

CAPITAL ONE FINANCIAL CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 2277860	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$172,034	\$165,351	-3.9%	
Loans	\$105,036	\$87,724	-16.5%	
Construction & development	\$3,704	\$3,230	-12.8%	
Closed-end 1-4 family residential	\$18,725	\$13,965	-25.4%	
Home equity	\$2,865	\$2,433	-15.1%	
Credit card	\$19,828	\$14,437	-27.2%	
Other consumer	\$23,514	\$20,060	-14.7%	
Commercial & Industrial	\$16,485	\$12,547	-23.9%	
Commercial real estate	\$10,703	\$10,694	-0.1%	
Unused commitments	\$183,752	\$166,929	-9.2%	
Securitization outstanding principal	\$46,996	\$51,719	10.1%	
Mortgage-backed securities (GSE and private issue)	\$26,323	\$30,395	15.5%	
Asset-backed securities	\$3,232	\$7,303	126.0%	
Other securities	\$3,058	\$1,398	-54.3%	
Cash & balances due	\$10,070	\$8,857	-12.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$314	\$302	-3.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$345	\$306	-11.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$146,904	\$136,764	-6.9%	
Deposits	\$130,946	\$122,047	-6.8%	
Total other borrowings	\$8,717	\$6,418	-26.4%	
FHLB advances	\$4,877	\$3,233	-33.7%	
Equity				
Equity capital at quarter end	\$25,130	\$28,583	13.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2,023	\$1,802	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.9%	--	
Tier 1 risk based capital ratio	11.0%	12.3%	--	
Total risk based capital ratio	12.9%	15.2%	--	
Return on equity ¹	-19.5%	5.4%	--	
Return on assets ¹	-3.0%	0.9%	--	
Net interest margin ¹	5.3%	5.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	192.3%	121.4%	--	
Loss provision to net charge-offs (qtr)	212.2%	73.5%	--	
Net charge-offs to average loans and leases ¹	3.7%	4.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.8%	10.7%	1.1%	2.6%
Closed-end 1-4 family residential	4.4%	10.8%	0.4%	0.2%
Home equity	3.4%	2.2%	1.9%	1.8%
Credit card	2.9%	3.5%	2.5%	3.2%
Other consumer	0.6%	0.7%	1.4%	1.6%
Commercial & Industrial	1.1%	2.9%	0.8%	1.2%
Commercial real estate	2.2%	3.1%	0.1%	1.0%
Total loans	2.2%	3.8%	1.1%	1.4%