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 b | urdon | | | | | | | | | |

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

| obligations may | nt to Section 16(a) c | of the Se | hours per response: | | 0.5 | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------|------------------|----------------------------------------|-----------------|---------------|--------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------|------------|
| | | | | or Sec | ction 30(h) of the Inv | /estmen | t Con | npany Act of 19 | 940 | | | | |
| obligations may continue. See Instruction 1(b). I. Name and Address of Reporting Person* Sanjiv Yajnik (Last) (First) (Middle) 1680 CAPITAL ONE DRIVE (Street) MCLEAN VA 22102 | | | 2. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP [COF | | | | | | | ationship of Repo (all applicable) Director Officer (give ti | orting Person(s) to Issuer 10% Owner title Other (specify | | |
| | | | | 3. Date 02/21/ | e of Earliest Transac /2010 | ction (M | onth/[| Day/Year) | | X | below) ` | below Financial Service |)`` |
| , | | | | 4. If An | nendment, Date of | Original | Filed | (Month/Day/Y | ear) | 6. Indiv Line) | | oup Filing (Check <i>F</i> | |
| (City) | (State) | (Zip) | | | | | | | | | Form filed by More than One Reporting Person | | |
| | T | able I - Noi | n-Deriva | tive S | ecurities Acqu | uired, | Disp | oosed of, c | or Ben | eficially | Owned | | |
| Date | | 2. Transact Date (Month/Day | | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities A Disposed Of (5) | | | 5. Amount of Securities Beneficially Owned Followir Reported | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership | |
| | | | | | | Code V | | Amount | (A) or (D) | Price | Transaction(s) (Instr. 3 and 4) | | (Instr. 4) |
| Common Stock 02/2 | | | 02/21/2 | 2010 | | F ⁽¹⁾ | | 808 | D | \$37.79 | 150,624 ⁽²⁾ | D | |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

6. Date Exercisable and

7. Title and

5. Number

| Security (Instr. 3) | | or Exercise Price of Derivative Security | (Month/Day/Year) | if any (Month/Day/Year) | Code (Instr. | | Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | Expiration Date (Month/Day/Year) | | Securities Underlying Derivative Security (Instr. 3 and 4) | | Security (Instr. 5) | Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) |
|------------------------|--|---------------------------------------------------|------------------|----------------------------|--------------|---|---------------------------------------------------------------------------|-----|-------------------------------------|--------------------|------------------------------------------------------------|----------------------------------------|------------------------|----------------------------------------------------------------------------|------------------------------------------------------|---------------------------------------|
| | | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |

Explanation of Responses:

- 1. Represents the automatic withholding by the issuer to satisfy the reporting person's tax obligation associated with the vesting of restricted stock granted on February 21, 2008. This is authorized in the applicable restricted stock award agreement.
- 2. Includes shares acquired by the reporting person through the Company's Associate Stock Purchase Plan since the last reported transaction.

Remarks:

1. Title of

Tangela S. Richter (POA on 02/23/2010 file)

8. Price of 9. Number of

10.

11. Nature

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

3A. Deemed

3. Transaction

- * 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.