

Schneider Ryan M.  
Form 3  
December 12, 2007

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Schneider Ryan M.		(Month/Day/Year)	CAPITAL ONE FINANCIAL CORP [COF]	
(Last)	(First)	12/10/2007		
1680 CAPITAL ONE DRIVE			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
MCLEAN, VA 22102			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			President, Card	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	41,392	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Title	Amount or Number of		

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				Shares		(I) (Instr. 5)	
Employee Stock Option (Right to Buy)	01/25/2006	12/12/2011	Common Stock	1,597	\$ 83.96	D	Â
Employee Stock Option (Right to Buy)	07/26/2006	12/12/2011	Common Stock	834	\$ 84.62	D	Â
Employee Stock Option (Right to Buy)	08/02/2006	12/12/2011	Common Stock	971	\$ 82.84	D	Â
Employee Stock Option (Right to Buy)	01/27/2007	12/12/2011	Common Stock	3,098	\$ 77.28	D	Â
Employee Stock Option (Right to Buy)	01/27/2007	12/12/2011	Common Stock	2,915	\$ 77.28	D	Â
Employee Stock Option (Right to Buy)	01/25/2006	12/05/2012	Common Stock	142	\$ 83.96	D	Â
Employee Stock Option (Right to Buy)	07/26/2006	12/05/2012	Common Stock	1,238	\$ 84.62	D	Â
Employee Stock Option (Right to Buy)	01/27/2007	12/14/2013	Common Stock	1,155	\$ 77.28	D	Â
Employee Stock Option (Right to Buy)	02/07/2007	12/14/2013	Common Stock	5,056	\$ 78.24	D	Â
Employee Stock Option (Right to Buy)	04/26/2007	12/14/2013	Common Stock	945	\$ 82.3	D	Â
Employee Stock Option (Right to Buy)	08/08/2007	12/14/2013	Common Stock	2,210	\$ 82.1	D	Â
Employee Stock Option (Right to Buy)	Â <u>(1)</u>	03/14/2015	Common Stock	15,650	\$ 78.71	D	Â
Employee Stock Option (Right to Buy)	Â <u>(2)</u>	03/02/2016	Common Stock	17,890	\$ 88.81	D	Â
Employee Stock Option (Right to Buy)	Â <u>(3)</u>	03/01/2017	Common Stock	26,650	\$ 76.79	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Schneider Ryan M. 1680 CAPITAL ONE DRIVE MCLEAN, VA 22102	Â	Â	Â President, Card	Â

## Signatures

/s/ Tangela S. Richter (POA on file) for Ryan M. Schneider  
12/12/2007

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

- \* 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).
- (1) This option became exercisable in 33 1/3% increments beginning on March 15, 2006 and annually thereafter.
- (2) This option became exercisable in 33 1/3% increments beginning on March 3, 2007 and annually thereafter.
- (3) This option becomes exercisable in 33 1/3% increments beginning on March 2, 2008 and annually thereafter.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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