

CAPITAL ONE FINANCIAL CORP  
 Form 4  
 March 16, 2005

**FORM 4**

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

OMB APPROVAL

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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 OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 FAIRBANK RICHARD D

2. Issuer Name and Ticker or Trading Symbol  
 CAPITAL ONE FINANCIAL CORP [COF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
 1680 CAPITAL ONE DRIVE  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 03/14/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 Chairman, CEO and President

MCLEAN, VA 22102  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially 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 Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock <sup>(1)</sup>	03/14/2005		M		435,000 A \$ 9.73	2,378,386	D
Common Stock <sup>(1)</sup>	03/14/2005		S		25,000 D \$ 78.25	2,353,386	D
Common Stock <sup>(1)</sup>	03/14/2005		S		10,000 D \$ 78.4	2,343,386	D
Common Stock <sup>(1)</sup>	03/14/2005		S		2,700 D \$ 78.41	2,340,686	D
Common Stock <sup>(1)</sup>	03/14/2005		S		1,000 D \$ 78.42	2,339,686	D

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Common Stock <u>(1)</u>	03/14/2005	S	300	D	\$ 78.44	2,339,386	D
Common Stock <u>(1)</u>	03/14/2005	S	400	D	\$ 78.45	2,338,986	D
Common Stock <u>(1)</u>	03/14/2005	S	45,900	D	\$ 78.47	2,293,086	D
Common Stock <u>(1)</u>	03/14/2005	S	300	D	\$ 78.49	2,292,786	D
Common Stock <u>(1)</u>	03/14/2005	S	200	D	\$ 78.5	2,292,586	D
Common Stock <u>(1)</u>	03/14/2005	S	600	D	\$ 78.52	2,291,986	D
Common Stock <u>(1)</u>	03/14/2005	S	200	D	\$ 78.53	2,291,786	D
Common Stock <u>(1)</u>	03/14/2005	S	100	D	\$ 78.54	2,291,686	D
Common Stock <u>(1)</u>	03/14/2005	S	11,400	D	\$ 78.55	2,280,286	D
Common Stock <u>(1)</u>	03/14/2005	S	2,400	D	\$ 78.56	2,277,886	D
Common Stock <u>(1)</u>	03/14/2005	S	500	D	\$ 78.57	2,277,386	D
Common Stock <u>(1)</u>	03/14/2005	S	100	D	\$ 78.58	2,277,286	D
Common Stock <u>(1)</u>	03/14/2005	S	500	D	\$ 78.61	2,276,786	D
Common Stock <u>(1)</u>	03/14/2005	S	700	D	\$ 78.62	2,276,086	D
Common Stock <u>(1)</u>	03/14/2005	S	700	D	\$ 78.63	2,275,386	D
Common Stock <u>(1)</u>	03/14/2005	S	2,500	D	\$ 78.65	2,272,886	D
Common Stock <u>(1)</u>	03/14/2005	S	900	D	\$ 78.66	2,271,986	D
Common Stock <u>(1)</u>	03/14/2005	S	400	D	\$ 78.67	2,271,586	D
Common Stock <u>(1)</u>	03/14/2005	S	1,000	D	\$ 78.68	2,270,586	D
Common Stock <u>(1)</u>	03/14/2005	S	500	D	\$ 78.69	2,270,086	D
	03/14/2005	S	15,000	D	\$ 78.7	2,255,086	D

Common Stock <sup>(1)</sup>

Common Stock <sup>(1)</sup>	03/14/2005	S	2,400	D	\$ 78.71	2,252,686	D
Common Stock <sup>(1)</sup>	03/14/2005	S	1,000	D	\$ 78.72	2,251,686	D
Common Stock <sup>(1)</sup>	03/14/2005	S	100	D	\$ 78.73	2,251,586	D

Common Stock

107,502 I

By  
Fairbank  
Morris  
Inc.

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

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(9-02)

**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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title Amount Number Shares
Employee Stock Option (Right to Buy)	\$ 9.73	03/14/2005		M	435,000	<sup>(2)</sup> 09/15/2005	Common Stock 435,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
FAIRBANK RICHARD D 1680 CAPITAL ONE DRIVE MCLEAN, VA 22102	X		Chairman, CEO and President	

## Signatures

By: Jean K. Traub (POA  
on File)

03/16/2005

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

- \* 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).
- (1) This transaction was executed pursuant to a trading plan entered into by the Reporting Person on November 12, 2004 in accordance with Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.  

This option is fully vested. The option vested in 1997 and 1998 in accordance with the following schedule: 50% vested when the trading price of the Common Stock equaled or exceeded \$37.50 for at least 10 business days within any period of 30 consecutive days; 25% when the trading price of the Common Stock equaled or exceeded \$43.75 for at least 10 business days within any period of 30 consecutive days; and the remaining 25% when the trading price of the Common Stock equaled or exceeded \$50.00 for 10 business days within any period of 30 consecutive days. This vesting schedule does not reflect the June 1, 1999, 3-for-1 stock split adjustment.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.