

CAPITAL ONE FINANCIAL CORPORATION

CHARTER OF THE COMPENSATION COMMITTEE OF THE BOARD OF DIRECTORS

Purpose

The Compensation Committee (the “Committee”) is appointed by the Board of Directors (the “Board”) of Capital One Financial Corporation (the “Corporation”) to assist the Board with respect to: (i) compensation programs and benefit plans (including material incentive plans) for the directors, the “officers” of the Corporation as defined under Section 16 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), and the rules and regulations promulgated thereunder, including the Chief Executive Officer (“Senior Management”), and, to the extent provided herein, the employees of the Corporation and its affiliates generally; (ii) the annual Committee report and the Corporation’s annual Compensation Discussion and Analysis required by the rules of the Securities and Exchange Commission (the “SEC”); and (iii) such other responsibilities and activities as may be required, from time to time, by law or regulation.

Membership

The Committee shall consist of at least three (3) Board members, all of whom, in the judgment of the Board, shall meet the criteria for independence for directors and compensation committee members as established by the Board in accordance with the New York Stock Exchange listing standards and any other applicable laws, rules or regulations regarding independence as they are in effect from time to time. At least two members of the Committee also shall qualify as “non-employee” directors within the meaning of Rule 16b-3 under the Exchange Act. A subsequent determination that any member of the Committee does not qualify as an “independent” or “non-employee” director shall not invalidate any previous actions by the Committee except to the extent required by law or determined appropriate to satisfy regulatory standards.

The members and the chair of the Committee (the “Chair”) shall be appointed and removed by the Board, including by acting on the recommendation of the Governance and Nominating Committee of the Board. The Board shall have the authority to fill any vacancies and to remove any Committee member for any reason.

Meetings

The Committee shall meet not less than four times each year and at such other times as the Committee or the Chair deems advisable. The Committee may also meet periodically in separate executive sessions, including executive sessions with the Chief Executive Officer, Chief Human Resources Officer, the General Counsel and Corporate Secretary, and other members of management, as it deems appropriate to carry out its responsibilities.

The Committee shall be governed by the same rules regarding meetings (including meetings by telephone conference or similar communications equipment), action without meetings, notice, waiver of notice, and quorum and voting requirements as are applicable to the Board.

Committee Duties and Responsibilities

In carrying out its responsibilities, the Committee shall:

A. Duties Relating to Board Compensation

1. Review periodically and recommend to the Board the annual compensation, including any fees for attending Board and committee meetings, to be paid to, and the stock and other benefit plans for, directors who are not officers of the Corporation or a subsidiary thereof.

B. Duties Relating to Compensation and to Annual and Long-Term Incentive and Other Compensation and Benefit Plans

2. Review and approve the Corporation's goals and objectives relevant to compensation, including Senior Management compensation, and oversee the Corporation's policies and programs relating to compensation and benefits available to Senior Management with a goal of aligning the policies and programs with such goals and objectives; and review relevant market data relating to compensation and benefits.
3. Evaluate, approve and recommend to those members of the Board who meet the independence requirements of the New York Stock Exchange (the "Independent Members") the Chief Executive Officer's compensation, including any salary, annual and long-term incentive awards, perquisites and termination arrangements, in light of the Committee's assessment of his or her performance in light of the Corporation's goals and objectives, and his or her anticipated contributions with respect to the Corporation's strategy and objectives.
4. With respect to Senior Management other than the Corporation's Chief Executive Officer, review, approve, and recommend to the Independent Members the total compensation levels, including salary levels, incentive awards, perquisites, and termination arrangements (either specifically, or programmatically on a periodic basis) thereof.
5. Make recommendations to the Board with respect to the Corporation's incentive compensation and equity-based plans, to the extent the Committee determines such action is subject to Board approval or that Board approval is otherwise appropriate.

6. Act as the Committee for, or oversee management with respect to, the Corporation's compensation and benefit plans for which the Committee serves as administrator, as appropriate under applicable law and the documents establishing such plans, including, but not limited to:
 - (a) administration and oversight of such plans and the applicable systems;
 - (b) adoption, design, amendment, modification and interpretation of such plans;
 - (c) adoption, amendment or revision of the rules, policies and procedures for such plans or the administration thereof, including delegation of any administrative or other responsibilities under such plans; and
 - (d) receipt of reports from management or any other delegate regarding its fulfillment of its responsibilities under such plans.
7. Review and approve participation in the Corporation's executive compensation or equity compensation plans by name or category of position.
8. Approve the aggregate amount of annual cash incentive payments for employees, including executives, of the Corporation.
9. Approve the material terms of each equity incentive award, including the award recipients, the value of the award to be granted (or the number of shares of the Corporation's common stock underlying such award), and the date of the grant of such award.
10. Decide questions and settle controversies and disputes that may arise in connection with any of the Corporation's annual or long-term incentive or other compensation plans or awards approved or administered by the Committee, as appropriate under the documents establishing such plans.

C. Duties Relating to Certain Annual Disclosures

11. Review and discuss with management the Corporation's disclosures under the "Compensation Discussion and Analysis" section of the Corporation's annual report on Form 10-K or proxy statement prior to filing with the SEC.
12. Based on such review and discussion, recommend to the Board of Directors that such Compensation Discussion and Analysis be included in the Corporation's annual report on Form 10-K or proxy statement.
13. Oversee the Corporation's response to proposals submitted by stockholders addressing

matters under the Committee's purview.

14. Authorize, review, and approve the report of the Committee required by the rules of the SEC to be included in the Corporation's annual proxy statement or Form 10-K.
15. Consider and recommend to the Board the frequency of the Corporation's advisory vote on executive compensation.

D. General Duties

16. Review, at least annually, the Committee's Charter and recommend any proposed changes to the Board for approval.
17. Maintain minutes of meetings, regularly report on its deliberations and actions to the Board, and make recommendations to the Board, as appropriate, in accordance with the duties specified in this Charter and pursuant to applicable regulatory requirements and the listing standards of the New York Stock Exchange.
18. Conduct, and report to the Board the results of, an annual performance evaluation of the Committee, which evaluation shall include comparing the performance of the Committee with the requirements of this Charter.
19. Oversee incentive compensation programs for Senior Management and others who can expose the Corporation to material risk with a goal that such programs be designed and operated in a manner that achieves balance and encourages behaviors and business practices consistent with the Corporation's strategy, risk appetite, and safety and soundness; and review data and analyses to allow an assessment of whether the design and operation of incentive compensation programs encourage behaviors and business practices consistent with the Corporation's strategy, risk appetite, and safety and soundness as provided under applicable regulatory guidance.
20. In addition to the activities enumerated herein, perform any other activities consistent with this Charter, the Corporation's Amended and Restated Bylaws and governing law, as the Committee or the Board deems necessary or appropriate or as required by law or regulations.

Access to Advisors

The Committee, in its sole and absolute discretion, shall retain, obtain the advice of, or terminate any adviser, including any legal or other consultant, to assist it in the performance of its duties. The Committee shall assess the independence of any adviser (whether retained by the Committee or management) that provides advice to the Committee in accordance with New York Stock

Exchange listing standards. The Committee shall be directly responsible for the appointment, compensation and oversight of the work of any adviser retained by the Committee, and shall have sole authority to approve the adviser's fees and the other terms and conditions of the adviser's retention. The Corporation must provide for appropriate funding, as determined by the Committee, for payment of reasonable compensation to any adviser retained by the Committee.

Open Communications

In carrying out its responsibilities, the Committee shall maintain free and open means of communication between the directors, the Chief Executive Officer, the Chief Human Resources Officer, and other members of management. The Committee's policies and procedures shall remain flexible to best react to changing conditions and circumstances that might have a material effect on the compensation practices of the Corporation.

Delegation of Authority

The Committee may form, and delegate authority to, subcommittees consisting of one or more members of the Committee, or delegate authority to management, in each case as appropriate and in the best interests of the Corporation. Each subcommittee shall have the full power and authority of the Committee as to matters delegated to it.

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Approved by the Board on July 29, 2026