FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT	OF	CHANGES	IN B	ENEFICIAL	OWNERSHIP

OMB Number:	3235-0287
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OMB APPROVAL

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

1. Name and Address of Reporting Person* LAWSON DAVID R (Last) (First) (Middle)				3. D	2. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP COF 3. Date of Earliest Transaction (Month/Day/Year) 06/08/2003									5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner X Officer (give title Other (specify below) Sr. Vice President and CFO				
(Street) (City)	(St	ate) (a	Zip)		4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)							6. Lir	Individual or Joint/Group Filing (Check Applicable e) X Form filed by One Reporting Person Form filed by More than One Reporting Person				
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																	
1. Title of Security (Instr. 3) 2. Transa Date (Month/Date)				Execution Date,		3. Transa Code (8)		Disposed	ities Acquired (A) d Of (D) (Instr. 3, 4		(A) or 3, 4 an Price	Securi Benefi Owned Report Transa	cially d Following ted action(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
Common	ommon Stock ⁽¹⁾ 06/0			06/08	/2003		A		10,00	(D) F		0	(instr.	3 and 4) 0,340	D			
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																	
Derivative Conversion Date Exe Security Or Exercise (Month/Day/Year) if ar			3A. Deeme Execution if any (Month/Da	n Date, Transaction Code (Inst			n of		6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		tr. 3	t	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercisal		Expiration Date	Title	of Shar					

Explanation of Responses:

1. Restricted Stock which vests in its entirety on June 8, 2006.

By: Jean K. Traub (POA on

06/09/2003

<u>file)</u>

** 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.