FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT	<b>OF CHANGES</b>	IN BENEFICIAL	<b>OWNERSHIP</b>

OMB APPROVAL									
OMB Number:	3235-0287								
Estimated average burden									
hours per response.	0.5								

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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

Name and Address of Reporting Person*     Borgmann Kevin S.					2. Issuer Name and Ticker or Trading Symbol <u>CAPITAL ONE FINANCIAL CORP</u> [ COF ]								[Chec	k all applica Director	able) or		rson(s) to Issuer  10% Owner  Other (specify	
(Last) 1680 CAP	(Fir:	,	Middle)		3. Date of Earliest Transa 03/10/2015				action (Month/Day/Year)					below)	Officer (give title below)  Chief Ris		below)	беспу
(Street)  MCLEAN  (City)	VA (Sta		22102 Zip)		4. II	4. If Amendment, Date of Original Filed (Month/Day/Year)							6. Ind Line) X	vidual or Joint/Group Filing (Check Applicable  Form filed by One Reporting Person  Form filed by More than One Reporting  Person				
		Tal	ole I - Non	ı-Deriv	vativ	e Se	curiti	es Ac	quired,	Dis	posed of,	or Bene	ficially	Owned				
Date			2. Trans Date (Month/	Exe Day/Year) if ar		2A. Deemed Execution Date, if any (Month/Day/Year)		Transaction Dis Code (Instr.			ecurities Acquired (A) osed Of (D) (Instr. 3, 4		5. Amount Securities Beneficial Owned Fo	For lly (D) ollowing (I) (		Direct Indirect Etr. 4)	7. Nature of Indirect Beneficial Ownership	
			Code					v	Amount	(A) or (D)	Price	Reported Transaction (Instr. 3 ar				Instr. 4)		
Common Stock <sup>(1)</sup> 03/2			03/10	0/201	0/2015		M		7,623	A	\$0.0000	46,1	46,130		D			
Common Stock 03			03/10	0/201	0/2015		F <sup>(2)</sup>		3,881	D	\$77.72	42,249			D			
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																	
Derivative Security Conversion or Exercise (Month/Day/Year) Execu		3A. Deemed Execution D if any (Month/Day/	Date, Transaction Code (Instr.			n Derivative		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported	ly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
				C	Code	de V (A		(D)	Date Exercisa		Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)			
Performance Share Units	\$0.0000 <sup>(1)</sup>	03/10/2015			A		7,623		(1)		03/15/2015 <sup>(1)</sup>	Common Stock	7,623	\$0.0000	7,623		D	
Performance Share Units	\$0.0000(1)	03/10/2015			M			7,623	(1)		03/15/2015 <sup>(1)</sup>	Common Stock	7,623	\$0.0000	0.0000	)	D	

## **Explanation of Responses:**

- 1. These performance shares for the January 31, 2012 grant were settled at the end of a three-year period based on the Company's Adjusted ROA against a peer group of companies. These shares represent the number of shares paid out based on actual performance plus the dividend shares accrued under the same grant.
- 2. These shares were automatically withheld by the Company to satisfy the reporting person's tax obligation associated with the settlement of the performance shares for the January 31, 2012 grant. This is authorized in the performance share award agreement.

Gregory W. Seward (POA on file)

03/12/2015

\*\* 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.