

CAPITAL ONE FINANCIAL CORP  
Form 8-K  
December 15, 2010

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of  
The Securities Exchange Act of 1934

December 14, 2010  
Date of Report (Date of earliest event reported)

CAPITAL ONE FINANCIAL CORPORATION  
(Exact name of registrant as specified in its chapter)

|                                                               |                                     |                                                    |
|---------------------------------------------------------------|-------------------------------------|----------------------------------------------------|
| Delaware<br>(State or other jurisdiction<br>of incorporation) | 1-13300<br>(Commission File Number) | 54-1719854<br>(IRS Employer<br>Identification No.) |
|---------------------------------------------------------------|-------------------------------------|----------------------------------------------------|

|                                                                                         |                     |
|-----------------------------------------------------------------------------------------|---------------------|
| 1680 Capital One Drive,<br>McLean, Virginia<br>(Address of principal executive offices) | 22102<br>(Zip Code) |
|-----------------------------------------------------------------------------------------|---------------------|

Registrant's telephone number, including area code: (703) 720-1000

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

- “ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - “ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01

Regulation FD Disclosure.

The Company hereby furnishes the information in Exhibit 99.1 hereto, Monthly Charge-off and Delinquency Statistics — As of and for the month ended November 30, 2010.

Note: Information in this report (including the exhibit) furnished pursuant to Item 7.01 shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. This report will not be deemed an admission as to the materiality of any information in the report that is required to be disclosed solely by Regulation FD. Furthermore, the information provided in Exhibit 99.1 shall not be deemed to be incorporated by reference into the filings of the Company under the Securities Act of 1933.

Item 9.01

Financial Statements and Exhibits.

(c) Exhibits

| Exhibit | Description                                                                                     |
|---------|-------------------------------------------------------------------------------------------------|
| 99.1    | Monthly Charge-off and Delinquency Statistics — As of and for the month ended November 30, 2010 |

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this Current Report on Form 8-K to be signed on its behalf by the undersigned hereunto duly authorized.

CAPITAL ONE FINANCIAL CORPORATION

Dated: December 14, 2010

By: /s/ GARY L. PERLIN  
Gary L. Perlin  
Chief Financial Officer

EXHIBIT INDEX

99.1 Monthly Charge-off and Delinquency Statistics — As of and for the month ended November 30, 2010

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