



Equal Employment Opportunity Reaffirmation Statement

Capital One Financial Corporation (“the Company”) has established and adopted an Equal Employment Opportunity Employment policy (“EEO”), which is part of the Company’s Human Resources Policy. The purpose of this EEO policy is to ensure that all employment decisions are made on a non-discriminatory basis, and without regard to sex, race, color, age, national origin, religion, disability, genetic information, marital status, sexual orientation, gender identity/reassignment, citizenship, pregnancy or maternity, veteran status, or any other status protected by applicable national, federal, state or local law. In some cases, local laws and regulations may provide greater protections than those outlined here.¹ Associates will be covered by the laws of their local jurisdiction.

An Affirmative Action Program has been developed to identify areas where the Company seeks to increase the representation of minorities and women. In those areas, we have developed action plans and identified good faith efforts that we will undertake in an effort to increase minority and female participation. The Company is committed to these good faith efforts, and we will review them periodically to measure our progress.

- 1 The Company will recruit, hire and promote without regard to sex, race, color, age, national origin, religion, disability, genetic information, marital status, sexual orientation, gender identity, citizenship, pregnancy or veteran status, or any other status protected by applicable law.
- 2 The Company will make all decisions of employment with consideration to appropriate principles of Equal Employment and Affirmative Action.
- 3 Promotional opportunities will be filled based on merit, experience and other job-related criteria.
- 4 Personnel actions, such as compensation, benefits, transfers, layoffs, company-sponsored training programs, and social and recreational programs, will be administered on a non-discriminatory basis.

Principal and direct responsibility for successful implementation of this policy in a uniform manner has been assigned to Rob Keeling. However, within our respective areas of responsibility, all managerial and supervisory personnel must share in the responsibility to ensure our Company’s compliance with the Equal Employment Opportunity and Affirmative Action Plan. Any employee who has a question or concern regarding any type of discrimination or harassment is encouraged to bring it to the attention of his/her manager or senior manager or the Associate Relations Center. For information regarding harassment or discrimination awareness and reporting, please consult the Human Resources Policy, which is found on One Place (our corporate portal) under the Associate Relations Policy Tab.

Jory A. Berson
Chief Human Resources Officer

¹For example, in the UK philosophical belief is included as a prohibited factor.