



Capital One Bank (Europe) plc Environmental Statement - September 2009

Our Focus on the Environment

At Capital One, we recognise the need to monitor and be mindful of our impact on the environment. In fact, our approach to environmental sustainability is anchored in our company values, which include doing the right thing for our customers, our employees and our community.

As part of our commitment to doing the right thing, we believe we have a responsibility to help protect the environment and to integrate environmental management into our day-to-day business practices. 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 customers, employees, suppliers and our wider community. The following information provides examples of how this operates in practice.

Environmental Programme

In September 2007, Capital One in the U.K. launched its Environmental Programme to align a number of separate environmental initiatives already underway within the U.K. business and to coordinate all future Capital One U.K. environmental activities.

The Environmental Programme is a long-term initiative to ensure our business and our employees act in an environmentally sustainable manner. As well as preventing pollution and ensuring we are compliant with all relevant environmental legislation, regulations and requirements, we will continually review our practices and processes to ensure continued focus on the environment.

One of the key priorities for the Environmental Programme is to reduce Capital One U.K.'s carbon footprint. We have worked in partnership with environmental scientists, to help us assess our current footprint. This will enable us to benchmark our future performance against industry standards. We concentrated our initial objectives on reducing the largest contributions to our carbon footprint such as paper and energy, implementing greener processes, and expanding employee education.

Leadership support

Our U.K. Leadership Team is dedicated to creating an environmentally responsible business and encouraging each U.K. employee to consider the environment in the decisions they make. The U.K. Leadership team has close links with our corporate Environmental Sustainability Office and Environmental Council, both of which report to our Executive Committee.

Further information on our Environmental Programme can be found on the tabs on this website. In addition, you may want to view our [corporate environmental website](#).