Instruction 1(b).

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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

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 [*] HACKETT ANN F | | | 2. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP | (Chec | 5. Relationship of Reporting Person(s) to Issue (Check all applicable) | | | | |
|---|---------------|---------------------|---|------------------|--|--------------------------|--|--|--|
| | | | COF] | X | Director | 10% Owner | | | |
| (Last) (First) (Middle) | | (N4: -1-11-) | | _ | Officer (give title below) | Other (specify below) | | | |
| | | (<i>'</i> | 3. Date of Earliest Transaction (Month/Day/Year) | | belowy | below) | | | |
| 1680 CAPITA | AL ONE DRIV | Е | 05/05/2022 | | | | | | |
| (Street) | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Indi Line) | vidual or Joint/Group Fil | ing (Check Applicable | | | |
| MCLEAN | VA | 22102 | | X | Form filed by One Re | eporting Person | | | |
| (City) | (State) (Zip) | | — | | Form filed by More than One Reporting Person | | | | |
| | | Table I - Non-De | rivative Securities Acquired, Disposed of, or Ben | eficially | / Owned | | | | |

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transa Code (8) | | | | | 5. Amount of Securities Beneficially Owned Following Reported | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--|---|------------------------------|---|--------|---------------|-------------------|---|---|---|
| | | | Code | v | Amount | (A) or (D) | Price | Transaction(s) (Instr. 3 and 4) | | |
| Common Stock ⁽¹⁾ | 05/05/2022 | | Α | | 1,612 | Α | \$ <mark>0</mark> | 67,527 | D | |
| Common Stock | | | | | | | | 5,005 | Ι | By Spouse |

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

| | | | (* 5) [** | , | , | | , | | | | | , | | | |
|---|---|--|---|---|---|---|-----|--|--------------------|---|--|---|--|--|---|
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 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 Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownershi (Instr. 4) |
| | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |

Explanation of Responses:

1. Restricted stock unites which vest in their entirety on May 5, 2023 and settle in shares of the Company's common stock upon termination of service as a director. The reporting person will also be entitled to additional shares representing dividends accrued on the shares issuable at settlement.

Remarks:

/s/ Cleo Belmonte (POA on file)

** Signature of Reporting Person Date

05/09/2022

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.