



## Capital One's Public Community Commitment

### 2013 Progress Report

We are pleased to report that we had another good year of our ten-year Public Community Commitment. Annual results will fluctuate from year to year based on market conditions and business strategies. In addition, as expected, with respect to our community lending and investments in the ten most populous states, our volumes were largest in our two branch footprint states (New York and Texas).

Amounts (\$ millions) Nationwide and in Ten Most Populous States, 1/1/2012 - 12/31/2013													
Commitment Categories	2012 - 2021 Goal Description	2012-2021 Commitment Amount (\$ millions)	Total Nationwide (\$ millions)	Top Ten States (by Population)									
				States with Capital One Branches		Other States							
				New York	Texas	California	Florida	Georgia	Illinois	Michigan	North Carolina	Ohio	Pennsylvania
Home Mortgage and Home Equity Lending	Lending focused on borrowers who are low- and moderate-income and homes located in low- and moderate-income areas	28,500	\$ 1,822	\$ 298	\$ 209	\$ 77	\$ 8	\$ 12	\$ 13	\$ 3	\$ 7	\$ 2	\$ 18
Small Business and Small Farm Lending	Providing credit to small companies and farms, a critical source of employment and economic development	22,500	\$ 5,109	\$ 1,434	\$ 692	\$ 202	\$ 126	\$ 53	\$ 69	\$ 50	\$ 47	\$ 53	\$ 78
Affordable Housing Development and Commercial Revitalization	Loans and investments that support developments in low- and moderate-income areas or benefit low- and moderate-income individuals and families	25,000	\$ 5,959	\$ 1,812	\$ 656	\$ 235	\$ 128	\$ 47	\$ 66	\$ 40	\$ 16	\$ 7	\$ 140
Consumer Lending	Auto loans, credit cards, other consumer loans and lines of credit that serve low- and moderate-income borrowers or neighborhoods	104,000	\$ 27,679	\$ 1,652	\$ 2,718	\$ 3,373	\$ 1,866	\$ 1,194	\$ 1,213	\$ 567	\$ 776	\$ 986	\$ 934
Grants	Grants to support critical community services. This constitutes an expansion of our work in the areas of affordable housing and small business development, the amount aligning with our increased size.	450	\$ 97	\$ 22	\$ 9	Not applicable; grants are focused in assessment areas or with national partners.							
TOTAL		180,450	\$ 40,666	\$ 5,218	\$ 4,284	\$ 3,887	\$ 2,128	\$ 1,306	\$ 1,361	\$ 661	\$ 846	\$ 1,048	\$ 1,170

