FORM 3

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

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL OMB Number: 3235-0104 Estimated average burden

0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934										nours per response:			0.5
1. Name and Address of Reporting Person* Karam Celia (Last) (First) (Middle) 1680 CAPITAL ONE DRIVE			/Year)		3. Issuer Name and Ticker or Trading Symbol <u>CAPITAL ONE FINANCIAL CORP</u> [COF]								
						4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director X Officer (oive title below)		10% Owner Other (specify below)		5. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line)			
VA	22102	_			Chief Audit Offic			er		X Form filed by One Reporting Person Form filed by More than One Reporting Person			
City) (State) (Zip)													
			Table	I - Non-De	erivative S	Securities Beneficially Owne	d						
1. Title of Security (Instr. 4)						of Securities Beneficially Owned	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)			4. Nature of Indirect Beneficial Ownership (Instr. 5)			
Common Stock						5,817		D					
							ies)						
1. Title of Derivative Security (Instr. 4)			Expiration Date (Month/Day/Year) Date Expiration		3. Title and Amount of Securities Underlying Derivat (Instr. 4)			ecurity	Exercise Pri of Derivative	ce Fo	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)	al
					Title		Num	Amount or Number of Shares					
	(First) INE DRIVE VA (State) nstr. 4)	(First) (Middle) INE DRIVE VA 22102 (State) (Zip)	(Month/Day 06/01/201 (First) (Middle) NE DRIVE VA 22102 (State) (Zip) nstr. 4)	Control of Reporting Person* Control	er Security (Instr. 4) or Security (Instr. 4)	of Reporting Person* 2. Date of Event requiring Statement (Month/Day/Year) 3. Issuer N (Month/Day/Year) (First) (Middle) VA 22102 (State) (Zip) Table I - Non-Derivative Se (e.g., puts, calls, warrants, Security (Instr. 4) Security (Instr. 4) 2. Date Exercisable and (Instr. 4)	or Section 30(h) of the investment Company Act of 1940 : of Reporting Person* 2. Date of Event Requiring Statement (Montt/Day/Vear) 3. Issuer Name and Ticker or Trading Symbol (CAPITAL ONE FINANCIAL CC 4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director VA 22102 (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned (Instr. 4) Security (Instr. 4) 2. 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Date of Event Requiring Statement (Month/Day/Year) 3. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP [COF] (First) (Middle) (NE DRIVE 4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner VA 22102 10% Owner 5. If Ame (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned (Instr. 4) 5. ownership Form: Direct (D) or Indirect (0) (Instr. 5) Security (Instr. 4) 2. Amount of Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 4. Overview Securities Convertible Securities S	or Section 30(h) of the Investment Company Act of 1940 or Section 30(h) of the Investment Company Act of 1940 Company Act of 1940 Susuer Name and Ticker or Trading Symbol CAPTTAL ONE FINANCIAL CORP [COF] A. Relationship of Reporting Person(s) to Issuer Check all applicable) Director Director Check all applicable) Director Check all applicable) Director Check all applicable) Director Check all applicable) <l< td=""><td>Image: construction of section 30(h) of the insestimant Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the inset of 1940 Image: construction 30(h) of the inset of inset of inset of 1940 Image: construction 30(h) of the inset of inset of 1940 Image: construction 30(h) of the inset of indirect 30(horth Day Near of 1940 Image: construction 30(h) of the inset of 1940 Image: construction 30(h) of the inset of indirect 30(horth Day Near of 1940 Image: conset of 1940 Image: conset of 1940</td></l<>	Image: construction of section 30(h) of the insestimant Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction of the section 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the insestimate Company Act of 1940 Image: construction 30(h) of the inset of 1940 Image: construction 30(h) of the inset of inset of inset of 1940 Image: construction 30(h) of the inset of inset of 1940 Image: construction 30(h) of the inset of indirect 30(horth Day Near of 1940 Image: construction 30(h) of the inset of 1940 Image: construction 30(h) of the inset of indirect 30(horth Day Near of 1940 Image: conset of 1940 Image: conset of 1940

Remarks:

Exhibit 24.1 - Power of Attorney - Karam

Polly N. Klane (POA on file) ** Signature of Reporting Person

06/11/2018 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 5 (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 d which must be annually 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.

The undersigned hereby constitutes and appoints Matthew W. Cooper, Polly N. Klane and Cleo Belmonte, each of them, as the true and lawful attorneys-in-fact (with

- (1) execute, for and on behalf of the undersigned, any and all statements and reports required or permitted to be filed by the undersigned, in any and all ca
- (2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such statements and

(3) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the (4) request and receive from any broker (i) periodic reports detailing the undersigned's retail holdings of the Company's securities held in his or her account the undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever required, necessary This Power of Attorney revokes all prior Powers of Attorney submitted to the Company with respect to the matters expressed herein, and shall remain in full force

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 15th day of May 2018.

/s/ Celia Karam Name: Celia Karam

ACKNOWLEDGEMENT FOR POWER OF ATTORNEY

STATE OF Virginia)) ss. CITY/COUNTY OF McLean)

The foregoing instrument was acknowledged before me this 15th day of May, 2018 by Gena Womack.

/s/ Gena Womack Notary Public

(SEAL)

My commission expires July 31, 2019