

Green Innovation Report

Capital One Financial Corporation - 2024

ISIN: US14040H1059, Ticker: COF, Country: US, Sector: Consumer Finance

This report evaluates the green innovation activities of the company over the past decade, based on inventions published in green technology areas defined by the <u>IPC Green Inventory</u>. This inventory, established by the World Intellectual Property Organization, identifies technologies aligned with the United Nations' definition of Environmentally Sound Technologies. These innovations contribute to mitigating humanity's impact on climate change in support of the Sustainable Development Goals.

Innovation Metrics

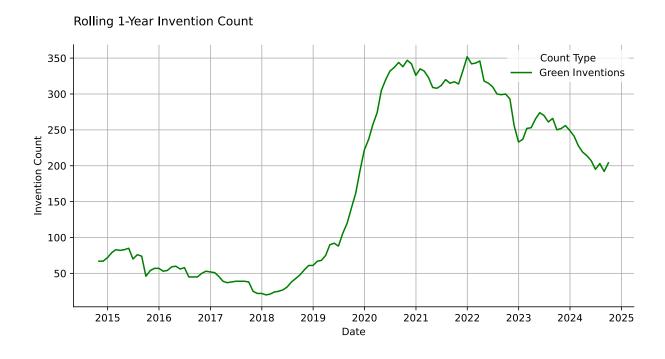
Invention Count (last 12 months)

Green Invention Count (last 12 months)

559 Inventions

204 Green Inventions

Each invention reflects a substantial investment of R&D and legal resources. Consequently, green inventions provide a reliable and high-integrity metric for measuring a company's innovation efforts in green technologies and sustainability.

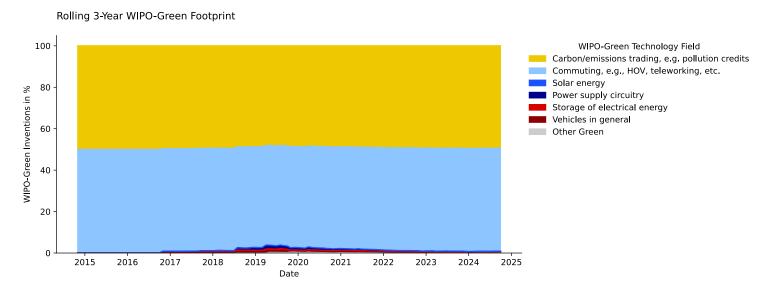


The graph above illustrates the number of green inventions published by the company over the past decade. Data is presented monthly, with each point representing the total green invention count for the preceding 12 months.



Green Technology Footprint

The graph below showcases the temporal distribution of the company's green innovation activity across technology fields listed in the IPC Green Inventory. This distribution highlights the green technology footprint and its evolution as part of the company's innovation strategy.



The table below provides a quantitative analysis of the growth and significance of the company's key green technology fields. For each field, the most frequently appearing keywords in recent inventions offer valuable insights into the company's green innovation activities.

WIPO-Green Technology Field	Absolute Growth (3y)	Percentage of Green Inventions (3y)	Keywords (3y)
Commuting, e.g., HOV, teleworking, etc.	771	49.7%	contactless card, transaction exchange platform, machine learning model, machine learning, graphical user interface
Carbon/emissions trading, e.g. pollution credits	766	49.4%	virtual session, contactless card, utilizing payment token, user data, transaction security
Vehicles in general	4	0.3%	vehicle battery depletion, online vehicle reservation, object collection, indoor vehicle navigation, electric vehicle battery
Power supply circuitry	3	0.2%	wireless charging, estimated utility expenditure

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