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Press Release

Source: Capital One Bank, N.A.

Capital One Bank Announces Addition of Nancy Stich to Louisiana Market President Team

Wednesday March 4, 2:35 pm ET

Local Leader Working to Coordinate and Enhance Capital One Bank's Efforts to Meet Community Needs

NEW ORLEANS--(BUSINESS WIRE)--Capital One Bank, N.A., announced today the appointment of Nancy Stich as Alexandria Market President. As the leading Capital One Bank executive in Alexandria, La., Stich will work to enhance Capital One Bank's ability to meet community needs through an array of bank resources, including philanthropy, volunteerism and community banking products and services.

An experienced leader, Stich has spent all of her 26-year banking career with Capital One and its predecessor banks in Alexandria. In addition to serving as Alexandria Market President, Stich leads branch banking for Central Louisiana. She received a bachelor's degree in business administration from the University of Texas-Arlington. Stich succeeds longtime Central Louisiana banker Wayne Denley as the bank's market leader in Central Louisiana. Denley, who will retire in March after 19 years of dedicated service to the company, will work closely with Stich throughout the transition period.

Stich joins Robert M. Stuart, Jr., President, Capital One Bank-Louisiana and Texas/Louisiana Commercial Regional Executive, and seven other Market Presidents on Capital One Bank's Louisiana Leadership team.

In addition to Stich, market presidents for Louisiana include:

- **Keith Bergeron**, Shreveport, who also is Regional Manager of Branch Distribution for North and Central Louisiana.
- **Jim Crotwell**, Monroe, who also is Market Sales Executive of Business Banking for North Louisiana.
- **Steve Hemperley**, Greater New Orleans, who also is Market Manager of Commercial Banking for Southeast Louisiana.
- **Steve Lousteau**, Baton Rouge, who also is Regional Manager of Branch Distribution for South Central Louisiana.
- **Janet Morein Wood**, Lafayette, who also is Regional Manager of Branch Distribution for Southwest Louisiana.
- **Robert P. Naquin**, Tri-Parish Region, who also is Market Sales Executive of Business Banking in six South Central Louisiana parishes.
- **Greg Webb**, Lake Charles, who also is a Relationship Manager of Commercial Banking for Southwest Louisiana.

"Our Market Presidents are focused on continuously improving the Capital One Bank customer experience, growing

revenue and leveraging market opportunities. They also play a critical role in overseeing and coordinating company resources to help ensure that we're making a meaningful contribution to our local communities," said Lynn Pike, President of Capital One Bank. "With backgrounds and expertise in commercial, consumer and business banking, this focused and integrated local market leadership team represents the breadth and depth of Capital One Bank."

"Banking is a relationship-focused business. Whether we're working to meet the needs of a community or an individual customer, relationships and personalized service are key," said Pike. "Each of these individuals has a reputation for getting things done and responding to the needs of our customers and our community as a whole. Our Market Presidents are here to bring local experience and banking expertise to the table and ensure that the local community knows that, at Capital One, they have a banker they can trust to provide the support they need."

About Capital One

Capital One Financial Corporation (www.capitalone.com) is a financial holding company whose subsidiaries, which include Capital One, N.A. and Capital One Bank (USA), N. A., collectively had \$109 billion in deposits and \$210 billion in total managed assets as of December 31, 2008. In addition, Capital One's newly acquired subsidiary, Chevy Chase Bank, F.S.B., had more than \$16 billion in assets and \$13 billion in deposits as of December 31, 2008. Headquartered in McLean, Virginia, Capital One offers a broad spectrum of financial products and services to consumers, small businesses and commercial clients. Capital One, N.A. and Chevy Chase Bank, F.S.B. have approximately 1,000 branch locations primarily in New York, New Jersey, Texas, Louisiana, Maryland, Virginia, and the District of Columbia. A Fortune 500 company, Capital One trades on the New York Stock Exchange under the symbol "COF" and is included in the S&P 100 index.

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