CAPITAL ONE FINANCIAL CORPORATION (COF) FINANCIAL & STATISTICAL SUMMARY REPORTED BASIS

Net Income			2005			2005			2005			2005			2004	
Net Non-linterest 1,00370 1,	(in millions, except per share data and as noted)		Q4			Q3			Q2			Q1			Q4	
Non-Interest Income	Earnings (Reported Basis)															
Total Revenue [®]	Net Interest Income	\$	1,037.0		\$	910.2		\$	872.5		\$	860.5		\$	784.6	
Provision for Loan Losses	Non-Interest Income		1,665.5	(3)		1,594.6	(2)		1,582.0			1,516.0			1,521.5	(1
Marketing Expenses	Total Revenue ⁽⁴⁾		2,702.5			2,504.8			2,454.5			2,376.5			2,306.1	
Operating Expenses 1,241.7 % 1,021.9 1,026.8 1,016.1 1,045.4 Income Before Taxes 447.7 765.0 827.3 789.0 282.5 Tax Rate 37.3 36.8 35.8 35.8 36.8 30.9 Net Income 280.3 49.1 5.01.1 \$5.01.0 \$5.01.0 \$5.01.0 \$5.01.0 \$5.00.0 \$5.0	Provision for Loan Losses		565.7			374.2	(2)		291.6			259.6			467.1	
Name	Marketing Expenses		447.4			343.7			277.0			311.8			511.1	
Tax Rate Note Note Income 37.3 % 280.3 35.8 % 35.8 % 505.6 % 195.1 Common Share Statistics Basic EPS 1.01 \$ 1.88 \$ 2.10 \$ 2.00	Operating Expenses		1,241.7	(5)		1,021.9			1,058.6			1,016.1			1,045.4	
Net Income \$280.0	Income Before Taxes		447.7			765.0			827.3			789.0			282.5	
Common Share Statistics	Tax Rate		37.3	%		35.8	%		35.8	%		35.8	%		30.9	%
Basic EPS	Net Income	\$	280.3	(6)	\$	491.1		\$	531.1		\$	506.6		\$	195.1	
Diluted EPS \$ 0.97 \$ 1.81 \$ 2.03 \$ 1.99 \$ 0.77 Dividends Per Share (period end) \$ 46.97 \$ 41.40 \$ 39.51 \$ 35.62 \$ 33.99 Stock Price Per Share (period end) \$ 86.40 \$ 79.52 \$ 8.010 \$ 74.77 \$ 84.21 Total Market Capitalization (period end) \$ 25.989.1 \$ 21.200.0 \$ 21.082.6 \$ 18.849.5 \$ 20.783.0 Shares Outstanding (period end) \$ 300.8 \$ 266.6 \$ 263.5 \$ 252.1 \$ 246.8 Shares Outstanding (period end) \$ 300.8 \$ 266.6 \$ 263.5 \$ 252.1 \$ 246.8 Shares Outstanding (period end) \$ 300.8 \$ 266.6 \$ 263.5 \$ 252.1 \$ 246.8 Shares Used to Compute Basic EPS \$ 278.8 \$ 260.9 \$ 252.6 \$ 244.0 \$ 239.2 Shares Used to Compute Diluted EPS \$ 278.7 \$ 270.7 \$ 261.7 \$ 255.2 \$ 253.0 Reported Balance Sheet Statistics (period awy) \$ 48,701 \$ \$ 38,556 \$ \$ 38,237 \$ 38,204 \$ 36,096 Average Loans \$ 48,701 \$ \$ 38,556 \$ \$ 38,237 \$ 38,204 \$ 36,096 Average Assets \$ 74,443 \$ 59,204 \$ 56,963 \$ 56,288 \$ 53,339 Average Equity (ROE) \$ 27.28 \$ 10,802 \$ 8,925 \$ 8,568 \$ 8,221 Return on Average Assets (ROA) \$ 151 \$ 30,395 \$ 38,611 \$ 37,959 \$ 38,216 \$ 38,	Common Share Statistics															
Dividends Per Share \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.03 \$0.00	Basic EPS	\$	1.01		\$	1.88		\$	2.10		\$	2.08		\$	0.82	
Stock Price Per Share (period end)	Diluted EPS	\$	0.97		\$	1.81		\$	2.03		\$	1.99		\$	0.77	
Stock Price Per Share (period end)	Dividends Per Share	\$	0.03		\$	0.03		\$	0.03		\$	0.03		\$	0.03	
Total Market Capitalization (period end)	Book Value Per Share (period end)	\$	46.97		\$	41.40		\$	39.51		\$	35.62		\$	33.99	
Total Market Capitalization (period end)	. ,	\$	86.40		\$	79.52		\$	80.01		\$	74.77		\$	84.21	
Shares Outstanding (period end) 300.8 266.6 263.5 252.1 246.8 Shares Used to Compute Basic EPS 278.8 260.9 252.6 244.0 239.2 Shares Used to Compute Diluted EPS 287.7 270.7 261.7 255.2 253.0 Reported Balance Sheet Statistics (period avg.) Average Loans 48,701 \$38,556 \$38,237 \$38,204 \$36,096 Average Earning Assets 66,624 \$53,453 \$51,694 \$50,898 \$49,500 Average Equity \$12,528 \$10,802 \$8,925 \$6,628 \$50,898 \$49,500 Average Equity \$12,528 \$10,802 \$8,925 \$8,925 \$8,925 \$8,925 \$8,925 \$8,925 \$8,925 \$8,925 \$8,925 \$8,926 \$9,49 Return on Average Assets (ROA) \$1.51 \$0,402 \$0,425 \$8,568 \$8,221 Return on Average Equity (ROE) \$8.95 \$8,805 \$3,865 \$3,865 \$3,865 \$3,747 \$3,759 \$3,747 \$3,749 \$3,749 \$3,749	. ,	\$:	25.989.1		\$	21.200.0		\$ 2	21.082.6		\$	18.849.5		\$ 2	20.783.0	
Shares Used to Compute Basic EPS 278.8 260.9 252.6 244.0 239.2 Shares Used to Compute Diluted EPS 287.7 270.7 261.7 255.2 253.0 Reported Balance Sheet Statistics (period avg.) 48,701 \$ 38,556 \$ 38,237 \$ 38,204 \$ 36,096 Average Earning Assets \$ 66,624 \$ 53,453 \$ 51,694 \$ 50,898 \$ 49,500 Average Earning Assets \$ 66,624 \$ 53,453 \$ 51,694 \$ 50,898 \$ 49,500 Average Equity \$ 12,528 \$ 10,002 \$ 56,963 \$ 56,288 \$ 53,333 Average Equity (ROE) 8.95 \$ 18,19 \$ 23.80 \$ 56,968 \$ 8,521 Return on Average Assets (ROA) 1.51 \$ 332.2 \$ 38,611 \$ 37,959 \$ 8,221 Return on Average Equity (ROE) 8.95 \$ 38,852 \$ 38,611 \$ 37,959 \$ 38,216 Total Assets \$ 20,996 \$ 59,848 \$ 38,852 \$ 38,611 \$ 37,959 \$ 38,216 Cotal Growth (YOver Y \$ 20,996 241 \$ 652 \$ 56			300.8						263.5			252.1			246.8	
Separate	- "					260.9			252.6			244.0				
Reported Balance Sheet Statistics (period avg.) Average Loans	·		287.7			270.7			261.7			255.2			253.0	
Average Loans Average Earning Assets Average Earning Assets \$ 66,624	·	-														
Average Earning Assets Average Earning Assets Average Assets Average Assets Average Equity Average Equity Average Equity Average Equity Average Equity Average Assets (ROA) Average Equity Average Assets (ROA) Average Assets (ROA) Average Equity (ROE) Beturn on Average Assets (ROA) Beturn on Average Equity (ROE) Beturn on Average Equity (ROE		\$	48.701		\$	38.556		\$	38.237		\$	38.204		\$	36.096	
Average Assets Average Assets Average Equity Average Equity S 12,528 Average Equity S 12,528 Average Equity S 12,528 Average Equity S 12,528 Beturn on Average Assets (ROA) S 1.51 Beturn on Average Equity (ROE) S 9.5 Beported Balance Sheet Statistics (period end) Loans Reported Balance Sheet Statistics (period end) Loans S 59,848 S 38,852 S 38,851 S 53,399 Average Equity (ROE) B 8.95 B 8.925 B 8,568 B 8,221 A 9,49 B 9,49 B 9,49 B 9,49 B 9,49 B 9,49 B 18,19 B 9,49 B 18,19 B 9,49 B 18,00 B 18,19 B 18,00 B 10,00 B 10	5															
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Return on Average Equity (ROE)	•	•	,	%	•	,	%	•	,	%	•	,	%	•	1.46	%
Reported Balance Sheet Statistics (period end) S			8.95	%		18.19	%		23.80	%		23.65	%		9.49	%
Solution		-														
Sample S	-	\$	59,848		\$	38,852		\$	38,611		\$	37,959		\$	38,216	
Sample S	Total Assets	\$	88.701		\$	60.425		\$	56.996		\$	55.632		\$	53.747	
% Loan Growth Q Over Q (annualized) 216 % 2 % 7 % (3) % 35 % Loan Growth Y Over Y 57 % 10 % 12 % 14 % 16 Revenue & Expense Statistics (Reported) Well Interest Income Growth (annualized) 56 % 17 % 6 % 39 % 5 Non Interest Income Growth (annualized) 18 % 3 % 17 % 6 % 39 % 5 Non Interest Income Growth (annualized) 18 % 3 % 17 % 61 % 12 % (2 Revenue Growth (annualized) 32 % 8 % 13 % 12 % (2 Net Interest Margin 6.23 % 6.81 % 6.75 % 6.76 % 6.34 Revenue Margin 13.52 % 18.74 % 18.99 % 16.08																
% Loan Growth Y Over Y 57 % 10 % 12 % 14 % 16 Revenue & Expense Statistics (Reported) Net Interest Income Growth (annualized) 56 % 17 % 6 % 39 % 5 Non Interest Income Growth (annualized) 18 % 3 % 17 % 6 % 12 % (5 Revenue Growth (annualized) 32 % 8 % 13 % 12 % (2 Net Interest Margin 6.23 % 6.81 % 6.75 % 6.76 % 6.34 Revenue Margin 16.23 % 18.74 % 18.99 % 18.68 % 18.64 Risk Adjusted Margin (7) 13.52 % 16.18 % 16.49 % 16.08 % 15.85 Operating Expense as a % of Avg Loans (annualized) 10.20 % 10.60 % 11.07 % 10.6	•	•	,	%	•		%	•		%	•	,		•	35	%
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30+ Day Delinquencies \$ 1,879 \$ 1,497 \$ 1,400 \$ 1,319 \$ 1,472		\$	1 790		\$	1 447	(2)	\$	1 405		\$	1 440		\$	1 505	
						,		Ψ								
Net Charge-Offs		\$,		\$,		\$,		\$			\$,	
	_	φ		0/_	φ		0/_	φ		0/_	φ		0/_	φ	3.94	0/
·	•														3.85	
															3.82	

⁽¹⁾ Includes a \$41.1 million gain resulting from the sale of the French loan portfolio in Q4 2004.

⁽²⁾ Includes a \$15.6 million write-down for retained interests and a \$28.5 million build in the allowance for loan losses related to the impact of the Gulf Coast Hurricanes. This also includes a \$48.0 million write-down for retained interests and a \$27.0 million build in the allowance related to the spike in bankruptcies experienced immediately before The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 became effective in October 2005.

⁽³⁾ Includes a \$34.0 million gain from the sale of previously purchased charged-off loan portfolios.

⁽⁴⁾ In accordance with the Company's finance charge and fee revenue recognition policy, the amounts billed to customers but not recognized as revenue were as follows: Q4 2005 - \$227.9, Q3 2005 - \$255.6, Q2 2005 - \$259.8, Q1 2005 - \$243.9 and Q4 2004 - \$276.8.

⁽⁵⁾ Includes a \$28.2 million impairment charge related to our insurance business in Global Financial Services and a \$20.6 million prepayment penalty for the refinancing of the McLean Headquarters facility.

⁽⁶⁾ The operations of Hibernia contributed \$30.6 million to net income. Capital One also spent \$2.3 million in integration costs during the quarter. See Impact of Hibernia Corporation Acquisition schedule.

⁽⁷⁾ Risk adjusted margin is total revenue less net charge-offs as a percentage of average earning assets.

CAPITAL ONE FINANCIAL CORPORATION (COF) FINANCIAL & STATISTICAL SUMMARY MANAGED BASIS⁽¹⁾

	2005		2005		2005		2005		2004	
(in millions)	Q4		Q3		Q2		Q1		Q4	
Earnings (Managed Basis)										
Net Interest Income	\$ 2,075.2		\$ 1,931.2		\$ 1,830.3		\$ 1,818.8		\$ 1,701.8	
Non-Interest Income	1,243.4	(4)	1,099.8	(3)	1,144.8		1,071.4		1,099.0	(2)
Total Revenue ⁽⁵⁾	3,318.6		3,031.0		2,975.1		2,890.2		2,800.8	
Provision for Loan Losses	1,181.8		900.4	(3)	812.2		773.3		961.8	
Marketing Expenses	447.4		343.7		277.0		311.8		511.1	
Operating Expenses	1,241.7	(6)	1,021.9		1,058.6		1,016.1		1,045.4	
Income Before Taxes	 447.7		765.0		827.3		789.0		282.5	
Tax Rate	37.3	%	35.8	%	35.8	%	35.8	%	30.9	%
Net Income	\$ 280.3	(7)	\$ 491.1		\$ 531.1		\$ 506.6		\$ 195.1	
Managed Balance Sheet Statistics (period avg.)										
Average Loans	\$ 94,241		\$ 83,828		\$ 82,472		\$ 81,652		\$ 76,930	
Average Earning Assets	\$ 110,096		\$ 96,696		\$ 94,075		\$ 92,477		\$ 88,461	
Average Assets	\$ 119,406		\$ 103,913		\$ 100,640		\$ 99,283		\$ 93,574	
Return on Average Assets (ROA)	0.94	%	1.89	%	2.11	%	2.04	%	0.83	%
Managed Balance Sheet Statistics (period end)										
Loans	\$ 105,527		\$ 84,768		\$ 82,951		\$ 81,592		\$ 79,861	
Total Assets	\$ 133,786		\$ 105,743		\$ 100,757		\$ 98,724		\$ 94,792	
Loan Growth	\$ 20,759		\$ 1,817		\$ 1,359		\$ 1,731		\$ 4,404	
% Loan Growth Q over Q (annualized)	98	%	9	%	7	%	9	%	23	%
% Loan Growth Y over Y	32	%	12	%	13	%	14	%	12	%
Tangible Assets (8)	\$ 129,484		\$ 105,007		\$ 100,017		\$ 97,976		\$ 94,440	
Tangible Capital (9)	\$ 9,994		\$ 10,400		\$ 9,771		\$ 8,940		\$ 8,730	
Tangible Capital to Tangible Assets Ratio	7.72	%	9.90	%	9.77	%	9.12	%	9.24	%
Number of Accounts (000s) ⁽¹⁰⁾	49,113		49,192		48,861		49,062		48,573	
% Off-Balance Sheet Securitizations	43	%	54	%	53	%	53	%	52	%
% at Introductory Rate (10)	8	%	6	%	6	%	6	%	7	%
Revenue & Expense Statistics (Managed)										
Net Interest Income Growth (annualized)	30	%	22	%	3	%	28	%	8	%
Non Interest Income Growth (annualized)	52	%	(16)	%	27	%	(10)	%	0	%
Revenue Growth (annualized)	38	%	8	%	12	%	13	%	4	%
Net Interest Margin	7.54	%	7.99	%	7.78	%	7.87	%	7.70	%
Revenue Margin	12.06	%	12.54	%	12.65	%	12.50	%	12.66	%
Risk Adjusted Margin (11)	8.18	%	8.95	%	9.06	%	8.85	%	8.87	%
Operating Expense as a % of Revenues	37.42	%	33.71	%	35.58	%	35.16	%	37.33	%
Operating Expense as a % of Avg Loans (annualized)	5.27	%	4.88	%	5.13	%	4.98	%	5.44	%
Asset Quality Statistics (Managed)										
30+ Day Delinquencies	\$ 3,424		\$ 3,164		\$ 2,893		\$ 2,812		\$ 3,054	
Net Charge-Offs	\$ 1,067		\$ 868		\$ 845		\$ 844		\$ 840	
Delinquency Rate (30+ days)	3.24	%	3.73	%	3.49	%	3.45	%	3.82	%
Net Charge-Off Rate	4.53	%	4.14	%	4.10	%	4.13	%	4.37	%

⁽¹⁾ The information in this statistical summary reflects the adjustment to add back the effect of securitization transactions qualifying as sales under generally accepted accounting principles. See accompanying schedule - "Reconciliation to GAAP Financial Measures".

⁽²⁾ Includes a \$41.1 million gain resulting from the sale of the French loan portfolio in Q4 2004

⁽³⁾ Includes a \$15.6 million write-down for retained interests and a \$28.5 million build in the allowance for loan losses related to the impact of the Gulf Coast Hurricanes. This also includes a \$48.0 million write-down for retained interests and a \$27.0 million build in the allowance related to the spike in bankruptcies experienced immediately before The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 became effective in October 2005.

⁽⁴⁾ Includes a \$34.0 million gain from the sale of previously purchased charged-off loan portfolios.

⁽⁵⁾ In accordance with the Company's finance charge and fee revenue recognition policy, the amounts billed to customers but not recognized as revenue were as follows: Q4 2005 - \$227.9, Q3 2005 - \$255.6, Q2 2005 - \$259.8, Q1 2005 - \$243.9 and Q4 2004 - \$276.8.

⁽⁶⁾ Includes a \$28.2 million impairment charge related to our insurance business in Global Financial Services and a \$20.6 million prepayment penalty for the refinancing of the McLean Headquarters facility.

⁽⁷⁾ The operations of Hibernia contributed \$30.6 million to net income. Capital One also spent \$2.3 million in integration costs during the quarter.

⁽⁸⁾ Includes managed assets less intangible assets.

⁽⁹⁾ Includes stockholders' equity and preferred interests for all periods presented, 80% of mandatory convertible securities for all periods prior to Q2 2005, less intangible assets. Tangible Capital on a reported and managed basis is the same.

⁽¹⁰⁾ Does not include the accounts or loan balances of Hibernia Corporation.

⁽¹¹⁾ Risk adjusted margin is total revenue less net charge-offs as a percentage of average earning assets.

CAPITAL ONE FINANCIAL CORPORATION (COF) IMPACT OF HIBERNIA CORPORATION (HIB) ACQUISITION

_		(Q4 2005						2005		
		-		C	OF w/out					CC	OF w/out
(in millions, except per share data and as noted)	COF		HIB (1)		HIB		COF		HIB (1)		HIB
Earnings (Reported Basis)											
Total Revenue	\$ 2,702.5	\$	163.2	\$	2,539.3	\$	10,038.3	\$	163.2	\$	9,875.1
Provision for Loan Losses	565.7		11.1		554.6		1,491.1		11.1		1,480.0
Total Non-interest Expense	1,689.1		108.1		1,581.0		5,718.3		108.1		5,610.2
Net Income	\$ 280.3	\$	30.6	\$	249.7	\$	1,809.1	\$	30.6	\$	1,778.5
Common Share Statistics											
Diluted EPS	\$ 0.97			\$	0.92	\$	6.73			\$	6.72
Shares Used to Compute Diluted EPS	287.7				271.1		268.9				264.7
Reported Balance Sheet Statistics (period end)		-									
Liquidity Portfolio (2)	\$ 16,399	\$	5,879	\$	10,520	\$	16,399	\$	5,879	\$	10,520
Loans	\$ 59,848	\$	16,325	\$	43,523	\$	59,848	\$	16,325	\$	43,523
Less: Allowance for loan losses	\$ (1,790)	\$	(214)	\$	(1,576)	\$	(1,790)	\$	(214)	\$	(1,576)
Net Loans	\$ 58,058	\$	16,111	\$	41,947	\$	58,058	\$	16,111	\$	41,947
Goodwill	\$ 3,906	\$	3,188	\$	718	\$	3,906	\$	3,188	\$	718
Core deposit intangible	\$ 371	\$	371	\$	-	\$	371	\$	371	\$	-
Deposits (3)	\$ 47,933	\$	21,671	\$	26,262	\$	47,933	\$	21,671	\$	26,262
Debt (4)	\$ 22,278	\$	2,308	\$	19,970	\$	22,278	\$	2,308	\$	19,970
Return on Average Assets (ROA) (period avg.)											
ROA (Reported)	1.51	%			1.67 %		2.95 %	6			3.08 %
ROA (Managed)	0.94	%			0.95 %		1.72 %	6			1.75 %
Managed Balance Sheet Statistics (period end)											
Loans	\$ 105,527	\$	16,325	\$	89,202	\$	105,527	\$	16,325	\$	89,202
Revenue & Expense Statistics											
Revenue Margin (Reported)	16.23	%			18.44 %		18.09 %	6			18.78 %
Revenue Margin (Managed)	12.06	%			12.81 %		12.46 %	6			12.67 %
Asset Quality Statistics											
Delinquency Rate (30+ days) (Reported)	3.14	%			3.99 %		3.14 %	6			3.99 %
Delinquency Rate (30+ days) (Managed)	3.24	%			3.68 %		3.24 %	6			3.68 %
Net Charge-Off Rate (Reported)	3.70	%			4.29 %	1	3.55 %	6			3.70 %
Net Charge-Off Rate (Managed)	4.53	%			4.89 %		4.25 %	6			4.34 %

⁽¹⁾ As of December 31, 2005 and for the period November 16, 2005 through December 31,2005.(2) Includes federal funds sold and resale agreements, interest-bearing deposits at other banks, and securities available for sale.

 ⁽³⁾ Includes non-interest bearing and interest-bearing deposits.
 (4) Includes senior and subordinated notes and other borrowings.

CAPITAL ONE FINANCIAL CORPORATION (COF) SEGMENT FINANCIAL & STATISTICAL SUMMARY - MANAGED BASIS⁽¹⁾

Segment Statistics		2005	2005	2005	2005	2004
Net Interest income \$1,183,794 \$1,207,832 \$1,151,902 \$1,250,638 \$1,158,773 \$1,000 \$1	(in thousands)	Q4	Q3	Q2	Q1	Q4
Net interest income						
Non-interest income		¢ 4.400.704	£ 4.007.000	Ф 4.454.000	Ф 4.050.000	¢ 4.450.770
Provision for loan losses 767,103 483,759 539,211 489,036 649,862 10,038 10,0000 tax provision (loenfit) 131,415 259,414 232,916 246,706 113,594 10,0000 tax provision (loenfit) 131,415 259,414 232,916 246,706 113,594 10,0000 tax provision (loenfit) 131,415 259,414 232,916 246,706 113,594 10,0000 tax provision (loenfit) 131,415 259,414 232,916 246,706 113,594 10,0000 tax provision (loenfit) 131,415 259,414 232,916 246,029,783 48,609,571 24,000 tax provision (loenfit) 24,000 tax						
Non-interest expenses \$92,521 \$33,925 794,012 \$28,614 \$29,015 \$13,94 \$10,000 \$13,145 \$29,014 \$28,616 \$20,0145 \$10,000		-			·	•
Non-metax provision (penefit)		-		·	·	·
Net income (loss) \$237,041 \$481,770 \$432,373 \$458,169 \$201,945 Loans receivable \$49,463,522 \$46,291,46B \$46,408,912 \$46,629,763 \$48,609,571 Net charge-off rate \$5,70% \$4,69% \$4,69% \$3,66% \$3,97% Delinquency Rate (304 days) \$3,44% \$3,86% \$3,60% \$3,60% \$3,97% Purchase Volume \$12,093,577 \$18,932,788 \$7,946,667 \$15,598,314 \$77,799,996 Auto Finance:	•			·	·	· · ·
Name	· · · · · · · · · · · · · · · · · · ·				•	
Net charge-off rate	Net income (ioss)	\$ 237,041	φ 461,770	φ 432,373	φ 456,109	φ 201,9 4 5
Delinquency Rate (304 days)	Loans receivable	\$ 49,463,522	\$ 46,291,468	\$46,408,912	\$ 46,629,763	\$ 48,609,571
Delinquency Rate (304 days)	Net charge-off rate	5.70%	4.69%	4.90%	4.73%	4.93%
Auto Finance: Net interest income \$ 314.024 \$ 300,102 \$ 285,744 \$ 249,507 \$ 207,379 Net interest income (1,358) 3.005 6.964 11,339 13,690 Non-interest income 161,651 185,219 20,330 92,313 88,408 Non-interest expenses 138,412 129,719 124,584 11,319 33,482 Income tax provision (benefit) 4,512 (4,141) 51,728 13,168 14,141 Net income (loss) \$ 6,091 \$ (7,690) \$ 96,066 \$ 35,599 \$ 25,075 Net charge-off rate 3,3224 2,54% 1,74% 2,89% 3,87% Net charge-off rate 3,328 2,563,372 3,217,209 4,09% 3,51% 5,50% Auto Loan Originations ¹⁰ \$ 2,563,372 \$ 2,217,209 2,633,867 \$ 2,033,162 1,488,029 Role interest income \$ 32,335 \$ 423,629 \$ 411,825 \$ 412,733 \$ 390,262 Role interest income \$ 432,335 \$ 423,629 \$ 411,825<	Delinquency Rate (30+ days)	3.44%	3.86%	3.60%	3.66%	3.97%
Ne tinterest income \$314,024 \$300,102 \$285,744 \$249,507 \$207,379 \$00,011 \$10,000	Purchase Volume (2)	\$ 21,209,357	\$ 18,932,798	\$ 17,946,667	\$15,598,314	\$ 17,799,996
Non-interest income	Auto Finance:					
Provision for loan losses 161,651 185,219 20,330 32,313 88,408 Non-Interest expenses 138,412 129,719 124,544 113,755 39,482 Non-Interest expenses 138,412 129,719 124,544 113,755 39,482 Non-Interest expenses 138,412 129,719 124,544 113,755 39,482 Non-Interest income 138,412 129,719 124,544 113,755 34,520 Non-Interest income 1243,436 136,372,019 138,410 Net income (loss) 13,282,953 59,997,497 Net charge-off frate 3,32% 2,54% 1,74% 2,89% 3,87% Net charge-off frate 3,32% 2,54% 1,74% 2,89% 3,87% Net charge-off frate 3,32% 2,54% 1,74% 2,89% 3,51% 5,50% Net charge-off frate 3,32% 2,543,375 2,033,162 3,488,029 Non-Interest income 3,432,335 3,217,209 3,217,209 3,233,162 3,488,029 Non-Interest income 2,433,356 3,432,29 3,418,255 3,418,259	Net interest income	\$ 314,024	\$ 300,102	\$ 285,744	\$ 249,507	\$ 207,379
Non-interest expenses 138,412 129,719 124,584 113,765 33,482 110,000 120,000 14,101	Non-interest income	(1,358)	3,005	6,964	11,339	13,690
Net income (loss)	Provision for loan losses	161,651	185,219	20,330	92,313	88,408
Net income (loss) S. 8.091 S. (7.690) S. 96.066 S. 35.599 S. 25.075 Loans receivable S. 16.372.019 S. 15,730,713 S. 14,520.216 S. 13,292.953 S. 9,997,497 Net charge-off rate S. 3.32% S. 2.54% T. 1.74% S. 2.89% S. 87.00% Delinquency Rate (30+ days) S. 5.71% 4.65% 4.09% 3.51% S. 5.00% Auto Loan Originations (1) S. 2.563,372 S. 217.209 S. 2633,857 S. 2,033,162 S. 1,488,029 Clobal Financial Services: S. 1.090 S. 2.633,857 S. 2,033,162 S. 1,488,029 Clobal Financial Services: S. 1.090 S. 2.633,857 S. 2,033,162 S. 1,488,029 Clobal Financial Services: S. 1.090 S. 2.633,857 S. 2,033,162 S. 1,488,029 Non-interest income S. 432,335 S. 423,629 S. 411,825 S. 412,733 S. 390,262 Non-interest income S. 250,349 Z. 273,067 Z. 265,499 Z. 233,841 Z. 240,781 Provision for loan losses S. 263,664 217,032 Z. 256,766 B. 81,816 Z. 20,253 Non-interest expenses 410,670 356,254 378,278 351,476 368,020 Income tax provision (benefit) 1.299 41,521 15,621 36,309 13,551 Net Income (loss) \$. 7,051 \$. 1,888 \$. 26,659 \$. 70,473 \$. 29,209 Loans receivable \$. 23,386,490 \$. 22,770,803 \$. 22,053,145 \$. 21,683,102 \$. 21,240,325 Net charge-off rate \$. 4.33% 4.09% 3.89% 3.55% 3.30% Delinquency Rate (30+days) \$. 28,336 \$. 2,337 \$. 2,938 \$. 3,557 \$. 3,277 Non-interest income \$. 145,043 \$. (368) \$. (18,959) \$. (94,118) \$. (54,587) Non-interest expenses \$. (10,631) 14,324 \$. (4,144) 3,627 3,277 Non-interest expenses \$. (10,631) 14,324 \$. (4,144) 3,627 3,277 Non-interest expenses \$. (10,631) 14,324 \$. (4,014) 3,627 3,277 Non-interest income \$. 2,075,196 \$. (3,31,195 \$. (4,001) (19,709) (53,908) Net income (loss) \$. (3,30,400) \$. (25,301) \$. (33,900) \$. (57,679) \$. (61,101) Loans receivable \$. 16,305,460 \$. (25,301) \$. (33,902) \$. (31,826)	•		129,719	124,584	113,765	
Deans receivable \$ 16,372,019 \$15,730,713 \$14,520,216 \$13,292,953 \$9,997,497 Net charge-off rate 3.32% 2.54% 1.74% 2.89% 3.87% Delinquency Rate (30+ days) 5.71% 4.65% 4.09% 3.51% 5.50% Auto Loan Originations 20 \$2,553,372 \$3,217,209 \$2,633,857 \$2,033,162 \$1,498,029 Secondary Services: Secondary Services Secondary Seconda	Income tax provision (benefit)	4,512	(4,141)	51,728	19,169	14,104
Net charge-off rate 3.32% 2.54% 1.74% 2.89% 3.87% 2.50%	Net income (loss)	\$ 8,091	\$ (7,690)	\$ 96,066	\$ 35,599	\$ 25,075
Net charge-off rate 3.32% 2.54% 1.74% 2.89% 3.87% 2.50%	Loans receivable	\$ 16.372.019	\$ 15.730.713	\$ 14.520.216	\$ 13.292.953	\$ 9.997.497
Delinquency Rate (30+ days)						
Ruto Loan Originations	9					
Net interest income \$432,335 \$423,629 \$411,825 \$412,733 \$30,262 Non-interest income 250,349 273,067 266,499 233,841 240,781 Provision fo loan losses 268,664 217,032 256,766 188,316 220,253 Non-interest expenses 410,670 356,254 378,278 351,476 368,020 Income tax provision (benefit) 1,299 41,521 15,621 36,309 13,561 Net income (loss) \$7,051 \$1,889 \$26,659 \$70,473 \$29,209 Loans receivable \$23,386,490 \$22,770,803 \$22,053,145 \$21,683,102 \$21,240,325 Net charge-off rate 4,33% 4,09% 3,89% 3,55% 3,30% Delinquency Rate (30+ days) 2,838,490 2,233 2,93% 2,93% 3,04% 2,81% Net interest income \$145,043 \$(368) \$(18,959) \$(94,118) \$(54,587) Non-interest income \$15,0153 (27,301) 25,577 46,806 21,496						\$ 1,488,029
Net interest income \$432,335 \$423,629 \$411,825 \$412,733 \$30,262 Non-interest income 250,349 273,067 266,499 233,841 240,781 Provision fo loan losses 268,664 217,032 256,766 188,316 220,253 Non-interest expenses 410,670 356,254 378,278 351,476 368,020 Income tax provision (benefit) 1,299 41,521 15,621 36,309 13,561 Net income (loss) \$7,051 \$1,889 \$26,659 \$70,473 \$29,209 Loans receivable \$23,386,490 \$22,770,803 \$22,053,145 \$21,683,102 \$21,240,325 Net charge-off rate 4,33% 4,09% 3,89% 3,55% 3,30% Delinquency Rate (30+ days) 2,838,490 2,233 2,93% 2,93% 3,04% 2,81% Net interest income \$145,043 \$(368) \$(18,959) \$(94,118) \$(54,587) Non-interest income \$15,0153 (27,301) 25,577 46,806 21,496	Global Financial Services					
Non-interest income 250,349 273,067 265,499 233,841 240,781 Provision for loan losses 263,664 217,032 256,766 188,316 220,253 Non-interest expenses 410,670 356,254 378,278 351,476 368,020 Income tax provision (benefit) 1,299 41,521 15,621 36,309 13,561 Net income (loss) 7,051 \$81,889 \$26,659 70,473 \$29,209 Loans receivable \$23,386,490 \$22,770,803 \$22,053,145 \$21,683,102 \$21,240,325 Net charge-off rate 4,33% 4,09% 3,89% 3,55% 3,30% Delinquency Rate (30+ days) 2,83% 2,93% 2,93% 3,04% 2,81% Other: Net interest income \$145,043 \$(368) \$(18,959) \$(94,118) \$(54,587) Non-interest income \$150,153 (27,301) 25,577 \$4,686 21,496 Provision for loan losses \$10,683 45,740 38,743 26,449 73,641<		\$ 432,335	\$ 423,629	\$ 411.825	\$ 412,733	\$ 390.262
Provision for loan losses 263,664 217,032 256,766 188,316 220,253 Non-interest expenses 410,670 356,254 378,278 351,476 368,020 Income tax provision (benefit) 1,299 41,521 15,621 36,309 13,561 Net income (loss) \$7,051 \$81,889 \$26,659 \$70,473 \$29,209 Loans receivable \$23,386,490 \$22,770,803 \$22,053,145 \$21,683,102 \$21,240,325 Net charge-off rate 4.33% 4.09% 3.89% 3.55% 3.30% Delinquency Rate (30+ days) 2.83% 2.93% 2.93% 3.04% 2.81% Others Nor-interest income \$145,043 \$(368) \$(18,959) \$(94,118) \$(54,587) Nor-interest income \$150,153 \$(27,301) \$25,577 46,806 21,496 Provision for loan losses \$(10,631) \$14,324 \$(4,144) 3,627 3,277 Nor-interest income \$150,153 \$(27,91) \$(3,834) \$(26		• • • • • • • • • • • • • • • • • • • •				
Non-interest expenses Income tax provision (benefit) 410,670 1,299 356,254 41,521 378,278 15,621 351,476 36,309 368,020 13,561 Net income (loss) \$7,051 \$81,889 \$26,659 \$70,473 \$29,099 Loans receivable \$23,386,490 \$22,770,803 \$22,053,145 \$21,883,102 \$21,240,325 Net charge-off rate 4,33% 4,09% 3,89% 3,55% 3,30% Delinquency Rate (30+ days) 2,83% 2,93% 2,93% 3,04% 2,81% Other: Net interest income \$145,043 \$(368) \$(18,959) \$94,118 \$(54,587) Non-interest income \$150,153 (27,301) 25,577 46,806 21,496 Provision for loan losses \$(10,631) 14,324 4,144 3,627 3,277 Non-interest expenses 247,583 45,740 38,743 26,449 78,641 Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) 53,908 Net income (loss) \$16,305,460 \$(25,301) <td></td> <td>-</td> <td></td> <td>·</td> <td>·</td> <td>·</td>		-		·	·	·
Net income (loss)		-		·	·	·
Net income (loss) \$7,051	•					
Net charge-off rate Delinquency Rate (30+ days) 4.33% 2.83% 4.09% 2.93% 3.89% 3.55% 3.30% 2.81% Other: Cother: Secondary 1.25 (27.301) 2.53% (27.301) 2.5577 2.5577 46.806 21.496 21.496 21.496 Non-interest income 150,153 (27.301) 25,577 46.806 21.496 21.496 21.496 Provision for loan losses (10,631) 11,324 (41.44) 3.627 3.277 Non-interest expenses 247,583 45,740 38,743 26.449 78.641 26,449 78.641 Income tax provision (benefit) 30,109 (22,913) (4.001) (19,709) (53,908) Net income (loss) \$28,135 (64.820) (23,980) (57,679) (13,826) (57,679) (61,101) Loans receivable \$16,305,460 (25,301) (30,921) (30,921) (13,826) (13,826) (13,906) **Total:** Net interest income \$2,075,196 (19,331,195 (19,331,195 (19,331,326) (13,326) (13,326) (13,326) (13,326) (13,326) \$1,701,827 (19,332) (13,326	, , ,	\$ 7,051	\$ 81,889	\$ 26,659	\$ 70,473	\$ 29,209
Delinquency Rate (30+ days) 2.83% 2.93% 2.93% 3.04% 2.81% Other: Net interest income \$ 145,043 \$ (368) \$ (18,959) \$ (94,118) \$ (54,587) Non-interest income \$ 150,153 (27,301) 25,577 46,806 21,496 Provision for loan losses (10,631) 14,324 (4,144) 3,627 3,277 Non-interest expenses 247,583 45,740 38,743 26,449 78,641 Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) (53,908) Net income (loss) \$ 16,305,460 \$ (25,301) \$ (30,921) \$ (13,826) \$ 13,906 Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 1,243,430 1,099,807 1,144,760 1,071,401 1,098,979 Provision for loan losses 1,18	Loans receivable	\$ 23,386,490	\$ 22,770,803	\$ 22,053,145	\$21,683,102	\$ 21,240,325
Other: Net interest income \$ 145,043 \$ (368) \$ (18,959) \$ (94,118) \$ (54,587) Non-interest income 150,153 (27,301) 25,577 46,806 21,496 Provision for loan losses (10,631) 14,324 (4,144) 3,627 3,277 Non-interest expenses 247,583 45,740 38,743 26,449 78,641 Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) (53,908) Net income (loss) \$ 28,135 \$ (64,820) \$ (23,980) \$ (57,679) \$ (61,101) Loans receivable \$ 16,305,460 \$ (25,301) \$ (30,921) \$ (13,826) \$ 13,906 Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income	Net charge-off rate	4.33%	4.09%	3.89%	3.55%	3.30%
Net interest income \$ 145,043 \$ (368) \$ (18,959) \$ (94,118) \$ (54,587) Non-interest income 150,153 (27,301) 25,577 46,806 21,496 Provision for loan losses (10,631) 14,324 (4,144) 3,627 3,277 Non-interest expenses 247,583 45,740 38,743 26,449 78,641 Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) (53,908) Net income (loss) \$ 16,305,460 \$ (25,301) \$ (30,921) \$ (13,826) \$ 13,906 Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 1,243,430 1,099,807 \$ 1,144,760 1,071,401 1,098,979 Provision for loan losses \$ 1,81,787 900,334 812,163 773,292 961,800 Non-interest expenses \$ 1,689,186	Delinquency Rate (30+ days)	2.83%	2.93%	2.93%	3.04%	2.81%
Non-interest income 150,153 (27,301) 25,577 46,806 21,496 Provision for loan losses (10,631) 14,324 (4,144) 3,627 3,277 Non-interest expenses 247,583 45,740 38,743 26,449 78,641 Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) (53,908) Net income (loss) \$28,135 \$(64,820) \$(23,980) \$(57,679) \$(61,101) Loans receivable \$16,305,460 \$(25,301) \$(30,921) \$(13,826) \$13,906 Total: Net interest income \$2,075,196 \$1,931,195 \$1,830,302 \$1,818,760 \$1,701,827 Non-interest income \$1,243,430 \$1,099,807 \$1,144,760 \$1,071,401 \$1,098,979 Provision for loan losses \$1,181,787 \$900,334 \$12,163 \$773,292 \$961,800 Non-interest expenses \$1,689,186 \$1,365,638 \$1,335,617 \$1,327,832 \$1,556,527 Income tax provision (benefit) \$280,318 \$	Other:					
Provision for loan losses (10,631) 14,324 (4,144) 3,627 3,277 Non-interest expenses 247,583 45,740 38,743 26,449 78,641 Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) (53,908) Net income (loss) \$28,135 \$64,820) \$(30,921) \$(13,826) \$13,906 Total: Net interest income \$2,075,196 \$1,931,195 \$1,830,302 \$1,818,760 \$1,701,827 Non-interest income \$2,075,196 \$1,931,195 \$1,830,302 \$1,818,760 \$1,701,827 Non-interest income \$1,243,430 1,099,807 \$1,144,760 \$1,071,401 \$1,098,979 Provision for loan losses \$1,181,787 900,334 \$812,163 773,292 961,800 Non-interest expenses \$1,689,186 \$1,365,638 \$1,335,617 \$1,327,832 \$1,556,527 Income tax provision (benefit) \$280,318 \$491,149 \$531,118 \$506,562 \$195,128 Loans receivable \$105,527,491	Net interest income	\$ 145,043	. ,	\$ (18,959)	\$ (94,118)	\$ (54,587)
Non-interest expenses Income tax provision (benefit) 247,583 30,109 45,740 (22,913) 38,743 (4,001) 26,449 (19,709) 78,641 (53,908) Net income (loss) \$ 28,135 \$ (64,820) \$ (23,980) \$ (57,679) \$ (61,101) Loans receivable \$ 16,305,460 \$ (25,301) \$ (30,921) \$ (13,826) \$ 13,906 Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 1,243,430 \$ 1,099,807 \$ 1,144,760 \$ 1,071,401 \$ 1,098,979 Provision for loan losses \$ 1,181,787 \$ 900,334 \$ 812,163 \$ 773,292 \$ 961,800 Non-interest expenses \$ 1,689,186 \$ 1,365,638 \$ 1,335,617 \$ 1,327,832 \$ 1,556,527 Income tax provision (benefit) \$ 167,335 \$ 273,881 \$ 296,164 \$ 282,475 \$ 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992				·	·	·
Income tax provision (benefit) 30,109 (22,913) (4,001) (19,709) (53,908) (52,908) (, ,	· ·	
Net income (loss) \$ 28,135 \$ (64,820) \$ (23,980) \$ (57,679) \$ (61,101) Loans receivable \$ 16,305,460 \$ (25,301) \$ (30,921) \$ (13,826) \$ 13,906 Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income \$ 1,243,430 \$ 1,099,807 \$ 1,144,760 \$ 1,071,401 \$ 1,098,979 Provision for loan losses \$ 1,181,787 \$ 900,334 \$ 812,163 \$ 773,292 \$ 961,800 Non-interest expenses \$ 1,689,186 \$ 1,365,638 \$ 1,335,617 \$ 1,327,832 \$ 1,556,527 Income tax provision (benefit) \$ 167,335 \$ 273,881 \$ 296,164 \$ 282,475 \$ 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	•			·		
Loans receivable \$ 16,305,460 \$ (25,301) \$ (30,921) \$ (13,826) \$ 13,906 Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income 1,243,430 1,099,807 1,144,760 1,071,401 1,098,979 Provision for loan losses 1,181,787 900,334 812,163 773,292 961,800 Non-interest expenses 1,689,186 1,365,638 1,335,617 1,327,832 1,556,527 Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	. ,					
Total: Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income 1,243,430 1,099,807 1,144,760 1,071,401 1,098,979 Provision for loan losses 1,181,787 900,334 812,163 773,292 961,800 Non-interest expenses 1,689,186 1,365,638 1,335,617 1,327,832 1,556,527 Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Net income (loss)	\$ 28,135	\$ (64,820)	\$ (23,980)	\$ (57,679)	\$ (61,101)
Net interest income \$ 2,075,196 \$ 1,931,195 \$ 1,830,302 \$ 1,818,760 \$ 1,701,827 Non-interest income 1,243,430 1,099,807 1,144,760 1,071,401 1,098,979 Provision for loan losses 1,181,787 900,334 812,163 773,292 961,800 Non-interest expenses 1,689,186 1,365,638 1,335,617 1,327,832 1,556,527 Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable Net charge-off rate \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Loans receivable	\$ 16,305,460	\$ (25,301)	\$ (30,921)	\$ (13,826)	\$ 13,906
Non-interest income 1,243,430 1,099,807 1,144,760 1,071,401 1,099,979 Provision for loan losses 1,181,787 900,334 812,163 773,292 961,800 Non-interest expenses 1,689,186 1,365,638 1,335,617 1,327,832 1,556,527 Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable Net charge-off rate \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Total:					
Provision for loan losses 1,181,787 900,334 812,163 773,292 961,800 Non-interest expenses 1,689,186 1,365,638 1,335,617 1,327,832 1,556,527 Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$280,318 \$491,149 \$531,118 \$506,562 \$195,128 Loans receivable Net charge-off rate \$105,527,491 \$84,767,683 \$82,951,352 \$81,591,992 \$79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Net interest income	\$ 2,075,196	\$ 1,931,195	\$ 1,830,302	\$ 1,818,760	\$ 1,701,827
Non-interest expenses 1,689,186 1,365,638 1,335,617 1,327,832 1,556,527 Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable Net charge-off rate \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Non-interest income	1,243,430	1,099,807	1,144,760	1,071,401	1,098,979
Income tax provision (benefit) 167,335 273,881 296,164 282,475 87,351 Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable Net charge-off rate \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Provision for loan losses	1,181,787	900,334	812,163	773,292	961,800
Net income (loss) \$ 280,318 \$ 491,149 \$ 531,118 \$ 506,562 \$ 195,128 Loans receivable Net charge-off rate \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	•	1,689,186		' '		
Loans receivable \$ 105,527,491 \$ 84,767,683 \$ 82,951,352 \$ 81,591,992 \$ 79,861,299 Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	. , ,					
Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Net income (loss)	\$ 280,318	\$ 491,149	\$ 531,118	\$ 506,562	\$ 195,128
Net charge-off rate 4.53% 4.14% 4.10% 4.13% 4.37%	Loans receivable	\$ 105.527.491	\$ 84.767.683	\$ 82.951.352	\$ 81.591.992	\$ 79.861.299
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	•					

⁽¹⁾ The information in this statistical summary reflects the adjustment to add back the effect of securitization transactions qualifying as sales under generally accepted accounting principles. See accompanying schedule - "Reconciliation to GAAP Financial Measures".

⁽²⁾ Includes all purchase transactions net of returns and excludes cash advance transactions.(3) Includes all organic auto loan originations and excludes auto loans added through acquisitions.

CAPITAL ONE FINANCIAL CORPORATION Reconciliation to GAAP Financial Measures For the Three Months Ended December 31, 2005

(dollars in thousands)(unaudited)

The Company's consolidated financial statements prepared in accordance with generally accepted accounting principles ("GAAP") are referred to as its "reported" financial statements. Loans included in securitization transactions which qualified as sales under GAAP have been removed from the Company's "reported" balance sheet. However, servicing fees, finance charges, and other fees, net of charge-offs, and interest paid to investors of securitizations are recognized as servicing and securitizations income on the "reported" income statement.

The Company's "managed" consolidated financial statements reflect adjustments made related to effects of securitization transactions qualifying as sales under GAAP. The Company generates earnings from its "managed" loan portfolio which includes both the on-balance sheet loans and off-balance sheet loans. The Company's "managed" income statement takes the components of the servicing and securitizations income generated from the securitized portfolio and distributes the revenue and expense to appropriate income statement line items from which it originated. For this reason the Company believes the "managed" consolidated financial statements and related managed metrics to be useful to stakeholders.

	Total Reported	Adjustments ⁽¹⁾	-	Total Managed ⁽²⁾
Income Statement Measures				
Net interest income	\$ 1,036,999	\$ 1,038,197	\$	2,075,196
Non-interest income	\$ 1,665,514	\$ (422,084)	\$	1,243,430
Total revenue	\$ 2,702,513	\$ 616,113	\$	3,318,626
Provision for loan losses	\$ 565,674	\$ 616,113	\$	1,181,787
Net charge-offs	\$ 450,510	\$ 616,113	\$	1,066,623
Balance Sheet Measures				
Loans	\$ 59,847,681	\$ 45,679,810	\$	105,527,491
Total assets	\$ 88,701,411	\$ 45,084,125	\$	133,785,536
Average loans	\$ 48,700,689	\$ 45,540,551	\$	94,241,240
Average earning assets	\$ 66,623,919	\$ 43,472,273	\$	110,096,192
Average total assets	\$ 74,443,344	\$ 44,962,509	\$	119,405,853
Delinquencies	\$ 1,879,008	\$ 1,544,812	\$	3,423,820

⁽¹⁾ Includes adjustments made related to the effects of securitization transactions qualifying as sales under GAAP and adjustments made to reclassify to "managed" loans outstanding the collectible portion of billed finance charge and fee income on the investors' interest in securitized loans excluded from loans outstanding on the "reported" balance sheet in accordance with Financial Accounting Standards Board Staff Position, "Accounting for Accrued Interest Receivable Related to Securitized and Sold Receivables under FASB Statement 140, Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities", issued April 2003.

⁽²⁾ The Managed loan portfolio does not include auto loans which have been sold in whole loan sale transactions where the Company has retained servicing rights.

CAPITAL ONE FINANCIAL CORPORATION

Consolidated Balance Sheets

(in thousands)(unaudited)

	December 31 2005	September 30 2005	December 31 2004
Assets:			
Cash and due from banks	\$ 2,022,175	\$ 812,330	\$ 327,517
Federal funds sold and resale agreements	1,305,537	2,409,392	773,695
Interest-bearing deposits at other banks	743,555	1,380,880	309,999
Cash and cash equivalents	4,071,267	4,602,602	1,411,211
Securities available for sale	14,350,249	9,436,667	9,300,454
Loans	59,847,681	38,851,763	38,215,591
Less: Allowance for loan losses	(1,790,000)	(1,447,000)	(1,505,000)
Net loans	58,057,681	37,404,763	36,710,591
Accounts receivable from securitizations	4,904,547	6,126,282	4,081,271
Premises and equipment, net	1,191,406	768,198	817,704
Interest receivable	563,542	367,757	252,857
Goodwill	3,906,399	736,058	352,157
Other	1,656,320	982,190	821,010
Total assets	\$88,701,411	\$ 60,424,517	\$53,747,255
Liabilities:	Φ 4044.474	Φ 04.004	Φ 50.455
Non-interest-bearing deposits	\$ 4,841,171	\$ 91,684	\$ 50,155
Interest-bearing deposits	43,092,096	26,772,538	25,636,802
Senior and subordinated notes	6,743,979	6,651,891	6,874,790
Other borrowings	15,534,161	11,613,179	9,637,019
Interest payable	371,681	350,842	237,227
Other	3,989,409	3,907,156	2,923,073
Total liabilities	74,572,497	49,387,290	45,359,066
Stockholders' Equity:			
Common stock	3,028	2,682	2,484
Paid-in capital, net	6,848,544	3,979,525	2,711,327
Retained earnings and cumulative other comprehensive income	7,384,144	7,124,900	5,741,131
Less: Treasury stock, at cost	(106,802)	(69,880)	(66,753)
Total stockholders' equity	14,128,914	11,037,227	8,388,189
Total liabilities and stockholders' equity	\$88,701,411	\$ 60,424,517	\$ 53,747,255

CAPITAL ONE FINANCIAL CORPORATION

Consolidated Statements of Income

(in thousands, except per share data)(unaudited)

				Three Months Ended					Year Ended					
	[December 31	D	ecember, 31	De	ecember, 31					
	_	2005	_	2005 ⁽¹⁾		2004 ⁽¹⁾	2005			2004 ⁽¹⁾				
Interest Income:														
Loans, including past-due fees	\$	1,408,545	\$	1,228,160	\$	1,097,041	\$	5,010,839	\$	4,234,420				
Securities available for sale	Ψ	119,189	Ψ	87,978	*	88,085	*	388,576	*	312,374				
Other		106,364		88,477		64,204		327,466		247,626				
Total interest income		1,634,098	_	1,404,615	_	1,249,330		5,726,881		4,794,420				
Interest Expense:														
Deposits		344,063		285,611		267,706		1,173,137		1,009,545				
Senior and subordinated notes		103,836		98,309		116,419		421,218		486,812				
Other borrowings		149,200		110,476		80,641		452,284		295,085				
Total interest expense	_	597,099	_	494,396	-	464,766		2,046,639		1,791,442				
Net interest income	_	1,036,999	_	910,219	-	784,564		3,680,242		3,002,978				
Provision for loan losses		565,674		374,167		467,133		1,491,072		1,220,852				
Net interest income after provision for loan losses		471,325	_	536,052	_	317,431		2,189,170		1,782,126				
Non-Interest Income:														
Servicing and securitizations		1,021,415		993.788		910.860		3,945,183		3.635.465				
Service charges and other customer-related fees		376,223		355,871		374,048		1,493,690		1,482,658				
Interchange		133,234		125,454		135,843		514,196		475,810				
Other		134,642		119,503		100,824		405,036		306,224				
Total non-interest income	_	1,665,514	_	1,594,616	_	1,521,575		6,358,105		5,900,157				
Non-Interest Expense:														
Salaries and associate benefits		459,788		414,348		382,646		1,749,738		1,642,721				
Marketing		447,437		343,708		511,142		1,379,938		1,337,780				
Communications and data processing		154,936		144,321		137,867		580,992		475,355				
Supplies and equipment		98,761		86,866		92,827		355,734		349,920				
Occupancy		54,554		39,426		55,994		152,090		206,614				
Other		473,710		336,969		376,051		1,499,781		1,309,829				
Total non-interest expense	_	1,689,186	_	1,365,638	_	1,556,527		5,718,273		5,322,219				
Income before income taxes		447,653		765,030	_	282,479		2,829,002		2,360,064				
Income taxes		167,335		273,881		87,351		1,019,855		816,582				
Net income	\$	280,318	\$	491,149	\$	195,128	\$	1,809,147	\$	1,543,482				
Basic earnings per share	\$_	1.01	\$	1.88	\$_	0.82	\$	6.98	\$	6.55				
Diluted earnings per share	\$_	0.97	\$	1.81	\$_	0.77	\$	6.73	\$	6.21				
Dividends paid per share	\$ <u></u>	0.03	\$_	0.03	\$_	0.03	\$	0.11	\$	0.11				
			_											

⁽¹⁾ Certain prior period amounts have been reclassified to conform to the current period presentation.

CAPITAL ONE FINANCIAL CORPORATION

Statements of Average Balances, Income and Expense, Yields and Rates (dollars in thousands)(unaudited)

Reported	Quarte	er Ended 12/3	1/05	Quarter Ended 9/30/05 Quarter Ended 12/31/0							
	Average	Income/	Yield/	Average	Income/	Yield/	Average	Income/	Yield/		
	<u>Balance</u>	<u>Expense</u>	<u>Rate</u>	<u>Balance</u>	<u>Expense</u>	<u>Rate</u>	<u>Balance</u>	<u>Expense</u>	Rate		
Earning assets:											
Loans	\$48,700,689	\$ 1,408,54	5 11.57%	\$38,555,575	\$ 1,228,160	12.74%	\$36,096,481	\$ 1,097,041	12.16%		
Securities available for sale	11,683,013	119,18	4.08%	9,535,858	87,978	3.69%	9,741,355	88,085	3.62%		
Other	6,240,217	106,36	6.82%	5,361,490	88,477	6.60%	3,662,512	64,204	7.01%		
Total earning assets	\$66,623,919	\$ 1,634,09	9.81%	\$53,452,923	\$ 1,404,615	10.51%	\$49,500,348	\$ 1,249,330	10.10%		
Interest-bearing liabilities:											
Interest-bearing deposits	\$34,737,934	\$ 344,06	3.96%	\$26,618,472	\$ 285,611	4.29%	\$25,580,044	\$ 267,706	4.19%		
Senior and subordinated notes	6,707,285	103,83	6.19%	6,683,533	98,309	5.88%	6,946,109	116,419	6.70%		
Other borrowings	13,703,303	149,20		10,698,216	110,476	4.13%	9,076,531	80,641	3.55%		
Total interest-bearing liabilities	\$55,148,522	\$ 597,09	4.33%	\$44,000,221	\$ 494,396	4.49%	\$41,602,684	\$ 464,766	4.47%		
Net interest spread			5.48%			6.02%			5.63%		
Interest income to average earning	_		9.81%			10.51%			10.10%		
Interest expense to average earn Net interest margin	ing assets		3.58% 6.23%			3.70% 6.81%		-	3.76% 6.34%		
140t mioroot margin			0.2070			3.3170		:	J.0470		

CAPITAL ONE FINANCIAL CORPORATION Statements of Average Balances, Income and Expense, Yields and Rates (dollars in thousands)(unaudited)

Managed (1)	Quarter	Ended 12/31/0	5	Quarte	er Ended 9/30/	Quarter Ended 12/31/04					
	Average	Income/	Yield/	Average	Income/	Yield/	Average	Income/	Yield/		
	<u>Balance</u>	<u>Expense</u>	<u>Rate</u>	<u>Balance</u>	<u>Expense</u>	<u>Rate</u>	<u>Balance</u>	<u>Expense</u>	<u>Rate</u>		
Earning assets:											
Loans	\$ 94,241,240	\$ 3,001,361	12.74%	\$83,827,465	\$ 2,784,301	13.29%	\$76,929,973	\$ 2,476,365	12.88%		
Securities available for sale	11,683,013	119,189	4.08%	9,535,858	87,978	3.69%	9,741,355	88,085	3.62%		
Other	4,171,939	55,410	5.31%	3,333,021	35,496	4.26%	1,789,742	16,940	3.79%		
Total earning assets	\$ 110,096,192	\$ 3,175,960	11.54%	\$96,696,344	\$ 2,907,775	12.03%	\$88,461,070	\$ 2,581,390	11.67%		
	l <u></u>		į			=			=		
Interest-bearing liabilities:											
Interest-bearing deposits	\$ 34,737,934	\$ 344,063	3.96%	\$26,618,472	\$ 285,611	4.29%	\$25,580,044	\$ 267,706	4.19%		
Senior and subordinated notes	6,707,285	103,836	6.19%	6,683,533	98,309	5.88%	6,946,109	116,419	6.70%		
Other borrowings	13,703,303	149,200	4.36%	10,698,216	110,476	4.13%	9,076,531	80,641	3.55%		
Securitization liability	45,085,090	503,665	4.47%	44,814,893	482,184	4.30%	40,291,395	414,797	4.12%		
Total interest-bearing liabilities	\$ 100,233,612	\$ 1,100,764	4.39%	\$88,815,114	\$ 976,580	4.40%	\$81,894,079	\$ 879,563	4.30%		
			•			_			•		
Net interest spread			7.15%			7.63%			7.37%		
Interest income to average earnir	ng assets		11.54%			12.03%			11.67%		
Interest expense to average earn	-		4.00%			4.04%			3.97%		
Net interest margin	Č		7.54%			7.99%			7.70%		
9											

⁽¹⁾ The information in this table reflects the adjustment to add back the effect of securitized loans.