FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPRO)VAL
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* WARNER BRADFORD H					2. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP COF								5. Relations (Check all a X Dir		olicable) etor	10%	Owner
(Last) (First) (Middle) 1680 CAPITAL ONE DRIVE					3. Date of Earliest Transaction (Month/Day/Year) 01/30/2009												r (specify v)
(Street) MCLEAN VA 22102				4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person				son
(Sta	•																
1. Title of Security (Instr. 3) 2. Transac Date					2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr.		4. Securities Acquired (A)			I (A) o	a) or 5. Al 4 and Seci Ben Owr		ount of ties cially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
								v	Amount		(A) or (D)	A) or Price		Transaction(s) (Instr. 3 and 4)			(Instr. 4)
Common Stock 01/30/						09			2,500		A	\$16.46		7,096		D	
Common Stock 01/30/2						2009			1,500		A	\$16.43		8,596		D	
Common Stock														:	2,500	I	By GRAT
Common Stock															500	I	By GRAT II
Common Stock															140	I	By Wife
	Та													vned			
ve Conversion Date Execution Date, T or Exercise (Month/Day/Year) if any			Fransactio Code (Ins	on c tr. E 4 (of Derivative Securities Acquired A) or Disposed of (D) Instr. 3, 4	6. Date Exercisable and Expiration Date (Month/Day/Year)			Amount of Securities Underlying Derivative Security (Instr. and 4)			Security (Instr. 5)		derivative Securities Beneficially Owned Following Reported	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
	N VA (State Security (Institute Stock) Stock Stock Stock Stock Stock Stock Stock Stock	PITAL ONE DRIVE N VA 2 (State) (Table Security (Instr. 3) Stock Stock Stock Stock Stock Stock Stock Table Security (Instr. 3)	N VA 22102 (State) (Zip) Table I - Note Security (Instr. 3) Stock Stock Stock Stock Stock Table II - I (2. Conversion or Exercise Price of Derivative Price	(State) (Zip) Table I - Non-Deriva Security (Instr. 3) Stock Stock Stock Table II - Derivati (e.g., pu 2. Transa Date (Month/D Stock Stock Stock 3. Transaction Date (Month/Day/Year) A. Deemed Execution Date, if any (Month/Day/Year) Security Security	PITAL ONE DRIVE N VA 22102 (State) (Zip) Table I - Non-Derivative Security (Instr. 3) 2. Transaction Date (Month/Day/Year) Stock O1/30/2009 Stock Table II - Derivative Security (Instr. 3) 2. Transaction Date (Instr. 3) Stock Stock Table II - Derivative Security (Instr. 3) 2. Table II - Derivative Security (Instr. 3) Table II - Derivative Security (Instr. 3) A. Deemed Execution Date, If any (Month/Day/Year) Conversion or Exercise Price of Derivative (Instr. 3) A. Deemed Execution Date, If any (Month/Day/Year) Stock (Instr. 3)	PITAL ONE DRIVE O1/30/2009 4. If Amenda Table I - Non-Derivative Security (Instr. 3) Pate of the property	PITAL ONE DRIVE State (Zip)	PITAL ONE DRIVE (State) (Zip) Table I - Non-Derivative Securities Acquired, Date (Month/Day/Year) 2. Transaction Date (Month/Day/Year) Stock O1/30/2009 P Stock O1/30/2009 P Stock Table II - Derivative Securities Acquired, D (e.g., puts, calls, warrants, option or Exercise Price of Derivative Security Stock Table II - Derivative Securities Acquired, D (e.g., puts, calls, warrants, option) 2. Conversion or Exercise (Month/Day/Year) Conversion or Exercise Price of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) Date Date	PITAL ONE DRIVE Same of Language of Conversion or Exercise Price of Date (Month/Day/Year) Stock Stock	PITAL ONE DRIVE State Calibration Code Calibration Code Calibration Code Calibration Calibratio	PITAL ONE DRIVE State Calibration Conversion or Exercise of Date of Conversion or Exercise Price of Date of Conversion Perivative Security	PITAL ONE DRIVE State Carrier Carrier	PITAL ONE DRIVE A	PITAL ONE DRIVE O1/30/2009	Security (Instr. 3) Securities Acquired, Disposed of, or Beneficially Owned (Instr. 3) Stock O1/30/2009 P O1/30/2009 O1/30/2009 P O1/30/2009 O1/30/2009	PITAL ONE DRIVE N VA 22102	PITAL ONE DRIVE A. H. Amendment, Date of Original Filed (Month/Day/Year) A. H. H. Amendment, Date of Original Filed (Month/Day/Year) A. H. H. Amendment, Date of Original Filed (Month/Day/Year) A. H. H. Amendment, Date of Original Filed (Month/Day/Year) A. H. H. Amendment, Date of Original Filed (Month/Day/Year) A. H. H. Amendment, Date of Original Filed (Month/Day/Year) A. H. Amendment, Date of Original Filed (Month/Day/Year) Amount of Date

Explanation of Responses:

Remarks:

Tangela S. Richter (POA on file)

02/03/2009

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.