

## Environmental Sustainability — Achievements



### Minimizing direct impacts

Capital One seeks to continually improve the environmental sustainability of company facilities. This includes implementing green renovations of existing properties and specifying green construction for new buildings when economic and business needs allow.

### Reducing carbon emissions

- Reduce Emissions: In September 2009, Capital One set, and the EPA approved, a Greenhouse Gas (GHG) emissions reduction target of 10 percent over the next five years. The company is on target for meeting that goal.
- Green Power: Where possible, our company is [procuring Renewable Energy Certificates](#).

### Building greener facilities

At the end of 2011, 35% of our office portfolio's square footage has been certified through third-party green building standards. Assessors from the Green Building Initiative award up to four green globes for buildings meeting their strict criteria. Here's how we've performed:

- All nine buildings on our West Creek (Richmond, Virginia) campus and our Headquarters building (McLean, Virginia) have been awarded three globes.
- Two buildings at our Knolls Corporate Campus (Richmond, Virginia) were awarded two globes.
- Three buildings at our Plano (Texas) Corporate Campus received two globes.
- Our Knolls Data Center was awarded one globe on the New Construction scale.
- We are conserving energy in our buildings by adjusting temperature set points in general office areas and stairwells, deploying LED lighting, reducing HVAC operating hours and using intelligent start and stop programs for lighting and energy management systems.

### Greening the workplace

Capital One is taking steps to "green" the performance of many of its existing buildings and services that reduce our environmental footprint by implementing practices that:

- Promote Paperless Work Environments: From printing duplex to paperless or virtual meetings, Capital One supports the use of technology and mobility tools that enable associates to go paperless.
- Recycle Waste: We promote recycling of electronic assets, glass, paper, plastic and aluminum in many of our facilities. In 2009, the company deployed single stream waste recycling at our people centers in Virginia and Plano, Texas and in several locations in New York.

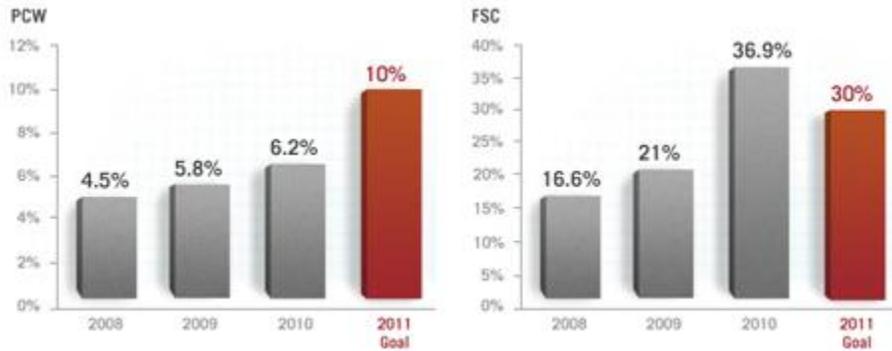
- Offer Flexible Work Solutions: Allowing many associates to work remotely, telecommute, or adjust their work schedule to avoid peak traffic/higher emission travel times.
- Encourage reduced commuting: Promoting green travel options such as ride sharing, mass transit and company-sponsored shuttle services between Virginia campuses that reduce commuting and emissions.

## Driving green business practices

Capital One continually looks for ways to "green" its business and operational practices.

- Products: We encourage customers to "be green." In addition, the company actively promotes online acquisition to compliment our direct mail channel and encourage customers to transition from paper to electronic statements and bill payment. Capital One and Network for Good have partnered to create the Capital One No Hassle Giving site which provides Capital One cardholders with a convenient way to donate to a favorite charity, which includes many environmental non-profits.
- Operations: Capital One values the ecological health of forests, which sustain our economy and help keep our communities healthy. We recognize that managing the procurement and use of paper, which is a key material in our business operations, represents our biggest opportunity to have a positive impact on our forests. In 2009, Capital One established a [Paper Procurement Policy](#) which includes goals to increase the percentage of post-consumer waste recycled content and the percentage of Forest Stewardship Council's sustainable certification for virgin sources.

Table: Paper Goals\*



## Capital One Sustainability Resources

[2011 Carbon Disclosure Project Filing](#)

[Paper Policy](#)

[Environmental Metrics](#)

## Environmental Sustainability — Partnerships



### Engaging with the global environmental community

As a company, Capital One contributes to the global green community through disclosures and active participation in external partnerships. By establishing these relationships, we expand our internal green initiatives and foster long term environmental sustainability. Recent highlights, and recognition of the advancements put in place, include:

#### Disclosures:

- Capital One continues to respond to the global Carbon Disclosure Project.
- FTSE4GOOD, Maplecroft and several KLD Indexes included Capital One on their respective indices.

#### External Partnerships:

- In 2009, Capital One joined the EPA's Climate Leader Program which helps companies develop greenhouse gas inventories and aggressive reduction targets.
- Capital One is a member of the Green Building Initiative and the U.S. Green Building Council. Our company optimizes existing sites for reduced energy and water consumption and improved indoor environments.
- Capital One is a member of the EPA's Green Power Partnership and is listed in the Top 50 list of Fortune 500 Partners.
- Capital One is an Enterprise e-Steward, exhibiting a public commitment to use responsible, reputable and monitored e-recyclers as the preferred way we conduct this part of our business.
- Capital One participates in the WWF-Global and Forest Trade Network in support of our environmentally preferred paper policy.

#### Recognition:

- Newsweek: Repeatedly named Capital One to its "Greenest Big Companies in America" list.
- Uptime Institute: listed Capital One on its Global Green 100 for a demonstrated commitment to increasing energy efficiency and reducing the carbon footprint of our enterprise IT and data center operations
- Virginia Department of Game and Inland Fisheries: awarded Capital One a Corporate Habitat Certification for its West Creek Campus in Richmond, Virginia.

## Environmental Sustainability — Volunteerism



### Making choices that count at home, work, and in our communities

Bringing attention to the significance of environmental sustainability is an important way Capital One demonstrates our environmental commitment to the community. Through various programs we help associates understand what they can do to reduce their environmental impacts at work, and at home.

We have an active and vibrant group of more than 2200 associates known as the GreenCorps who manage enterprise and local awareness and volunteer activities. Our ESO (Environmental Sustainability Office) and GreenCorps coordinate an Environment Community of Interest via the company's internal web site. This online community facilitates company-wide information sharing and fosters interactive discussions on many green topics.

Our associates engage in green activities at home, work, and in the community through events that impact them locally and globally. These events include:

- Earth Day celebrations: managed by 20 local Green Teams, reached 20,000 associates and 1000 bank branch locations.
- Environmental speaker series offers company-wide education via webinars on a variety of "be green" topics focused on resources and best practices.
- Earth Hour Green Team competition: 8 cross-company teams pledged to turn lights out on the last Sunday of every March as part of the WWF's Earth Hour campaign.
- National Recycling Day collections: collected several tons of personal electronics, gently used clothing, coats and household goods.
- Site by site "Our Choices Count" events: managed by 20 local Green Teams and staffed by our GreenCorps that have included school/park beautification projects, tree plantings, waterway and highway clean-ups.
- Revitalization projects: partnered with non-profits like Habitat for Humanity, Better Housing Coalition, Virginia Supportive Housing, Heart of America, Rebuilding Together and more.
- Conservation landscaping: wildlife mapping, native species identification, rain barrel and compost bin building and piloting a campus community garden.

## Environmental Sustainability — Governance



At Capital One, we recognize the need to monitor and be mindful of our impact on the environment.

Every day, we strive to ensure that we operate our business in an environmentally sound and socially responsible manner and seek to raise awareness of sustainability best practices among our shareholders, consumers, associates and suppliers.

Our approach to environmental sustainability is anchored in our company values of Excellence and Do the Right Thing. Through this lens, we view environmental sustainability and creating shareholder value as mutually reinforcing, and not mutually exclusive.

### **Governance**

Environmental governance is facilitated by a dedicated Environmental Sustainability Office (ESO).

- In 2008, we established an Environmental Sustainability Office (ESO) to promote and coordinate corporate environmental sustainability activities.
- This team is responsible for developing the environmental measurement systems, managing our greenhouse gas emissions reduction strategy and goals, as well as promoting and implementing environmental projects across the enterprise.
- Our Executive Committee sponsors an Environmental Council comprised of leaders across our enterprise, which promotes associate awareness and action for many environmental causes.