

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: 12-31-2021

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 02-09-2022
[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: 187
Form 13F Information Table Value Total: 828,071
(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.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
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FORM 13F

FORM 13F INFORMATION TABLE

OMB APPROVAL	
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COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8			
			VALUE				SHRS OR PRN AMT	SH/ PUT/ INVESTMENT DISCRETION	OTHER	MANAGER
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ABBOTT LABS	COM	002824100	975	6,931	SH	DFND		0	0	6,931
ABBVIE INC	COM	00287Y109	857	6,326	SH	DFND		0	0	6,326
AIR PRODS & CHEMS INC	COM	009158106	529	1,740	SH	DFND		0	0	1,740
ALLIANCE RESOURCE PARTNERS L	UT LTD PART	01877R108	2,055	162,599	SH	DFND		0	0	162,599
ALLIANCEBERNSTEIN HLDG L P	UNIT LTD PARTN	01881G106	828	16,963	SH	DFND		0	0	16,963
ALPHABET INC	CAP STK CL A	02079K305	978	338	SH	DFND		0	0	338
ALPHABET INC	CAP STK CL C	02079K107	748	259	SH	DFND		0	0	259
ALPS ETF TR	DISRUPTIVE TECH	00162Q478	216	4,456	SH	DFND		0	0	4,456
AMAZON COM INC	COM	023135106	2,399	720	SH	DFND		0	0	720
AMERICAN EXPRESS CO	COM	025816109	966	5,905	SH	DFND		0	0	5,905
AMGEN INC	COM	031162100	834	3,709	SH	DFND		0	0	3,709
ANALOG DEVICES INC	COM	032654105	584	3,321	SH	DFND		0	0	3,321
ANTHEM INC	COM	036752103	202	436	SH	DFND		0	0	436
APPLE INC	COM	037833100	7,558	42,564	SH	DFND		0	0	42,564
BANK NEW YORK MELLON CORP	COM	064058100	508	8,742	SH	DFND		0	0	8,742
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	269	901	SH	DFND		0	0	901
BK OF AMERICA CORP	7.25%CNV PFD L	060505682	653	452	SH	DFND		0	0	452
BLACKSTONE INC	COM	09260D107	697	5,385	SH	DFND		0	0	5,385
BRISTOL-MYERS SQUIBB CO	COM	110122108	903	14,485	SH	DFND		0	0	14,485
BROOKFIELD ASSET MGMT INC	CL A LTD VT SH	112585104	274	4,537	SH	DFND		0	0	4,537
CATERPILLAR INC	COM	149123101	752	3,638	SH	DFND		0	0	3,638
CHEVRON CORP NEW	COM	166764100	214	1,825	SH	DFND		0	0	1,825
CISCO SYS INC	COM	17275R102	1,911	30,162	SH	DFND		0	0	30,162
CONNECTONE BANCORP INC	COM	20786W107	203	6,193	SH	DFND		0	0	6,193
CONOCOPHILLIPS	COM	20825C104	436	6,037	SH	DFND		0	0	6,037
COSTCO WHSL CORP NEW	COM	22160K105	891	1,569	SH	DFND		0	0	1,569
CSX CORP	COM	126408103	271	7,212	SH	DFND		0	0	7,212
CVS HEALTH CORP	COM	126650100	762	7,391	SH	DFND		0	0	7,391
DANAHER CORPORATION	COM	235851102	1,194	3,630	SH	DFND		0	0	3,630
DARDEN RESTAURANTS INC	COM	237194105	256	1,700	SH	DFND		0	0	1,700
DIAGEO PLC	SPON ADR NEW	25243Q205	272	1,235	SH	DFND		0	0	1,235
DIMENSIONAL ETF TRUST	WORLD EX US CORE	25434V880	485	18,574	SH	DFND		0	0	18,574
DIMENSIONAL ETF	US CORE EQUITY	25434V708	6,901	238,206	SH	DFND		0	0	238,206

TRUST	2									
DISNEY WALT CO	COM	254687106	1,524	9,836	SH	DFND		0	0	9,836
ENERGY TRANSFER L P	COM UT LTD PTN	29273V100	165	20,057	SH	DFND		0	0	20,057
ENTERPRISE PRODS PARTNERS L	COM	293792107	1,096	49,902	SH	DFND		0	0	49,902
ETF MANAGERS TR	PRIME CYBR SCRTY	26924G201	335	5,452	SH	DFND		0	0	5,452
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	301	5,183	SH	DFND		0	0	5,183
EXXON MOBIL CORP	COM	30231G102	415	6,781	SH	DFND		0	0	6,781
FIRST TR EXCHANGE-TRADED FD	NO AMER ENERGY	33738D101	233	9,343	SH	DFND		0	0	9,343
FIRST TR EXCHANGE-TRADED FD	CAP STRENGTH ETF	33733E104	692	8,183	SH	DFND		0	0	8,183
FRANCO NEV CORP	COM	351858105	204	1,475	SH	DFND		0	0	1,475
GENERAL ELECTRIC CO	COM NEW	369604301	321	3,397	SH	DFND		0	0	3,397
GOLDMAN SACHS ETF TR	ACTIVEBETA US LG	381430503	10,035	105,475	SH	DFND		0	0	105,475
GOLDMAN SACHS ETF TR	ACTIVEBETA INT	381430107	60,690	1,720,729	SH	DFND		0	0	1,720,729
GOLDMAN SACHS ETF TR	ACTIVEBETA EME	381430206	22,877	618,122	SH	DFND		0	0	618,122
GOLDMAN SACHS GROUP INC	COM	38141G104	244	638	SH	DFND		0	0	638
HOME DEPOT INC	COM	437076102	2,657	6,401	SH	DFND		0	0	6,401
HONEYWELL INTL INC	COM	438516106	510	2,444	SH	DFND		0	0	2,444
INTEL CORP	COM	458140100	812	15,773	SH	DFND		0	0	15,773
INVESCO ACTIVELY MANAGED ETF	ULTRA SHRT DUR	46090A887	312	6,194	SH	DFND		0	0	6,194
INVESCO EXCH TRADED FD TR II	S&P500 LOW VOL	46138E354	7,107	103,550	SH	DFND		0	0	103,550
INVESCO EXCH TRADED FD TR II	S&P500 HDL VOL	46138E362	1,206	26,635	SH	DFND		0	0	26,635
INVESCO EXCH TRADED FD TR II	S&P SMLCP LOW	46138G102	3,685	70,740	SH	DFND		0	0	70,740
INVESCO EXCHANGE TRADED FD T	S&P500 QUALITY	46137V241	9,112	171,239	SH	DFND		0	0	171,239
INVESCO EXCHANGE TRADED FD T	DYNMC BIOTECH	46137V787	286	4,021	SH	DFND		0	0	4,021
INVESCO EXCHANGE TRADED FD T	NASDAQ INTERNT	46137V530	690	3,203	SH	DFND		0	0	3,203
INVESCO QQQ TR	UNIT SER 1	46090E103	342	860	SH	DFND		0	0	860
ISHARES INC	MSCI EMERG MKT	46434G889	4,527	88,541	SH	DFND		0	0	88,541
ISHARES INC	MSCI EMERG MRKT	464286533	16,056	255,579	SH	DFND		0	0	255,579
ISHARES INC	CORE MSCI EMKT	46434G103	2,917	48,726	SH	DFND		0	0	48,726
ISHARES TR	NATIONAL MUN ETF	464288414	2,501	21,505	SH	DFND		0	0	21,505
ISHARES TR	EXPND TEC SC ETF	464287549	1,050	2,391	SH	DFND		0	0	2,391
ISHARES TR	ISHARES BIOTECH	464287556	375	2,455	SH	DFND		0	0	2,455
ISHARES TR	TIPS BD ETF	464287176	27,204	210,560	SH	DFND		0	0	210,560
ISHARES TR	MSCI USA SMCP MN	46435G433	318	8,145	SH	DFND		0	0	8,145
ISHARES TR	MSCI USA MIN VOL	46429B697	48,407	598,357	SH	DFND		0	0	598,357
ISHARES TR	0-5 YR TIPS ETF	46429B747	1,548	14,617	SH	DFND		0	0	14,617
ISHARES TR	MSCI USA QLT FCT	46432F339	82,595	567,431	SH	DFND		0	0	567,431
ISHARES TR	MSCI ACWI EX US	464288240	3,883	69,847	SH	DFND		0	0	69,847
ISHARES TR	IBONDS DEC2023	46435G318	208	8,028	SH	DFND		0	0	8,028
ISHARES TR	U.S. MED DVC	464288810	403	6,120	SH	DFND		0	0	6,120

	ETF								
ISHARES TR	MSCI INTL MULTFT	46434V274	7,163	248,538	SH	DFND	0	0	248,538
ISHARES TR	JPMORGAN USD EMG	464288281	11,016	101,006	SH	DFND	0	0	101,006
ISHARES TR	MSCI USA VALUE	46432F388	18,619	170,087	SH	DFND	0	0	170,087
ISHARES TR	US TREAS BD ETF	46429B267	22,637	848,467	SH	DFND	0	0	848,467
ISHARES TR	SP SMCP600VL ETF	464287879	824	7,890	SH	DFND	0	0	7,890
ISHARES TR	CORE MSCI TOTAL	46432F834	1,625	22,902	SH	DFND	0	0	22,902
ISHARES TR	BARCLAYS 7 10 YR	464287440	2,771	24,092	SH	DFND	0	0	24,092
ISHARES TR	PFD AND INCM SEC	464288687	1,155	29,303	SH	DFND	0	0	29,303
ISHARES TR	FLTG RATE NT ETF	46429B655	480	9,471	SH	DFND	0	0	9,471
ISHARES TR	MSCI EAFE MIN VL	46429B689	37,957	494,421	SH	DFND	0	0	494,421
ISHARES TR	IBONDS DEC	46435U697	211	7,866	SH	DFND	0	0	7,866
ISHARES TR	ISHS 5-10YR INVT	464288638	2,579	43,510	SH	DFND	0	0	43,510
ISHARES TR	IBOXX INV CP ETF	464287242	5,316	40,115	SH	DFND	0	0	40,115
ISHARES TR	CORE INTL AGGR	46435G672	8,966	164,419	SH	DFND	0	0	164,419
ISHARES TR	ESG AWR MSCI USA	46435G425	598	5,538	SH	DFND	0	0	5,538
ISHARES TR	CORE US AGGBD ET	464287226	7,082	62,076	SH	DFND	0	0	62,076
ISHARES TR	USD INV GRDE ETF	464288620	29,592	495,349	SH	DFND	0	0	495,349
ISHARES TR	IBONDS DEC2022	46435G755	206	7,902	SH	DFND	0	0	7,902
ISHARES TR	IBONDS DEC25 ETF	46434VBD1	214	8,088	SH	DFND	0	0	8,088
ISHARES TR	RUS TP200 GR ETF	464289438	1,556	8,974	SH	DFND	0	0	8,974
ISHARES TR	CORE MSCI EAFE	46432F842	1,322	17,714	SH	DFND	0	0	17,714
ISHARES TR	CORE S&P MCP ETF	464287507	244	862	SH	DFND	0	0	862
ISHARES TR	RUSSELL 2000 ETF	464287655	227	1,020	SH	DFND	0	0	1,020
ISHARES TR	S&P 500 VAL ETF	464287408	873	5,571	SH	DFND	0	0	5,571
ISHARES TR	CORE 1 5 YR USD	46432F859	680	13,476	SH	DFND	0	0	13,476
ISHARES TR	ISHS 1-5YR INVS	464288646	495	9,179	SH	DFND	0	0	9,179
ISHARES TR	MSCI USA MMENTM	46432F396	51,747	284,608	SH	DFND	0	0	284,608
ISHARES TR	CORE S&P500 ETF	464287200	11,087	23,243	SH	DFND	0	0	23,243
ISHARES TR	SHORT TREAS BD	464288679	555	5,023	SH	DFND	0	0	5,023
ISHARES TR	MSCI USA ESG SLC	464288802	512	4,816	SH	DFND	0	0	4,816
JOHNSON & JOHNSON	COM	478160104	616	3,601	SH	DFND	0	0	3,601
JPMORGAN CHASE & CO	COM	46625H100	1,513	9,555	SH	DFND	0	0	9,555
KKR & CO INC	COM	48251W104	714	9,590	SH	DFND	0	0	9,590
L3HARRIS TECHNOLOGIES INC	COM	502431109	838	3,929	SH	DFND	0	0	3,929
LILLY ELI & CO	COM	532457108	1,992	7,210	SH	DFND	0	0	7,210
LOCKHEED MARTIN CORP	COM	539830109	541	1,523	SH	DFND	0	0	1,523
LOWES COS INC	COM	548661107	517	1,999	SH	DFND	0	0	1,999
MAGELLAN MIDSTREAM PRTRNS LP	COM UNIT RP LP	559080106	404	8,690	SH	DFND	0	0	8,690
MASTERCARD INCORPORATED	CL A	57636Q104	230	640	SH	DFND	0	0	640
MCDONALDS CORP	COM	580135101	1,945	7,254	SH	DFND	0	0	7,254
MERCK & CO INC	COM	58933Y105	204	2,666	SH	DFND	0	0	2,666
META PLATFORMS INC	CL A	30303M102	1,346	4,001	SH	DFND	0	0	4,001

MICROSOFT CORP	COM	594918104	6,024	17,910	SH	DFND	0	0	17,910
NIKE INC	CL B	654106103	278	1,668	SH	DFND	0	0	1,668
NVIDIA CORPORATION	COM	67066G104	737	2,507	SH	DFND	0	0	2,507
NXP SEMICONDUCTORS NV	COM	N6596X109	285	1,250	SH	DFND	0	0	1,250
ONE GAS INC	COM	68235P108	1,131	14,581	SH	DFND	0	0	14,581
ONEOK INC NEW	COM	682680103	2,745	46,714	SH	DFND	0	0	46,714
PACER FDS TR	TRENDP US LARCP	69374H105	304	7,307	SH	DFND	0	0	7,307
PAYCHEX INC	COM	704326107	501	3,674	SH	DFND	0	0	3,674
PAYPAL HLDGS INC	COM	70450Y103	203	1,079	SH	DFND	0	0	1,079
PEPSICO INC	COM	713448108	1,010	5,812	SH	DFND	0	0	5,812
PFIZER INC	COM	717081103	356	6,027	SH	DFND	0	0	6,027
PIMCO ETF TR	ACTIVE BD ETF	72201R775	1,727	15,784	SH	DFND	0	0	15,784
PIMCO ETF TR	SHTRM MUN BD ACT	72201R874	1,993	38,911	SH	DFND	0	0	38,911
PIMCO ETF TR	INTER MUN BD ACT	72201R866	3,280	58,367	SH	DFND	0	0	58,367
PINNACLE FINL PARTNERS INC	COM	72346Q104	257	2,690	SH	DFND	0	0	2,690
PROCTER AND GAMBLE CO	COM	742718109	781	4,777	SH	DFND	0	0	4,777
QUALCOMM INC	COM	747525103	1,659	9,071	SH	DFND	0	0	9,071
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	497	5,771	SH	DFND	0	0	5,771
S&P GLOBAL INC	COM	78409V104	407	863	SH	DFND	0	0	863
SCHWAB STRATEGIC TR	EMRG MKTEQ ETF	808524706	331	11,168	SH	DFND	0	0	11,168
SCHWAB STRATEGIC TR	SCHWB FDT EMK LG	808524730	1,395	45,011	SH	DFND	0	0	45,011
SCHWAB STRATEGIC TR	SCHWB FDT US SC	808524763	7,326	131,737	SH	DFND	0	0	131,737
SCHWAB STRATEGIC TR	INTRM TRM TRES	808524854	1,312	23,363	SH	DFND	0	0	23,363
SCHWAB STRATEGIC TR	US AGGREGATE B	808524839	231	4,284	SH	DFND	0	0	4,284
SCHWAB STRATEGIC TR	SCHWB FDT INT LG	808524755	2,101	64,614	SH	DFND	0	0	64,614
SCHWAB STRATEGIC TR	US LCAP GR ETF	808524300	586	3,579	SH	DFND	0	0	3,579
SCHWAB STRATEGIC TR	SCHWB FDT INT SC	808524748	490	13,113	SH	DFND	0	0	13,113
SCHWAB STRATEGIC TR	US MID-CAP ETF	808524508	226	2,812	SH	DFND	0	0	2,812
SELECT SECTOR SPDR TR	COMMUNICATION	81369Y852	375	4,826	SH	DFND	0	0	4,826
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	2,947	16,947	SH	DFND	0	0	16,947
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	4,988	35,406	SH	DFND	0	0	35,406
SELECT SECTOR SPDR TR	SBI CONS DISCR	81369Y407	1,120	5,476	SH	DFND	0	0	5,476
SPDR GOLD TR	GOLD SHS	78463V107	450	2,634	SH	DFND	0	0	2,634
SPDR INDEX SHS FDS	PORTFOLIO DEVLDP	78463X889	3,084	84,547	SH	DFND	0	0	84,547
SPDR S&P 500 ETF TR	TR UNIT	78462F103	8,309	17,495	SH	DFND	0	0	17,495
SPDR SER TR	PORTFLI TIPS ETF	78464A656	2,413	76,598	SH	DFND	0	0	76,598
SPDR SER TR	NUVEEN BLMBRG SH	78468R739	4,609	93,709	SH	DFND	0	0	93,709
SPDR SER TR	BLOOMBERG CONV	78464A359	385	4,646	SH	DFND	0	0	4,646
SPDR SER TR	SSGA US SMAL ETF	78468R887	654	5,472	SH	DFND	0	0	5,472
SPDR SER TR	BLOOMBERG	78468R200	11,936	390,177	SH	DFND	0	0	390,177

	INVT								
SPDR SER TR	BLOOMBERG SHORT	78464A334	735	24,202	SH	DFND	0	0	24,202
STARBUCKS CORP	COM	855244109	282	2,410	SH	DFND	0	0	2,410
TESLA INC	COM	88160R101	233	221	SH	DFND	0	0	221
THERMO FISHER SCIENTIFIC INC	COM	883556102	659	988	SH	DFND	0	0	988
UNION PAC CORP	COM	907818108	881	3,495	SH	DFND	0	0	3,495
UNITED PARCEL SERVICE INC	CL B	911312106	605	2,822	SH	DFND	0	0	2,822
UNITEDHEALTH GROUP INC	COM	91324P102	910	1,811	SH	DFND	0	0	1,811
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	200	2,475	SH	DFND	0	0	2,475
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	37,067	437,368	SH	DFND	0	0	437,368
VANGUARD CHARLOTTE FDS	TOTAL INT BD ETF	92203J407	30,220	547,856	SH	DFND	0	0	547,856
VANGUARD INDEX FDS	VALUE ETF	922908744	3,874	26,333	SH	DFND	0	0	26,333
VANGUARD INDEX FDS	MID CAP ETF	922908629	232	910	SH	DFND	0	0	910
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	283	2,440	SH	DFND	0	0	2,440
VANGUARD INDEX FDS	SMALL CP ETF	922908751	429	1,899	SH	DFND	0	0	1,899
VANGUARD INDEX FDS	MCAP VL IDXVIP	922908512	501	3,331	SH	DFND	0	0	3,331
VANGUARD INDEX FDS	MCAP GR IDXVIP	922908538	904	3,550	SH	DFND	0	0	3,550
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	1,501	8,395	SH	DFND	0	0	8,395
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	1,154	23,323	SH	DFND	0	0	23,323
VANGUARD MALVERN FDS	STRM INFPROIDX	922020805	16,289	316,911	SH	DFND	0	0	316,911
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	15,908	289,709	SH	DFND	0	0	289,709
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	1,047	12,887	SH	DFND	0	0	12,887
VANGUARD SCOTTSDALE FDS	INTER TERM TREAS	92206C706	10,892	163,859	SH	DFND	0	0	163,859
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	19,898	214,508	SH	DFND	0	0	214,508
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	3,298	19,205	SH	DFND	0	0	19,205
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	732	14,336	SH	DFND	0	0	14,336
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	524	4,674	SH	DFND	0	0	4,674
VANGUARD WHITEHALL FDS	EMERG MKT BD ETF	921946885	2,272	29,255	SH	DFND	0	0	29,255
VERIZON COMMUNICATIONS INC	COM	92343V104	762	14,657	SH	DFND	0	0	14,657
VISA INC	COM CL A	92826C839	241	1,112	SH	DFND	0	0	1,112
WALMART INC	COM	931142103	421	2,910	SH	DFND	0	0	2,910
WILLIAMS COS INC	COM	969457100	271	10,402	SH	DFND	0	0	10,402
WISDOMTREE TR	GLB US QTLY DIV	97717W844	554	12,722	SH	DFND	0	0	12,722
WISDOMTREE TR	US QTLY DIV GRT	97717X669	256	3,883	SH	DFND	0	0	3,883