

**NOTICE OF PUBLIC HEARING
BEFORE THE DELAWARE STATE BANK COMMISSIONER
ON THE APPLICATION OF CAPITAL ONE FINANCIAL CORPORATION
TO ACQUIRE DISCOVER FINANCIAL SERVICES AND DISCOVER BANK**

The State Bank Commissioner hereby gives notice of a public hearing to consider the application of Capital One Financial Corporation (“Capital One”) to acquire both Discover Financial Services (“DFS”), a Delaware bank holding company, and Discover Bank, a Delaware banking corporation and wholly owned subsidiary of DFS, pursuant to Subchapter IV (Acquisition of Stock in Delaware Banks and Bank Holding Companies), Section 841, *et seq.*, of Chapter 8 of Title 5 of the Delaware Code.

The application by Capital One to acquire DFS and Discover Bank was filed with the Office of the State Bank Commissioner on March 21, 2024. A public hearing to consider the application shall commence at 1:00 p.m. on Friday, August 9, 2024, in Room 112 of the Tatnall Building, 150 Martin Luther King, Jr. Blvd. South, Dover, Delaware 19901. The hearing is to be conducted pursuant to the provisions of Section 844 of Title 5 of the Delaware Code and State Bank Commissioner Regulation 803, as well as the Delaware Administrative Procedures Act, Chapter 101 of Title 29 of the Delaware Code.

The application of Capital One to acquire DFS and Discover Bank is on file in the Office of the State Bank Commissioner, 1110 Forrest Avenue, Dover, Delaware 19904, and the non-confidential portions thereof are available for inspection during regular office hours.

Interested parties may submit written comments to the State Bank Commissioner before the public hearing, at 1110 Forrest Avenue, Dover Delaware 19904, and may appear at the public hearing in person or by counsel or other representative and may present evidence relevant to the issues to be decided at that time. The State Bank Commissioner will make a decision on the basis of the evidence received.