UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

| In the Matter of: |) | AA-EC-2014-92 |
|--|-------|---------------|
| Capital One Bank (U.S.A.), N.A. |) | |
| Glen Allen, Virginia |) | |
| ORDER TERMINATING THE CONSENT ORDER | | |
| WHEREAS, in an effort to protect the depositors, other customers, and shareholders of | | |
| Capital One Bank (U.S.A.), N.A. ("Bank"), and to ensure the Bank's safe and sound operation in | | |
| accordance with all applicable laws, rules, and regulations, the Bank, by and through its duly | | |
| elected and acting Board of Directors, and the Comptroller of the Currency ("Comptroller") | | |
| entered into a Consent Order dated July 25, 2012 ("Order"). | | |
| WHEREAS, the Comptroller believes that the protection of the depositors, other customers, | | |
| and shareholders of the Bank, as well as its safe and sound operation, does not require the | | |
| continued existence of said Order; | | |
| NOW, THEREFORE, the Comptroller directs that the Order dated July 25, 2012, be, and it | | |
| hereby is, TERMINATED. | | |
| IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his | | |
| authorized representative, has hereunto set his hand. | | |
| /s/ Ron A. Pasch | : | 11/6/14 |
| Ron A. Pasch | D | ate |
| Deputy Comptroller | | |

Large Bank Supervision