FORM 4

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

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* <u>FAIRBANK RICHARD D</u>			2. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP [COF	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
			1	X	Director	10% Owner			
(Last) (First) (Middle) 1680 CAPITAL ONE DRIVE			,	X	Officer (give title	Other (specify below)			
		(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 06/18/2004		chairman, CEO and	,			
(Street)			4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Indiv Line)	ividual or Joint/Group Filing (Check Applicable				
MCLEAN	VA	22102		X	Form filed by One Report	ing Person			
(City)	(State)	(Zip)			Form filed by More than C Person	One Reporting			

Tal	ole I - Non-Derivative S	ecurities Acq	uired,	Disp	oosed 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. Transaction Code (Instr. 8)		4. Securities Disposed Of 5)	Acquired (D) (Instr	(A) or . 3, 4 and	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownershi (Instr. 4)
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(111311. 4)
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,000	D	\$71.82	811,348	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		300	D	\$71.84	811,048	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		400	D	\$71.85	810,648	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		1,300	D	\$71.86	809,348	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		600	D	\$71.87	808,748	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		1,700	D	\$71.88	807,048	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,000	D	\$71.89	805,048	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		8,800	D	\$71.9	796,248	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		900	D	\$71.92	795,348	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		1,200	D	\$71.93	794,148	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		800	D	\$71.94	793,348	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,500	D	\$71.95	790,848	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		100	D	\$71.97	790,748	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		1,100	D	\$71.98	789,648	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		300	D	\$71.99	789,348	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		5,800	D	\$72	783,548	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		5,700	D	\$72.01	777,848	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		3,200	D	\$72.04	774,648	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		8,000	D	\$72.05	766,648	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		3,700	D	\$72.06	762,948	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,000	D	\$72.07	760,948	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,100	D	\$72.08	758,848	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,000	D	\$72.09	756,848	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		4,000	D	\$72.1	752,848	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		3,100	D	\$72.11	749,748	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		2,000	D	\$72.13	747,748	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		700	D	\$72.14	747,048	D	
Common Stock ⁽¹⁾	06/18/2004 ⁽²⁾		S		6,200	D	\$72.15	740,848	D	
Common Stock ⁽¹⁾	06/18/2004(2)		S		3,000	D	\$72.16	737,848	D	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																		
1. Title of Security (Instr. 3)					2. Transaction Date (Month/Day/Yea		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)							ount of ities icially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
									Code	v	Amount	(A (D	(A) or (D) Price		Reported Transaction(s) (Instr. 3 and 4)			(111501.4)
Common Stock															1	07,502	I	By Fairbank Morris Inc.
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																	
1. Title of Derivative Security (Instr. 3)	ve Conversion Date Execution Date, Train or Exercise (Month/Day/Year) if any Cod			Transa Code (l		5. Nu of Deriv Secu Acqu (A) or Dispo of (D) (Instr	6. Date Exercisal Expiration Date (Month/Day/Year		•	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		De Se (In	Price of rivative curity str. 5)		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
					Code	v	(A)		Date Exercisal		Expiration Date	Title	Amo or Nun of Sha	nber				

Explanation of Responses:

- 1. This transaction was executed pursuant to a trading plan entered into by the Reporting Person on May 14, 2004 in accordance with Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- 2. Due to SEC rules limiting the number of non-derivative transactions that can be reported on a single Form 4, this Form 4 is a continuation of the Form 4 filed for the same date listed above.

Remarks:

By: Polly A. Nyquist (POA on File)

06/21/2004

** 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.