

September 18, 2009

Gary L. Perlin
Chief Financial Officer
Capital One Financial Corp.
1680 Capital One Drive
McLean, Virginia 22102

**Re: Capital One Financial Corp.
Form 10-K for December 31, 2008
File Number 1-13300**

Dear Mr. Perlin:

We have completed our review of the above referenced Form 10-K, including your response letter dated July 15, 2009, and have no further comments.

Sincerely,

David Lyon
Senior Financial Analyst