



## Capital One Public Community Commitment

### Our Commitment to our Customers and the Communities We Serve

Capital One is dedicated to providing access to fair and transparent, high-quality products and services for the benefit of our customers. We ensure that appropriate products are made accessible to and effectively serve low- and moderate-income households and neighborhoods. For us to succeed, it's important that our customers and our communities understand what they can expect from us as a company and as their financial partner.

The acquisition of ING Direct reinforces our adherence to these core principals. With this acquisition, consumers, small businesses, commercial ventures, communities and the broader economy will benefit from expanded access to high-quality lending and investments.

All of us at Capital One understand the importance of financial services to the health of our communities, particularly in these difficult economic times. We also fully appreciate and support the critical role banks can play in supporting sustainable communities and businesses while facilitating opportunities for individuals and families to build assets and have access to safe, affordable housing, quality education and jobs. We are proud of our record of community investment. Even during the down-turn in the economy these past three (3) years, Capital One has grown its community development lending and investing substantially, supporting much needed affordable housing development and revitalization of low- and moderate-income communities.

To further enhance our ongoing efforts, Capital One is making a new, forward- looking \$180 billion community investment commitment for the next ten (10) years. This commitment will build upon our strong record of investing in all the communities we serve. It represents a comprehensive approach to community impact that includes housing, economic development and support for individual consumers and families and non-profit organizations. Capital One's commitment will begin in 2012 based on an expectation that the acquisition of ING Bank is completed in 2011 or early 2012.

This commitment is being made during a challenging part of the economic cycle and at a time of newly developing regulatory requirements. As more favorable and sustainable conditions become evident, this commitment will be reevaluated and updated as appropriate. Annual results of this commitment will likely fluctuate from year to year based on market conditions and business strategies. Annual reports of our performance will be available on the Capital One corporate website.



## Community Investment Commitment

The Capital One Community Investment Commitment covers all our major lines of business, with emphasis on the following areas:

- **Home mortgages and home equity lending, \$28.5 billion:** focused on borrowers who are low- and moderate-income and homes located in low- and moderate-income areas
- **Small business and small farm lending, \$22.5 billion:** providing credit to small companies and farms, a critical source of employment and economic development
- **Affordable housing development and commercial revitalization, \$25 billion:** loans and investments that support developments in low- and moderate-income areas or benefit low- and moderate-income individuals and families
- **Consumer lending, \$104 billion:** auto loans, credit cards, other consumer loans and lines of credit that serve low- and moderate-income borrowers or neighborhoods
- **Grants to support critical community services, \$450 million:** This constitutes an expansion of our work in the areas of affordable housing and small business development, the amount aligning with our increased size.

## About Capital One

Capital One was founded in 1988 and helped redefine the world of consumer credit by bringing highly-customized financial products directly to consumers across the credit spectrum. When the company was created, half of all adult Americans could not qualify for existing credit products. By introducing products that matched risk with pricing, Capital One has been able to lower the cost for many and provide more fairly-priced and accessible credit options to all Americans.

Beginning in 2005, Capital One was transformed through three regional bank acquisitions: Hibernia (2005), North Fork (2006) and Chevy Chase (2008) banks. With the completion of the ING Direct acquisition, Capital One will be one of the nation's top 10 banks with approximately 1,000 branch locations in New York, New Jersey, Connecticut, Texas, Louisiana, Maryland, Virginia, Delaware and the District of Columbia. With each acquisition, we have increased the resources devoted to community investment and strengthened our exceptional record with regard to community impact.