



Stock Selection Guide®

The most widely used aid to good investment judgment

Company CAPITAL ONE FINANCIAL Date 12/22/03

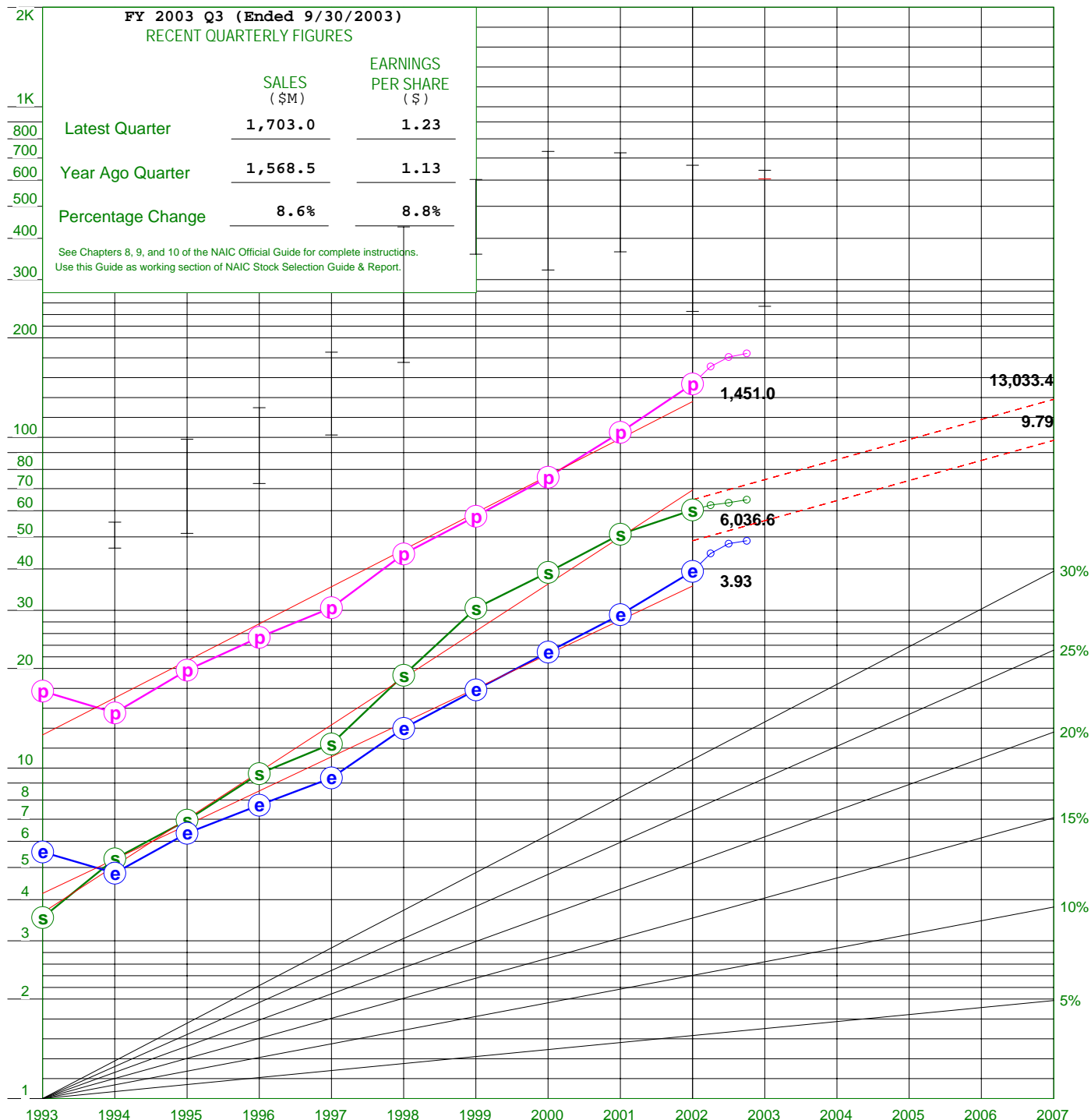
Prepared by MG Data taken from M

Where traded NYSE Major product/service Regional Ba

CAPITALIZATION --- Outstanding Amounts		Reference	
Preferred (\$M)	0.0	% Insiders	% Institution
Common (M Shares)	224.6	8.0	57.0
Debt (\$M)	11,930.7	% to Tot.Cap.	71.6
		% Potential Dil.	None

1 VISUAL ANALYSIS of Sales, Earnings and Price

COF



(1) Historical Sales Growth 38.7 % (3) Historical Earnings Per Share Growth 26.9 %
 (2) Estimated Future Sales Growth 15.0 % (4) Estimated Future Earnings Per Share Growth 15.0 %



PERT Worksheet-A

Company CAPITAL ONE FINANCIAL

(COF)

QUARTERLY DATA										LAST 12 MONTHS DATA									
PERIOD	EPS		PRE-TAX PROFIT			SALES		INCOME TAX RATE	EPS \$	PRE-TAX PROFIT		SALES MIL	INCOME TAX		% CHANGE				
	\$	% CHANGE	\$ MIL	% SALES	% CHANGE	\$ MIL	% CHANGE			\$ MIL	% SALES		\$ MIL	% RATE	EPS	PRE-TAX PROFIT	SALES		
03/95								36.0						35.3					
06/95								36.0						35.6					
09/95	0.17		53.10	29.8		177.90		36.0						35.8					
12/95	0.19		59.10	30.3		194.90		36.0						36.0					
03/96	0.19		60.30	27.8		216.80		37.0						36.2					
06/96						159.30		37.5			748.9			36.6					
09/96						196.80	10.6	37.5			767.8			37.0					
12/96						200.60	2.9	37.5			773.5			37.4					
03/97						213.50	-1.5	38.0			770.2			37.6					
06/97						202.10	26.9	38.0			813.0			37.7			8.6		
09/97						226.00	14.8	38.0			842.2			37.9			9.7		
12/97	0.29		93.90	27.9		336.30	67.6	38.0			977.9			38.0			26.4		
03/98	0.32		105.97	26.8		394.90	85.0	38.0			1,159.3			38.0			50.5		
06/98	0.32		107.83	24.5		439.60	117.5	38.0			1,396.8			38.0			71.8		
09/98	0.33		112.91	22.7		496.40	119.6	38.0	1.26	420.61	25.2	1,667.2	159.8	38.0			98.0		
12/98	0.34	19.9	117.21	20.0	24.8	585.10	74.0	38.0	1.32	443.92	23.2	1,916.0	168.7	38.0			95.9		
03/99	0.39	22.5	132.87	19.5	25.4	681.20	72.5	38.0	1.39	470.82	21.4	2,202.3	178.9	38.0			90.0		
06/99	0.41	29.0	141.09	18.9	30.8	747.20	70.0	38.0	1.48	504.08	20.1	2,509.9	191.6	38.0			79.7		
09/99	0.45	36.3	153.81	19.6	36.2	783.20	57.8	38.0	1.60	544.98	19.5	2,796.7	207.1	38.0	27.2	29.6	67.7		
12/99	0.47	35.2	149.24	18.0	27.3	830.40	41.9	34.4	1.73	577.02	19.0	3,042.0	214.1	37.1	30.9	30.0	58.8		
03/00	0.51	30.4	172.11	19.5	29.5	882.00	29.5	38.0	1.84	616.26	19.0	3,242.8	228.6	37.1	32.7	30.9	47.2		
06/00	0.54	30.2	181.49	19.6	28.6	923.80	23.6	38.0	1.97	656.66	19.2	3,419.4	243.6	37.1	32.8	30.3	36.2		
09/00	0.58	28.0	196.97	19.4	28.1	1,016.00	29.7	38.0	2.10	699.82	19.2	3,652.2	259.6	37.1	30.7	28.4	30.6		
12/00	0.61	31.2	206.90	19.1	38.6	1,083.40	30.5	38.0	2.24	757.47	19.4	3,905.2	287.8	38.0	29.9	31.3	28.4		
03/01	0.66	29.2	231.63	20.1	34.6	1,149.80	30.4	38.0	2.39	817.00	19.6	4,173.0	310.5	38.0	29.6	32.6	28.7		
06/01	0.70	30.2	250.53	20.2	38.0	1,240.80	34.3	38.0	2.55	886.04	19.7	4,490.0	336.7	38.0	29.7	34.9	31.3		
09/01	0.75	29.4	266.68	19.9	35.4	1,341.60	32.0	38.0	2.72	955.74	19.8	4,815.6	363.2	38.0	30.0	36.6	31.9		
12/01	0.80	30.3	286.58	21.1	38.5	1,361.20	25.6	38.0	2.91	1,035.42	20.3	5,093.4	393.5	38.0	29.8	36.7	30.4		
03/02	0.83	25.8	303.25	20.7	30.9	1,463.20	27.3	38.0	3.08	1,107.04	20.5	5,406.8	420.7	38.0	28.8	35.5	29.6		
06/02	0.92	31.1	343.74	23.0	37.2	1,497.30	20.7	38.0	3.30	1,200.24	21.2	5,663.3	456.1	38.0	29.1	35.5	26.1		
09/02	1.13	50.7	417.48	26.6	56.5	1,568.50	16.9	38.0	3.68	1,351.04	22.9	5,890.2	513.4	38.0	35.0	41.4	22.3		
12/02	1.05	32.1	386.58	25.6	34.9	1,507.60	10.8	38.0	3.93	1,451.04	24.0	6,036.6	551.4	38.0	35.2	40.1	18.5		
03/03	1.35	63.0	490.64	29.5	61.8	1,663.50	13.7	37.0	4.46	1,638.43	26.3	6,236.9	618.5	37.8	44.7	48.0	15.4		
06/03	1.23	34.0	455.22	28.3	32.4	1,605.80	7.2	37.0	4.77	1,749.91	27.6	6,345.4	656.2	37.5	44.6	45.8	12.0		
09/03	1.23	8.8	462.39	27.2	10.8	1,703.00	8.6	37.0	4.87	1,794.83	27.7	6,479.9	668.6	37.3	32.4	32.8	10.0		
12/03								37.1						37.0					

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