



Capital One's Public Community Commitment

2016 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 for most businesses were largest in the two retail bank branch footprint states (New York and Texas) where we have offices with associates engaged in the local communities.

2012-2016 Public Community Commitment - Amounts (\$ millions) Nationwide and in 10 Most Populous States													
Commitment Categories	2012 - 2021 Goal Description	2012-2021 Commitment Amount (\$ millions)	Total Nationwide (\$ millions)	Top Ten States (by Population)									
				States with Significant Branch Presence		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	\$ 4,350	\$ 636	\$ 527	\$ 293	\$ 66	\$ 45	\$ 61	\$ 20	\$ 44	\$ 32	\$ 54
Small Business and Small Farm Lending	Providing credit to small companies and farms, a critical source of employment and economic development	22,500	\$ 18,960	\$ 4,260	\$ 2,275	\$ 1,425	\$ 742	\$ 301	\$ 391	\$ 277	\$ 256	\$ 288	\$ 407
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	\$ 24,053	\$ 5,752	\$ 2,064	\$ 1,521	\$ 671	\$ 627	\$ 362	\$ 201	\$ 384	\$ 182	\$ 747
Consumer Lending	Auto loans, credit cards, other consumer loans and lines of credit that serve low- and moderate-income borrowers or neighborhoods	104,000	\$ 107,027	\$ 7,222	\$ 9,825	\$ 13,462	\$ 8,045	\$ 4,187	\$ 4,820	\$ 2,360	\$ 2,800	\$ 3,843	\$ 3,826
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	\$ 238	\$ 52	\$ 23	Not applicable. Grants are focused (1) in assessment areas with significant numbers of branches and (2) with national partners.							
TOTAL		180,450	\$ 154,628	\$ 17,922	\$ 14,714	\$ 16,701	\$ 9,525	\$ 5,161	\$ 5,635	\$ 2,859	\$ 3,484	\$ 4,345	\$ 5,033