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., had $305.4 billion in deposits and $421.6 billion in total assets as of December 31, 2020. Headquartered in McLean, Virginia, Capital One offers a broad spectrum of financial products and services to consumers, small businesses and commercial clients through a variety of channels. Capital One, N.A. has branches located primarily in New York, Louisiana, Texas, Maryland, Virginia, New Jersey 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.

Please note that the following materials containing information regarding Capital One’s financial performance speak only as of the particular date or dates indicated in these materials. Capital One does not undertake any obligation to update or revise any of the information contained herein whether as a result of new information, future events or otherwise.

Certain statements in this presentation made by Capital One from time to time are forward-looking statements, including those that discuss, among other things: strategies, goals, outlook or other non-historical matters; Capital One’s plans, objectives, expectations and intentions; and the assumptions that underlie these matters. To the extent that any such information is forward-looking, it is intended to fit within the safe harbor for forward-looking information provided by the Private Securities Litigation Reform Act of 1995. Numerous factors could cause Capital One’s actual results to differ materially from those described in such forward-looking statements, including the risk factors listed from time to time in reports that Capital One files with the U.S. Securities and Exchange Commission, including, but not limited to, the Annual Report on Form 10-K for the year ended December 31, 2020. Non-financial data contained in this Fact Sheet have not been prepared in conformity with generally accepted accounting principles (GAAP) in the United States and, with the exception of certain of our greenhouse gas (GHG) emissions data as noted herein, have not been audited or assured.
Our Environmental, Social, and Governance (“ESG”) approach is integrated into each of our lines of business and helps define how we pursue business opportunities and manage risk. Our Corporate Social Responsibility (“CSR”) team works with colleagues throughout Capital One on an ongoing basis to shape our efforts and monitor progress on key ESG issues. To strengthen our oversight of ESG issues, in 2020 we established a cross-functional ESG Advisory Committee, which is a management-level committee led by senior executives from across the Company and chaired by our Corporate Secretary, that meets monthly to help guide our Company’s ESG initiatives.

Our People: Since Capital One’s founding, our success has been rooted in our culture of putting people first. For our customers, we believe that our products are innovative, simple to use, and deliver tremendous value for individuals of all backgrounds. For our more than 51,000 associates, unleashing their talents enables us to deliver on our mission to bring ingenuity, simplicity, and humanity to banking. We strive to empower our talented associates to grow in their careers as they take on new roles, learn valuable skills, receive candid, actionable feedback, and meet personalized development goals. We’ve invested significantly in learning programs, resources, and technology with the goal of developing people to reach their highest potential, cultivate role expertise, create the workforce of the future, and accelerate business impact.

Our Community: The community programs and partnerships we pursue integrate Capital One’s core strengths with the skills, expertise, and experiences of others to make real and lasting change. We believe we are an engaged partner with a network of nonprofit organizations and local leaders who develop workforce opportunity, support small and microbusinesses, develop affordable housing and work to improve financial well-being.

Environment: Our environmental efforts are rooted in our sense of accountability for our actions, both to our stakeholders and society as a whole. We are committed to continuously improving the environmental sustainability of our business, to reducing the impact of our operations, and to using resources and materials thoughtfully. We continue to engage our associates, customers, suppliers, and other stakeholders in our environmental efforts.
Environment
# Energy and Greenhouse Gas Emissions

<table>
<thead>
<tr>
<th>Metric</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Energy (MWh)</td>
<td>366,755</td>
<td>415,148</td>
<td>444,616</td>
</tr>
<tr>
<td>Energy derived from renewables (MWh)</td>
<td>333,792</td>
<td>375,125</td>
<td>400,734</td>
</tr>
<tr>
<td>Energy derived from non-renewables (MWh)</td>
<td>32,962¹</td>
<td>40,022</td>
<td>43,882</td>
</tr>
<tr>
<td>Scope 1 emissions (metric tons CO2e)</td>
<td>6,620</td>
<td>9,495</td>
<td>9,815</td>
</tr>
<tr>
<td>Scope 2 emissions (metric tons CO2e)</td>
<td>118,105</td>
<td>146,671</td>
<td>160,880</td>
</tr>
<tr>
<td>Business travel</td>
<td>8,644</td>
<td>37,500</td>
<td>34,539</td>
</tr>
<tr>
<td>Employee commuting</td>
<td>176,832²</td>
<td>101,249</td>
<td>105,861</td>
</tr>
<tr>
<td>Fuel-and-energy-related activities</td>
<td>6,259</td>
<td>8,156</td>
<td>9,107</td>
</tr>
<tr>
<td>Purchased goods and services</td>
<td>144,141</td>
<td>162,924</td>
<td>87,423</td>
</tr>
<tr>
<td>Upstream transportation and distribution</td>
<td>42,029</td>
<td>67,870</td>
<td>56,982</td>
</tr>
<tr>
<td>Waste generated in operations</td>
<td>847³</td>
<td>4,762</td>
<td>7,190</td>
</tr>
</tbody>
</table>

¹Includes estimated steam usage for our leased sites in 2020.
²Includes work from home emissions for 2020.
³EPA WARM Model includes landfill emissions and excludes negated emissions resulting from composting and recycling.
### Internal Carbon Price

Capital One has established an internal price on carbon starting at $15.00 per metric ton of CO2e. This carbon fee creates a monetary value on the Greenhouse Gas (“GHG”) emissions in our carbon footprint, creating a financial incentive that helps us to reduce emissions, while establishing a dedicated revenue stream to fund our carbon reduction efforts and sustainability initiatives.

### Energy and GHG Emissions Reduction Efforts

By 2030 Capital One is committed to:

- Reducing Scope 1 Direct Emissions by 50% from our 2019 baseline
- Continuing to purchase 100% Renewable Energy while increasing location-aligned procurement by 50% in the markets where we operate
- Reducing Scope 3 Emissions (Categories 1-14) by 50% from our 2019 baseline

We will continue to re-evaluate our GHG reduction targets in light of the most recent climate science. In alignment with the Science Based Target Initiative criteria, we intend to no longer use carbon offsets to achieve our GHG reduction targets and will no longer claim to be carbon neutral.

### Renewable Energy Commitment

We have been meeting our goal of purchasing 100% renewable energy for the enterprise since 2017. In 2018, Capital One became a member of RE100, affirming our commitment to renewable energy. RE100 is a collaborative, global initiative uniting more than 100 influential businesses committed to 100% renewable electricity, working to massively increase demand for, and delivery of, renewable energy.
## Paper Sourcing

<table>
<thead>
<tr>
<th>Metric</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Paper Used (tons)</td>
<td>44,952</td>
<td>74,806</td>
<td>84,991</td>
</tr>
<tr>
<td>Environmentally Preferred Paper (%)</td>
<td>98.6%</td>
<td>95%</td>
<td>94%</td>
</tr>
</tbody>
</table>

### Paper reduction efforts
Capital One first instituted a corporate paper policy in 2009, and since then we have steadily increased the percentage of Environmentally Preferred Paper (“EPP”) that we source. Our current target is that 95% of paper purchased for operations come from EPP sources that are either certified by the Forest Stewardship Council or contain at least 30% post consumer recycled waste. In 2019, we met our 95% EPP target and in 2020, we surpassed our target.

## Solid Waste Management

<table>
<thead>
<tr>
<th>Metric</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campus Landfill (tons)</td>
<td>779</td>
<td>2,124</td>
<td>1,833</td>
</tr>
<tr>
<td>Campus Waste diverted from landfill (tons)</td>
<td>1,135</td>
<td>2,986</td>
<td>2,316</td>
</tr>
<tr>
<td>Campus Recycling, including shred (tons)</td>
<td>707</td>
<td>1,518</td>
<td>1,163</td>
</tr>
<tr>
<td>Paper Recycled through Secure Shred (tons)</td>
<td>1,802</td>
<td>3,429</td>
<td>2,991</td>
</tr>
<tr>
<td>Electronics Recycled (tons)</td>
<td>169</td>
<td>408</td>
<td>400</td>
</tr>
<tr>
<td>Campus Compost (tons)</td>
<td>417</td>
<td>1,452</td>
<td>1,137</td>
</tr>
<tr>
<td>Campus Food Donation (tons)</td>
<td>11</td>
<td>16</td>
<td>16</td>
</tr>
</tbody>
</table>

### Solid waste recycling efforts
Since 2015, Capital One has rolled out composting at our four campus locations. Composting not only reduces the amount of waste that’s sent to landfills, it plays a critical role in reducing methane. Our goal is to reduce landfill waste 50% by 2025 at our four primary campus locations.
## Water

<table>
<thead>
<tr>
<th>Metric</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water Use (KGALs)</td>
<td>289,891</td>
<td>416,254*</td>
<td>Water usage was not tracked in 2018</td>
</tr>
</tbody>
</table>

**Water Reduction Efforts**

By 2025 Capital One is committed to reducing the amount of water used in our offices, branches and cafes across the world by 20% of 2019 baseline.

Our West Creek, VA and Plano, TX campuses have over 300 acres and 70 acres, respectively, of landscaped property, providing ample opportunities to reduce water consumption. Looking forward, efficient irrigation and flow sensing devices will save thousands of gallons of water per year, helping to reserve this precious resource. We are also using native plants wherever possible in our landscaping and implementing xeriscaping techniques.

*Updated numbers include irrigation water use.

## External Assurance

For environmental and sustainability data, Apex Companies LLC, conducted an independent verification of our energy use, green power purchases, and greenhouse gas emissions.

[Environmental sustainability webpage](#)
Climate Change Risks and Opportunities (Task Force on Climate-Related Financial Disclosures “TCFD”)

Governance

The highest-level management positions with responsibility for climate-related issues include: our Chief Enterprise Services Officer (CESO), our President of Commercial Bank, and our EVP External Affairs. The CESO oversees departments accountable for environmental sustainability strategy, climate related issues impacting business operations, and issues pertinent to the External Affairs team. The External Affairs team includes Government Policy and Affairs Group (GPAG), Corporate Social Responsibility, Community Affairs, CRA, and Corporate Communications. The Commercial Bank President is accountable for energy and commercial real estate lending businesses which include oil and gas, renewable energy, as well as the multi-family lending finance green program. The Board’s oversight of climate-related issues can be found in the table below.

<table>
<thead>
<tr>
<th>Frequency with which climate-related issues are a scheduled board agenda item</th>
<th>Governance mechanisms into which climate-related issues are integrated</th>
<th>The Environmental Sustainability Office (“ESO”) develops an annual update on the Capital One environmental sustainability program which includes strategy, progress toward corporate goals, key initiatives, risks, and recommendations. The update is delivered in memo form to the Board as part of a regular Enterprise Services update from the CESO. Additional climate-related topics may be shared with the Board by other leaders through the course of business unit specific updates.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Periodically</td>
<td>Reviewing and guiding risk management policies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monitoring and overseeing progress against goals and targets for addressing climate-related issues</td>
<td></td>
</tr>
</tbody>
</table>

Strategy

Climate-Related Risks

Our organization uses the following definitions of short-, medium-, and long-term time horizons to identify, assess and respond to climate-related risks and opportunities:

<table>
<thead>
<tr>
<th>From (years)</th>
<th>To (years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
<td>0</td>
</tr>
<tr>
<td>Medium-term</td>
<td>1</td>
</tr>
<tr>
<td>Long-term</td>
<td>2</td>
</tr>
</tbody>
</table>

Capital One manages climate-related risks and opportunities holistically on a quarterly basis, leveraging a multi-faceted approach that combines insights from our risk identification (“Risk ID”) process, and our dedicated ESO.

As an enterprise, we evaluate and consider the following risk types in our climate-related risk assessments: Current and emerging regulation, Technology, Legal, Market, Reputational, and both Acute and Chronic physical risks. We also assess our portfolio’s exposure to climate-related risks and opportunities, specifically within our Commercial portfolio.

Risk-management

The Board believes that effective risk management and control processes are critical to Capital One’s safety and soundness, our ability to predict and manage the challenges that Capital One and the financial services industry face and, ultimately, Capital One’s long-term corporate success. The enterprise-wide risk management framework defines the Board’s appetite for risk taking and enables senior management to understand, manage and report on risk. The risk management framework is implemented enterprise-wide and includes seven risk categories: compliance, credit, liquidity, market, operational, reputation and strategic. Management has developed risk appetite statements with accompanying metrics which are meaningful to the organization and reflect the aggregate level and types of risk Capital One is willing to accept in order to achieve its business objectives, clarifying both risks the Company is actively taking and risks that are purposely avoided.
Social
## Human Capital Management

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Workplace and Culture</strong></td>
<td></td>
</tr>
<tr>
<td>Our culture is rooted in putting people first with a focus on building and maintaining a workforce which fosters an inclusive environment based on diversity of our people, ideas and the merit of our work. Our workforce is our largest and one of our most valuable assets. We prioritize the recruitment, development, recognition, and retention of our employees.</td>
<td>2020 10-K, pg. 19</td>
</tr>
<tr>
<td><strong>Employee Engagement</strong></td>
<td></td>
</tr>
<tr>
<td>We communicate with our associates regularly to understand their perspectives and to hear their voices. Our senior leaders and Chief Executive Officer also communicate directly on societal events impacting our associates. To assess and improve associate retention and engagement, the Company surveys associates on a periodic basis with the assistance of third-party consultants, and takes actions to address areas of associate concern. We encourage full participation and use the results to effect change and promote transparency.</td>
<td>2020 10-K, pg. 20</td>
</tr>
<tr>
<td><strong>Employee Training</strong></td>
<td></td>
</tr>
<tr>
<td>At Capital One, we celebrate curiosity, lifelong learning and the growth potential of all our associates. We’ve set out to build a world-class development culture designed to power all to learn and lead. In 2020, Capital One delivered 2.85 million online and instructor-led courses for our associates and contractors through our intuitive learning platforms—One Learn and Learning Hive—that enable associates to search and engage with a variety of learning plans and online training.</td>
<td>2021 Proxy Statement, pg. 47</td>
</tr>
</tbody>
</table>
### Diversity, Inclusion & Belonging

**Diversity, Inclusion & Belonging (“DIB”) Program**
At Capital One, diversity, inclusion and belonging are valued at our core. We empower our associates to do great work by creating an inclusive culture—that values diverse perspectives, fosters collaboration and encourages innovative ideas—and a place where associates of all backgrounds can thrive by bringing their most authentic selves to work. We call this our Culture of Belonging, and it rests at the heart of our Diversity, Inclusion & Belonging efforts.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>U.S. REPRESENTATION OF WOMEN BY LEVEL</strong></td>
<td>31.6% Leadership (Associates at VP level and above)</td>
</tr>
<tr>
<td><strong>GENDER (GLOBAL)</strong></td>
<td>47.6% Men</td>
</tr>
<tr>
<td><strong>U.S. REPRESENTATION OF PEOPLE OF COLOR BY LEVEL</strong></td>
<td>21.0% Leadership (Associates at VP level and above)</td>
</tr>
<tr>
<td><strong>U.S. REPRESENTATION OF ASSOCIATES WITH DISABILITIES</strong></td>
<td>8.3% All Associates</td>
</tr>
</tbody>
</table>
2020 U.S. Workforce Representation (EEO-1)

<table>
<thead>
<tr>
<th>EEO-1 Description</th>
<th>Gender</th>
<th>Hispanic or Latino</th>
<th>White</th>
<th>Black or African American</th>
<th>Native Hawaiian or Other Pacific Islander</th>
<th>Asian</th>
<th>American Indian or Alaska Native</th>
<th>Two or More Races (Not Hispanic or Latino)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive/Senior Level O&amp;M</td>
<td>Men</td>
<td>18</td>
<td>346</td>
<td>12</td>
<td>0</td>
<td>67</td>
<td>0</td>
<td>0</td>
<td>659</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>8</td>
<td>173</td>
<td>10</td>
<td>0</td>
<td>17</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>First/Mid Level O&amp;M</td>
<td>Men</td>
<td>97</td>
<td>1,456</td>
<td>94</td>
<td>0</td>
<td>359</td>
<td>4</td>
<td>27</td>
<td>3,212</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>68</td>
<td>807</td>
<td>93</td>
<td>3</td>
<td>182</td>
<td>1</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Professionals</td>
<td>Men</td>
<td>770</td>
<td>7,233</td>
<td>882</td>
<td>20</td>
<td>4,134</td>
<td>16</td>
<td>315</td>
<td>22,568</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>514</td>
<td>5,065</td>
<td>1,116</td>
<td>13</td>
<td>2,231</td>
<td>22</td>
<td>237</td>
<td></td>
</tr>
<tr>
<td>Technicians</td>
<td>Men</td>
<td>15</td>
<td>90</td>
<td>52</td>
<td>0</td>
<td>21</td>
<td>1</td>
<td>6</td>
<td>229</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>2</td>
<td>16</td>
<td>19</td>
<td>0</td>
<td>6</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sales Workers</td>
<td>Men</td>
<td>38</td>
<td>232</td>
<td>28</td>
<td>1</td>
<td>15</td>
<td>2</td>
<td>3</td>
<td>513</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>23</td>
<td>137</td>
<td>16</td>
<td>0</td>
<td>13</td>
<td>0</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Administrative Support Workers</td>
<td>Men</td>
<td>890</td>
<td>2,132</td>
<td>1,444</td>
<td>9</td>
<td>266</td>
<td>25</td>
<td>204</td>
<td>17,471</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>1,887</td>
<td>4,410</td>
<td>4,972</td>
<td>39</td>
<td>575</td>
<td>82</td>
<td>536</td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td>Men</td>
<td>1,828</td>
<td>11,489</td>
<td>2,512</td>
<td>30</td>
<td>4,862</td>
<td>48</td>
<td>563</td>
<td>44,652</td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>2,502</td>
<td>10,608</td>
<td>6,226</td>
<td>55</td>
<td>3,024</td>
<td>105</td>
<td>800</td>
<td></td>
</tr>
</tbody>
</table>
Diversity, Inclusion & Belonging (continued)

<table>
<thead>
<tr>
<th>Description of Diversity, Inclusion &amp; Belonging (“DIB”) Workforce Efforts</th>
</tr>
</thead>
<tbody>
<tr>
<td>We strive to make Capital One a place where everyone feels seen, heard, and valued, and where each associate has an equal opportunity to succeed. We empower our associates to do great work by creating an inclusive culture of belonging that values diverse perspectives, fosters collaboration, and encourages innovative ideas, with all diversity and inclusion efforts overseen by our Chief Diversity, Inclusion &amp; Belonging Officer, who engages regularly with our CEO, Board and senior management team. Growing the diversity of our workforce at all levels, with an emphasis on leader and executive roles, is an important component of our comprehensive DIB strategy. We remain focused on recruiting, developing and elevating exceptionally diverse talent on our journey to full representation. In 2021, the Compensation Committee added DIB to the Performance Factors used to determine the year-end incentive for our named executive officers. We believe in creating a culture that values and celebrates all perspectives, and we encourage all associates to participate in our seven Business Resource Groups (“BRGs”) as a member or as an ally. BRGs are associate-led organizations committed to attracting, developing, engaging and retaining our diverse workforce and enhancing the richness of our workplace for all associates. Each BRG has an Executive Committee sponsor. There are currently more than 100 local BRG chapters across our footprint, with 71% of U.S. associates and 62% of associates globally belonging to at least one BRG.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pay Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay equity has long been a core tenet of our pay philosophy and is central to our values. We review groups of associates in similar roles, accounting for factors that appropriately explain differences in pay such as job location and experience. Based on this analysis, our aggregated adjusted pay gap results show that as of February 2021 we paid women in the U.S. 100% of what men are paid, and we paid racial and ethnic minorities in the U.S. 100% of what non-minorities are paid.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supplier Diversity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our commitment to supplier diversity includes building mutually beneficial relationships with certified minority, women, LGBTQ+, veteran, service-disabled veteran and disability-owned businesses as suppliers, contractors and subcontractors.</td>
</tr>
</tbody>
</table>
### Financial Inclusion & Capacity Building

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development (CD)</td>
<td>COF reported 503,016 small business and farm loans, totaling $6.29 billion. In addition, COF reported 550 CD loans for a total of $7.41 billion.</td>
<td>COF reported 385,748 small business and farm loans, totaling $5.54 billion. In addition, COF reported 589 CD loans for a total of $7.52 billion.</td>
<td>FFIEC webpage</td>
</tr>
<tr>
<td>SASB: FN-CB-240a.1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | Our Capital One Impact Initiative is an initial $200 million, five-year commitment to support growth in underserved communities and advance socioeconomic mobility by closing gaps in equity and opportunity. The Impact Initiative builds upon Capital One's core mission to change banking for good, and its priorities around racial equity, affordable housing, small business support, workforce development and financial well-being. These efforts build upon Capital One's $10 million commitment to organizations that are advancing the cause of social justice for Black communities and our $50 million commitment to address economic dislocation resulting from the COVID-19 pandemic. |                                                                      | Impact Initiative announcement               |
| SASB: FN-CB-240a.4                                                     |                                                                      |                                                                      |                                            |
### Selling Practices

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold</td>
<td>Capital One's Retail Bank employees are incentivized by customer satisfaction scores, not the amount of product and services sold.</td>
</tr>
<tr>
<td>SASB: FN-CF-270a.1</td>
<td>Code of Conduct, pg. 33</td>
</tr>
</tbody>
</table>

| Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB | See the Consumer Financial Protection Bureau database. For a discussion of certain key material items, refer to our 10-K filing. |
| SASB: FN-CF-270a.4                                                      | 2020 10-K                                                                               |

| Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products | For information on legal proceedings, please refer to our 10-K filings. |
| SASB: FN-CF-270a.5                                                      | 2020 10-K                                                                               |

### Community Involvement

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charitable Giving</td>
<td>We donated over $74 million in 2020 to non profits that we believe help build economic opportunity in our communities.</td>
</tr>
<tr>
<td>2021 Proxy Statement, pg.48</td>
<td></td>
</tr>
</tbody>
</table>

| Employee Volunteer Hours      | In 2020, our associates volunteered more than 172,700 hours serving individuals and communities in need. In 2019, our associates volunteered more than 424,000 hours serving individual and communities in need. |
| 2021 Proxy Statement, pg.48    |                        |
Governance
Corporate Governance Highlights

Board Composition

Gender Diversity

- 27% Female
- 73% Male

Racial/Ethnic Diversity

- 27% People of color

- 73% People of color

7 Independent Director Average Tenure (years)

59.5 Average Age of Directors

92% Independent Committee Chairs and members independent

27% Female

27% People of color

Best Practices

- Director overboarding limits
- Stock ownership requirements for executive officers and directors
- Continuing education and onboarding programs for directors
- Director retirement policy
- Stockholder engagement program
- ESG considered in making executive compensation decisions
- Board oversight of ESG

Accountability

- Annual election of all directors
- Majority voting (plurality for contested elections)
- Annual Board and Board Committee self-evaluation
- Annual performance assessment of the CEO by independent directors
- Clawback provisions in equity compensation awards
- Director resignation policy
- Lead Independent Director

Shareholder Rights

- Proxy access
- Stockholder right to call special meeting
- No poison pill
- One-share, one-vote
- Majority voting director elections
- 50% vote standard to amend bylaws
- Stockholder right to act by written consent

As of 2021 Proxy Filing
Excluding our CEO
# ESG Oversight and Management

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board level oversight</td>
<td>Governance and Nominating Committee Charter</td>
</tr>
<tr>
<td>Management steering committee</td>
<td>2021 Proxy Statement, pg.45</td>
</tr>
<tr>
<td></td>
<td>At the board level, the Governance and Nominating Committee has overall responsibility for overseeing our ESG efforts.</td>
</tr>
<tr>
<td></td>
<td>A cross-functional management-level committee led by senior executives from across the company and chaired by our Corporate Secretary meets monthly to help guide the company's ESG initiatives.</td>
</tr>
</tbody>
</table>

# Policies

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Third Party Code of Business Conduct and Ethics</td>
<td>See Third Party Code of Ethics and Business Conduct</td>
</tr>
<tr>
<td>Anti-bribery &amp; anti-corruption</td>
<td>See Code of Conduct, pg. 36</td>
</tr>
<tr>
<td>Political Involvement</td>
<td>Policy Affairs Reports can be found on our IR webpage under Political Activity and Disclosures.</td>
</tr>
</tbody>
</table>
## Customer Privacy

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of account holders whose information is used for secondary purposes</td>
<td>Details on how we collect, use and share customer information, and their rights as customers is found in the Capital One Privacy Policy.</td>
</tr>
<tr>
<td><strong>SASB:</strong> FN-CF-220a.1</td>
<td>Privacy webpage</td>
</tr>
<tr>
<td>Total amount of monetary losses as a result of legal proceedings associated with customer privacy</td>
<td>For information on legal proceedings, please refer to our 10-K filings.</td>
</tr>
<tr>
<td><strong>SASB:</strong> FN-CF-220a.2</td>
<td>2020 10-K</td>
</tr>
</tbody>
</table>

### Protecting Customer Information

As a business that relies on trust, Capital One is committed to protecting consumer privacy and confidence in our ability to safeguard their personal and financial information. We collect information to better serve our customers and potential customers. Depending on how consumers interact with us, they have the ability to make certain choices regarding our collection, use and sharing of their information. In addition, some of their data is made available for copy, download, or deletion, upon consumer request.

2021 Proxy Statement, pg.47
## Data Security

<table>
<thead>
<tr>
<th>Metric</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of users affected</td>
<td>No material data breaches involving PII.</td>
<td>For a complete discussion of our 2019 data breach please see our 2019 10-K.</td>
<td>No material data breaches involving PII.</td>
</tr>
<tr>
<td>SASB: FN-CF-230a.1</td>
<td>SASB: FN-CB-230a.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card-related fraud losses from card-not present fraud and (2) card-present and other fraud ($M)</td>
<td>$261 million in total fraud loss as reported in the 2020 10-K.</td>
<td>$383 million in total fraud loss as reported in the 2019 10-K.</td>
<td>$364 million in total fraud loss as reported in the 2018 10-K.</td>
</tr>
<tr>
<td>SASB: FN-CF-230a.2</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Description of approach to identifying and addressing data security risks

As a financial services company entrusted with the safeguarding of sensitive information, our Board believes that a strong enterprise cyber program is vital to effective risk management. As part of its program of regular oversight, the Risk Committee of the Board is responsible for overseeing cyber risk, information security, and technology risk, including management actions to identify, assess, mitigate, and remediate material cyber issues and risks. The Risk Committee receives quarterly reports from the Chief Information Security Officer and the Chief Technology Risk Officer on the Company’s technology and cyber risk profile, enterprise cyber program, and key enterprise cyber initiatives. The Risk Committee annually reviews and recommends the Company’s information security policy and information security program to the Board for approval. At least annually, the Board reviews and discusses the Company’s technology strategy with the Chief Information Officer and approves the Company’s technology strategic plan. In addition, the Risk Committee participates in cyber education sessions.

See [2021 Proxy Statement](#) for additional information.
## Incorporation of Environmental, Social, and Governance Factors in Credit Analysis

<table>
<thead>
<tr>
<th>Metric</th>
<th>Additional Information</th>
</tr>
</thead>
</table>
| **Commercial and industrial credit exposure, by industry** | **(Percentage of portfolio)**<br>2020 2019 2018<br>Real estate 39% 39% 40%<br>Finance 17% 16% 16%<br>Healthcare 11% 12% 12%<br>Business services 6% 6% 5%<br>Educational Services 5% 4% 4%<br>Public administration 4% 4% 4%<br>Oil and gas 3% 5% 5%<br>Retail trade 3% 4% 3%<br>Construction and land 3% 2% 2%<br>Other 9% 8% 9% | 2020 10-K, pg. 87

| **Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis** | Our credit policies establish standards in five areas: customer selection, underwriting, monitoring, remediation and portfolio management. The standards in each area provide a framework comprising specific objectives and control processes. These standards are supported by detailed policies and procedures for each component of the credit process.<br>Starting with customer selection, our goal is to generally provide credit on terms that generate above hurdle returns. We use a number of quantitative and qualitative factors to manage credit risk, including setting credit risk limits and guidelines for each of our lines of business. We monitor performance relative to these guidelines and report results, and any required mitigating actions, to appropriate senior management committees and our Board of Directors. | 2020 10-K, pg. 81
### Business Ethics

#### Metric

<table>
<thead>
<tr>
<th>Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations ($M)</th>
<th>For information on legal proceedings, please refer to our 10-K filings.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SASB:</strong> FN-CB-510a.1</td>
<td></td>
</tr>
</tbody>
</table>

#### Description of whistleblower policies and procedures

<table>
<thead>
<tr>
<th>See pages 8-10 of our Code of Conduct</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SASB:</strong> FN-CB-510a.2</td>
</tr>
</tbody>
</table>

### Management and Oversight of Business Ethics

Capital One's culture is built on two core values: Excellence and Do the Right Thing. To promote these values, our Code of Conduct sets the expectation that Capital One associates avoid conflicts of interest and treat each other, our customers, and the communities we serve fairly and with dignity and respect. The Board of Directors adopts and oversees our Code of Conduct. The Ethics Office has day-to-day responsibility for administering the Code and managing Capital One's Ethics program. Each year, associates complete an interactive computer-based training course, certify their compliance with the Code and demonstrate their understanding of its content.

### Systemic Risk Management

#### Metric

<table>
<thead>
<tr>
<th>Global Systemically Important Bank (G-SIB) score, by category Basis points (bps)</th>
<th>We are not a G-SIB based on the most recent available data.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SASB:</strong> FN-CB-550a.1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities</th>
<th>Our capital management processes are linked to our risk management practices, including the enterprise-wide identification, assessment and measurement of risks to ensure that all relevant risks are incorporated in the assessment of the Company's capital adequacy. We use identified risks to inform key aspects of the Company’s capital planning, including the development of stress scenarios, the assessment of the adequacy of post-stress capital levels, and the appropriateness of potential capital actions considering the Company’s capital objectives. We quantify capital needs through stress testing, regulatory capital, economic capital and assessments of market considerations. In assessing our capital adequacy, we identify how and where our material risks are accounted for within the capital planning process. Monitoring and escalation processes exist for key capital thresholds and metrics to continuously monitor capital adequacy.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SASB:</strong> FN-CB-550a.2</td>
<td></td>
</tr>
</tbody>
</table>

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2020 10-K, pg. 12

Basel Pillar 3 Disclosures

2020 10-K, pg. 79