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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, DC 20549

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant to Section 13 OR 15(d)  
of The Securities Exchange Act of 1934

**September 16, 2013**  
Date of Report (Date of earliest event reported)

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**CAPITAL ONE FINANCIAL CORPORATION**  
(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction  
of incorporation)

**1-13300**  
(Commission  
File Number)

**54-1719854**  
(IRS Employer  
Identification No.)

**1680 Capital One Drive,**  
**McLean, Virginia**  
(Address of principal executive offices)

**22102**  
(Zip Code)

**Registrant's telephone number, including area code: (703) 720-1000**

**(Former name or former address, if changed since last report)**  
**(Not applicable)**

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01 Regulation FD Disclosure.**

Capital One Financial Corporation (the “Company”) hereby furnishes the information in Exhibit 99.1 hereto, Monthly Charge-off and Delinquency Statistics — As of and for the month ended August 31, 2013.

Note: Information in this report (including the exhibit) furnished pursuant to Item 7.01 shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. This report will not be deemed an admission as to the materiality of any information in the report that is required to be disclosed solely by Regulation FD. Furthermore, the information provided in Exhibit 99.1 shall not be deemed to be incorporated by reference into the filings of the Company under the Securities Act of 1933.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<u>Exhibit</u>	<u>Description</u>
99.1	Monthly Charge-off and Delinquency Statistics — As of and for the month ended August 31, 2013

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this Current Report on Form 8-K to be signed on its behalf by the undersigned hereunto duly authorized.

**CAPITAL ONE FINANCIAL CORPORATION**

Date: September 16, 2013

By: /s/ R. SCOTT BLACKLEY

R. Scott Blackley

Controller and Principal Accounting Officer

**EXHIBIT INDEX**

<u>Exhibit</u>	<u>Description</u>
99.1	Monthly Charge-off and Delinquency Statistics — As of and for the month ended August 31, 2013

**Capital One Financial Corporation**  
**Monthly Charge-off and Delinquency Statistics**  
**As of and for the month ended August 31, 2013**  
**(Dollars in millions)**

	<u>August 2013</u>
<b>Domestic Card Metrics<sup>(1)</sup></b>	
Net principal charge-offs	\$ 225
Average loans held for investment	70,091
Net charge-off rate <sup>(2)(3)</sup>	3.85%
30+ day performing delinquencies	\$ 2,284
Period-end loans held for investment	70,425
30+ day performing delinquency rate <sup>(4)</sup>	3.24%
<b>International Card Metrics<sup>(1)</sup></b>	
Net principal charge-offs	\$ 32
Average loans held for investment	7,823
Net charge-off rate <sup>(2)</sup>	4.94%
30+ day performing delinquencies	\$ 300
Nonperforming loans	92
Period-end loans held for investment	7,814
30+ day performing delinquency rate <sup>(4)</sup>	3.83%
Nonperforming loan rate <sup>(5)</sup>	1.18
<b>Auto Finance Metrics</b>	
Net principal charge-offs	\$ 52
Average loans held for investment	30,174
Net charge-off rate <sup>(2)</sup>	2.06%
30+ day performing delinquencies	\$ 1,866
Nonperforming loans	134
Period-end loans held for investment	30,412
30+ day performing delinquency rate <sup>(4)</sup>	6.14%
Nonperforming loan rate <sup>(5)</sup>	0.44

(1) Period-end loans held for investment and average loans held for investment include accrued finance charges and fees, net of the estimated uncollectible amount. We recognize billed finance charges and fee income on open-ended loans in accordance with the contractual provisions of the credit arrangements and estimate the uncollectible amount on a quarterly basis. The estimated uncollectible amount of billed finance charges and fees is reflected as a reduction in revenue and is not included in our net charge-offs.

(2) Calculated by dividing annualized net charge-offs for the period by average loans held for investment during the period for the specified loan category.

(3) In July 2013, we completed our credit card systems platform conversion for a portion of the credit card receivables acquired with the acquisition of HSBC's U.S. credit card business. The August 31, 2013 net charge-off rate for Domestic Card reflects a cumulative adjustment we made to the timing of bankruptcy charge-offs for the aforementioned credit card receivables as we aligned bankruptcy charge-off practices with existing Capital One policies. This adjustment caused the acceleration of bankruptcy charge-offs which resulted in an increase in the annualized net charge-off rate of approximately 35 basis points in August 2013.

(4) Calculated by dividing 30+ day performing delinquent loans as of the end of the period by period-end loans held for investment for the specified loan category.

(5) Calculated by dividing nonperforming loans as of the end of the period by period-end loans held for investment for the specified loan category.