FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to
Section 16. Form 4 or Form 5
obligations may continue. See
Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

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* MORRIS NIGEL W						2. Issuer Name and Ticker or Trading Symbol CAPITAL ONE FINANCIAL CORP [COF									5. Relationshi (Check all app X Direct		olicable)	g Person(s) to 10%	Issuer Owner
(Last) (First) (Middle) 1680 CAPITAL ONE DRIVE						3. Date of Earliest Transaction (Month/Day/Year) 09/10/2003									X	Offic belov	,	e Other (specify below) Chairman	
(Street) MCLEAN VA 22102 (City) (State) (Zip)				4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									5. Indiv Line) X	•				
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3) 2. Transac Date (Month/Da					ay/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)				and Securiti Benefic Owned		ities cially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
									Code	v	Amount		(A) or (D)	Pric	e		ted action(s) 3 and 4)		(Instr. 4)
Common Stock ⁽¹⁾ 09/10/2					2003 ⁽	2003(2)			S		1,000		D	\$5	\$59.81		5,068	D	
Common Stock ⁽¹⁾ 09/10/2					2003(2)				S		200		D	\$5	\$59.84		4,868	D	
Common Stock ⁽¹⁾ 09/10/2					2003 ⁽²⁾				S		1,000		D	\$5	\$59.95		3,868	D	
Common Stock ⁽¹⁾ 09/10/2					2003 ⁽²⁾				S		2,000		D	\$60		1,868		D	
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) 2. Conversion or Exercise Price of Derivative Security (Month/Day/Year) 3. Transaction Date (Month/Day/Year) if any (Month/Day/Year)			n Date,	d 4. Date, Transactio Code (Insti		5. Number n of		6. Date E Expiratio (Month/D	n Date	•	7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		f g nstr. 3			ve derivative Securities	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	v	(A)	(D)	Date Exercisal		Expiration Date	Titl	or Nu of	umber	1					

Explanation of Responses:

- 1. This transaction was executed pursuant to a trading plan entered into by the Reporting Person on August 6, 2003 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: Jean K. Traub (POA on File)

09/11/2003

** 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.