TI]FB$&=@N[K'M/OS;JS'N=3@Z#92ZYBX?,60 JR<@J!S,\]YO M,*(J2$!-VFJLO?6R1U"#Q14UY2KF^$O"* [9:.QR^]0]9),_<_@6;3/[N5O< ML$O5SEI<)2=C8\%$ (8&& Y")V'FD:@]2,MEQ%^K"1K@CNBIQ&*_-TF(<.;U M11 0>X&'KL? $=Z%TK[>!P$LHV!VZ^PO0U%C520AEO+#D!HJ0NZ^5W\.164@6 M\!B7N\?(L$GT2) V+WT>#2:'"IPT0C- >"MLS-1$.QHI+DQJRVWO]PK^(UAO MHWFYI>ZF@=]TR!FD8SDT##Z($B??/-4G:XZ0S3[/R&3GVV!&)F.R775T@F?"'M_*+7.IAL'EMG7PL0'*]4@5Y?96W>"?'BMQ,@('"[T53VX/- W"9"XW<6[IS6) M'Q;O;_7'*>YUB1X^=>EFW4/?E)9^$E#[KA$L3P.X39O)@DE7QS+_1G%*QU6+ M/.6D ;3OVV>00T#=&$?LO]J'K>G\8B,-$ ^]68TB.Q8GU35,))9YBX7*>/YH M+R+:<.13IBBSB!]8TT/%H9?W<"<22*[C^LP=N W=26#TG37;D^K(%2KMI3 M;-%]J/\LAXKH["[!')1)E?N0;QE.F <.S:FW.W!'0J.7O*GET6SSHC<8 MND#^[2&KL#GSO?W_%J-VY[_"00]$'],8)P)&7(*^_A7N0M^_MOH;P(OQ5@2- R9N;*;*MOTF3,#ZV)KCEI_.SNFYK&$':1;^DBY:7.E@41HY)@N9LUPQ<[4:_?]FH!5_Z M)&5AP6?KF;L&98+YPT06V?*S"5\WF'1U(&Q^>^#Y8)W.B0G TA-?V7E[(IH9 M/JQN+Y_&_:;JT51N>9MC=6UR':!-2%J&$ M!L Q%XTLU%$'AH]8W")?O#)>_W$"--T/66_]D\WAC0I\]4GW@^4O11Y_M?B: M4QJ@E6.WY2SY5FI/CJ1ASF7_!#7>A_4@V1,CE#5VJ@1VB^180M9K8>#W=%0% M[J(=X99;F#GOY;F6*GQ/]',MB7R']4Q_)YLF_>+3@=E)I*^GU@LYJX0WH"8: M@#'_\LJGB465 F/%:'(6E17Q8]2&+?<>\]T; && U;]E?/+7+HHZ/<<[WN1W M>B-X6A]/_.A7MBGD<_OB]RKSO3Z#SN=Z;TD 5'OS*