Most people know us from our TV ads
## Capital One is the 6th largest bank in the United States

### Q1 2013 U.S. Deposits ($B)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank</th>
<th>Deposits ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank of America</td>
<td>1020.7</td>
</tr>
<tr>
<td>2.</td>
<td>Wells Fargo</td>
<td>945.8</td>
</tr>
<tr>
<td>3.</td>
<td>JPM Chase</td>
<td>935.1</td>
</tr>
<tr>
<td>4.</td>
<td>Citigroup</td>
<td>384.6</td>
</tr>
<tr>
<td>5.</td>
<td>U.S. Bancorp</td>
<td>226.4</td>
</tr>
<tr>
<td>6.</td>
<td>Capital One</td>
<td>211.2</td>
</tr>
<tr>
<td>7.</td>
<td>PNC</td>
<td>209.9</td>
</tr>
<tr>
<td>8.</td>
<td>TD Bank</td>
<td>182.9</td>
</tr>
<tr>
<td>9.</td>
<td>BB&amp;T</td>
<td>131.4</td>
</tr>
<tr>
<td>10.</td>
<td>SunTrust</td>
<td>129.9</td>
</tr>
<tr>
<td>11.</td>
<td>BONY</td>
<td>128.9</td>
</tr>
<tr>
<td>12.</td>
<td>Regions</td>
<td>93.8</td>
</tr>
<tr>
<td>13.</td>
<td>HSBC</td>
<td>93.2</td>
</tr>
<tr>
<td>14.</td>
<td>RBS / Citizens</td>
<td>93.2</td>
</tr>
<tr>
<td>15.</td>
<td>Fifth Third</td>
<td>90.7</td>
</tr>
</tbody>
</table>

### Credit Cards

#### Retail Branch Banking
- New York City
- Washington, DC
- Dallas
- Austin
- Houston
- Louisiana

#### National Direct Banking

#### Online Brokerage

#### Auto Loans

#### Mortgages

#### Commercial Banking

Notes: Excludes banks with high non-consumer asset concentrations and GSEs: Goldman, Morgan Stanley, Deutsche / Taunus, State Street, Sallie Mae, BlackRock. Based upon total aggregated domestic deposits for bank holding company. Data as of 3/31/13.

1) Pro-forma for pending branch sales and Virgin Money credit card portfolio.
2) Pro-forma for sale of $7B best buy portfolio by Capital One to Citigroup.
3) Pro-forma for announced sale of international businesses.
4) Pro-forma for announced purchase of Hudson City by M&T. Hudson City values based on acquisition presentation.

Sources: SNL, FDIC, company reports
We have a strong track record of growth, powering through the recession.
Even through challenging times, we have delivered strong results

Capital One Net Income
Excluding Goodwill Impairment

1) Excludes goodwill impairment of $811M
2) Includes a Q1’12 $594M bargain purchase gain related to acquisition of ING Direct.
Capital One is uniquely positioned in financial services

Big enough to challenge the status quo …

But …

… not so big (and vested in the status quo) that we won’t

“Challenge the status quo in financial services and banking”
Our company feels more like a cross between a startup and a consulting company than a traditional bank.

- Challenge the status quo
- Innovate to create breakthrough value
- Values driven
- Fact based, analytically driven
- Strategically bold
- Entrepreneurial, open, and fun
Our Business Analyst roles are designed to compete with the premier programs in all of business

**Target top talent**

Top performers from:

- The best colleges and universities
- Big-3 consulting firms (McKinsey, Bain, BCG,)
- Top companies (P&G, Google)

**Offer great compensation**

- Compensation on par with top companies and consulting firms
- Rapid promotion for high-performing analysts
- Work/life balance is a priority to keep talent engaged

**Invest heavily in development from day one**

- Opportunity to work autonomously and influence business decisions
- Regular access to executives and senior-level mentorship
- Focus on core analytical and leadership skills
- Two distinct job roles within 24 months of employment
The FRP will enhance and enable a broad view of finance and company strategies and issues offering challenging and rewarding experiences for our associates.

As an FRP Associate you will:

- Analyze consumer and commercial banking metrics and performance
- Prepare financial forecasts in support of evolving product and strategy decisions
- Participate in the external financial reporting process, including the quarterly earnings release and securitization trust reporting
Recognized for its consultative approach, our HR team is a true business partner—collaborating with departments across the company on strategies geared toward employing top talent, maximizing associate development, and fostering a supportive workplace culture.

As an **HR Associate** you can experience roles in:

- Associate Development
- Associate Relations
- Compensation
- HR Consulting
- HR Operations
- Recruiting