

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F

FORM 13F COVER PAGE

OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 03-31-2022

Check here if Amendment Amendment Number:

This Amendment (Check only one.): is a restatement.  
adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: CAPITAL ONE FINANCIAL CORP  
Address: 1680 CAPITAL ONE DRIVE  
SUITE 1400  
MCLEAN, VA 22102

Form 13F File Number: 028-12320

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: D Corey Lawson  
Title: Chief Compliance Officer  
Phone: 202-539-1039

Signature, Place, and Date of Signing:

D Corey Lawson McLean, VA 04-13-2022  
[Signature] [City, State] [Date]

Report Type (Check only one.):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 1  
Form 13F Information Table Entry Total: 91  
Form 13F Information Table Value Total: 141,387  
(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No.	Form 13F File Number	Name
1	028-19007	Capital One Investing, Inc.

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FORM 13F INFORMATION TABLE

OMB APPROVAL	
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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8		
				SHRS OR PRN	SH/ PUT/ CALL	PRN			SOLE	SHARED	NONE
ABBOTT LABS	COM	002824100	452	3,815	SH		DFND		0	0	3,815
ABBVIE INC	COM	00287Y109	592	3,650	SH		DFND		0	0	3,650
ALLIANCE RESOURCE PARTNERS L	UT LTD PART	01877R108	228	14,781	SH		DFND		0	0	14,781
AMAZON COM INC	COM	023135106	480	147	SH		DFND		0	0	147
AMGEN INC	COM	031162100	261	1,079	SH		DFND		0	0	1,079
ANALOG DEVICES INC	COM	032654105	442	2,673	SH		DFND		0	0	2,673
APPLE INC	COM	037833100	1,968	11,270	SH		DFND		0	0	11,270
CISCO SYS INC	COM	17275R102	262	4,702	SH		DFND		0	0	4,702
DANAHER CORPORATION	COM	235851102	352	1,200	SH		DFND		0	0	1,200
DARDEN RESTAURANTS INC	COM	237194105	226	1,700	SH		DFND		0	0	1,700
DISNEY WALT CO	COM	254687106	682	4,975	SH		DFND		0	0	4,975
ENTERPRISE PRODS PARTNERS L	COM	293792107	232	9,000	SH		DFND		0	0	9,000
FACEBOOK INC	CL A	30303M102	270	1,216	SH		DFND		0	0	1,216
GENERAL ELECTRIC CO	COM	369604103	243	2,661	SH		DFND		0	0	2,661
GOLDMAN SACHS ETF TR	ACTIVEBETA US LG	381430503	2,006	22,528	SH		DFND		0	0	22,528
GOLDMAN SACHS ETF TR	ACTIVEBETA INT	381430107	9,943	303,775	SH		DFND		0	0	303,775
GOLDMAN SACHS ETF TR	ACTIVEBETA EME	381430206	3,097	91,413	SH		DFND		0	0	91,413
HOME DEPOT INC	COM	437076102	1,169	3,904	SH		DFND		0	0	3,904
HONEYWELL INTL INC	COM	438516106	309	1,591	SH		DFND		0	0	1,591
INVESCO EXCH TRADED FD TR II	S&P500 LOW VOL	46138E354	634	9,445	SH		DFND		0	0	9,445
INVESCO EXCH TRADED FD TR II	S&P SMLCP LOW	46138G102	636	12,970	SH		DFND		0	0	12,970
INVESCO EXCHANGE TRADED FD T	S&P500 QUALITY	46137V241	1,039	20,810	SH		DFND		0	0	20,810
ISHARES INC	MSCI EMERG MKT	46434G889	546	11,284	SH		DFND		0	0	11,284
ISHARES INC	MSCI EMERG MRKT	464286533	2,382	39,033	SH		DFND		0	0	39,033
ISHARES INC	CORE MSCI EMKT	46434G103	2,519	45,351	SH		DFND		0	0	45,351

ISHARES TR	NATIONAL MUN ETF	464288414	506	4,612	SH	DFND	0	0	4,612
ISHARES TR	TIPS BD ETF	464287176	3,543	28,444	SH	DFND	0	0	28,444
ISHARES TR	MSCI USA MIN VOL	46429B697	10,977	141,511	SH	DFND	0	0	141,511
ISHARES TR	0-5 YR TIPS ETF	46429B747	814	7,758	SH	DFND	0	0	7,758
ISHARES TR	MSCI USA QLT FCT	46432F339	7,099	52,730	SH	DFND	0	0	52,730
ISHARES TR	MSCI INTL MULTFT	46434V274	907	32,768	SH	DFND	0	0	32,768
ISHARES TR	U.S. MED DVC ETF	464288810	224	3,672	SH	DFND	0	0	3,672
ISHARES TR	JPMORGAN USD EMG	464288281	2,255	23,068	SH	DFND	0	0	23,068
ISHARES TR	MSCI USA VALUE	46432F388	4,607	44,055	SH	DFND	0	0	44,055
ISHARES TR	CORE MSCI TOTAL	46432F834	1,525	22,902	SH	DFND	0	0	22,902
ISHARES TR	US TREAS BD ETF	46429B267	3,056	122,685	SH	DFND	0	0	122,685
ISHARES TR	BARCLAYS 7 10 YR	464287440	316	2,939	SH	DFND	0	0	2,939
ISHARES TR	PFD AND INCM SEC	464288687	220	6,037	SH	DFND	0	0	6,037
ISHARES TR	MSCI EAFE MIN VL	46429B689	6,326	87,691	SH	DFND	0	0	87,691
ISHARES TR	ISHS 5-10YR INVT	464288638	359	6,536	SH	DFND	0	0	6,536
ISHARES TR	IBOXX INV CP ETF	464287242	540	4,465	SH	DFND	0	0	4,465
ISHARES TR	CORE INTL AGGR	46435G672	1,514	29,047	SH	DFND	0	0	29,047
ISHARES TR	CORE US AGGBD ET	464287226	993	9,276	SH	DFND	0	0	9,276
ISHARES TR	USD INV GRDE ETF	464288620	4,176	75,863	SH	DFND	0	0	75,863
ISHARES TR	RUS TP200 GR ETF	464289438	256	1,610	SH	DFND	0	0	1,610
ISHARES TR	CORE MSCI EAFE	46432F842	952	13,695	SH	DFND	0	0	13,695
ISHARES TR	ISHS 1-5YR INVS	464288646	287	5,556	SH	DFND	0	0	5,556
ISHARES TR	CORE S&P500 ETF	464287200	1,527	3,366	SH	DFND	0	0	3,366
ISHARES TR	MSCI USA MMENTM	46432F396	5,225	31,049	SH	DFND	0	0	31,049
JPMORGAN CHASE & CO	COM	46625H100	609	4,467	SH	DFND	0	0	4,467
L3HARRIS TECHNOLOGIES INC	COM	502431109	759	3,054	SH	DFND	0	0	3,054
LILLY ELI & CO	COM	532457108	2,005	7,000	SH	DFND	0	0	7,000
LOCKHEED MARTIN CORP	COM	539830109	489	1,107	SH	DFND	0	0	1,107
MCDONALDS CORP	COM	580135101	1,032	4,174	SH	DFND	0	0	4,174
MICROSOFT CORP	COM	594918104	3,227	10,465	SH	DFND	0	0	10,465
NXP SEMICONDUCTORS N V	COM	N6596X109	231	1,250	SH	DFND	0	0	1,250
PACER FDS TR	TRENDP US LAR CP	69374H105	284	7,307	SH	DFND	0	0	7,307
PAYCHEX INC	COM	704326107	387	2,839	SH	DFND	0	0	2,839

PEPSICO INC	COM	713448108	202	1,204	SH	DFND	0	0	1,204
PIMCO ETF TR	ACTIVE BD ETF	72201R775	357	3,510	SH	DFND	0	0	3,510
PIMCO ETF TR	SHTRM MUN BD ACT	72201R874	333	6,671	SH	DFND	0	0	6,671
PIMCO ETF TR	INTER MUN BD ACT	72201R866	2,628	49,591	SH	DFND	0	0	49,591
PROCTER AND GAMBLE CO	COM	742718109	351	2,300	SH	DFND	0	0	2,300
QUALCOMM INC	COM	747525103	285	1,862	SH	DFND	0	0	1,862
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	352	3,553	SH	DFND	0	0	3,553
SCHWAB STRATEGIC TR	SCHWAB FDT US SC	808524763	1,170	21,881	SH	DFND	0	0	21,881
SCHWAB STRATEGIC TR	SCHWB FDT INT LG	808524755	644	19,967	SH	DFND	0	0	19,967
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	373	2,344	SH	DFND	0	0	2,344
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	803	5,864	SH	DFND	0	0	5,864
SELECT SECTOR SPDR TR	SBI CONS DISCR	81369Y407	250	1,354	SH	DFND	0	0	1,354
SPDR INDEX SHS FDS	PORTFOLIO DEVLDP	78463X889	716	20,885	SH	DFND	0	0	20,885
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,516	3,356	SH	DFND	0	0	3,356
SPDR SER TR	BLMBRG BRC CNVRT	78464A359	218	2,828	SH	DFND	0	0	2,828
SPDR SER TR	BLOMBERG BRC INV	78468R200	1,923	63,086	SH	DFND	0	0	63,086
SPDR SER TR	PORTFLI TIPS ETF	78464A656	2,013	66,537	SH	DFND	0	0	66,537
SPDR SER TR	NUVEEN BLMBRG SR	78468R739	920	19,434	SH	DFND	0	0	19,434
THERMO FISHER SCIENTIFIC INC	COM	883556102	384	650	SH	DFND	0	0	650
UNION PAC CORP	COM	907818108	378	1,382	SH	DFND	0	0	1,382
UNITED PARCEL SERVICE INC	CL B	911312106	322	1,501	SH	DFND	0	0	1,501
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	5,005	62,923	SH	DFND	0	0	62,923
VANGUARD CHARLOTTE FDS	INTL BD IDX ETF	92203J407	6,243	119,059	SH	DFND	0	0	119,059
VANGUARD INDEX FDS	VALUE ETF	922908744	957	6,479	SH	DFND	0	0	6,479
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	235	1,338	SH	DFND	0	0	1,338
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	290	6,279	SH	DFND	0	0	6,279
VANGUARD MALVERN FDS	STRM INFPROIDX	922020805	2,617	51,104	SH	DFND	0	0	51,104
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	6,446	125,038	SH	DFND	0	0	125,038
VANGUARD SCOTTSDALE FDS	INTER TERM TREAS	92206C706	1,506	23,938	SH	DFND	0	0	23,938
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	2,653	30,839	SH	DFND	0	0	30,839
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	462	2,848	SH	DFND	0	0	2,848
VANGUARD WHITEHALL FDS	EMERG MKT BD ETF	921946885	414	5,930	SH	DFND	0	0	5,930
VERIZON	COM	92343V104	224	4,404	SH	DFND	0	0	4,404

