

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 31-December-2009

Check here if Amendment ; Amendment Number: -----

This Amendment {Check only one.}: ; is a restatement.
; adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Capital One Financial Corporation
Address: 1680 Capital One Drive
McLean, VA 22102

Form 13F File Number: 028-12320

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person signing this report on behalf of Reporting Manager:

Name: Matthew J. Murphy
Title: Head of Brokerage, Trust, COAM
Phone: 631-577-5801

Signature, Place, and Date of Signing:

/s/ Matthew J. Murphy Melville, New York February 12, 2010

(Signature) (City, State) (Date)

Report Type (Check only one):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager (s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager (s).)

List of Other Managers Reporting for this Manager:
[If there are no entries in this list, omit this section.]

Form 13F File Number	Name
28-931	Capital One, National Association

[Repeat as necessary.]

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0
 Form13F Information Table Entry Total: 23
 Form13F Information Table Value Total: \$7,234 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
									SOLE	SHARED	NONE
3M CO	COM	88579Y101	364	4399	SH		SOLE	0	0	0	4399
AT&T INC	COM	00206R102	197	7030	SH		SOLE	0	0	0	7030
AUTOMATIC DATA PROCESSING IN	COM	053015103	314	7331	SH		SOLE	0	0	0	7331
BP PLC	SPONSORED ADR	055622104	283	4875	SH		SOLE	0	0	0	4875
BRISTOL MYERS SQUIBB CO	COM	110122108	295	11675	SH		SOLE	0	0	0	11675
CHEVRON CORP NEW	COM	166764100	325	4223	SH		SOLE	0	0	0	4223
COCA COLA CO	COM	191216100	376	6601	SH		SOLE	0	0	0	6601
CONOCOPHILLIPS	COM	20825C104	202	3946	SH		SOLE	0	0	0	3946
DIAGEO P L C	SPON ADR NEW	25243Q205	298	4299	SH		SOLE	0	0	0	4299
DU PONT E I DE NEMOURS & CO	COM	263534109	179	5330	SH		SOLE	0	0	0	5330
EMERSON ELEC CO	COM	291011104	312	7322	SH		SOLE	0	0	0	7322
FPL GROUP INC	COM	302571104	280	5301	SH		SOLE	0	0	0	5301
ILLINOIS TOOL WKS INC	COM	452308109	282	5876	SH		SOLE	0	0	0	5876
ISHARES TR INDEX	BARCLY USAGG B	464287226	453	4390	SH		SOLE	0	0	0	4390
ISHARES TR INDEX	BARCLYS TIPS BD	464287176	411	3958	SH		SOLE	0	0	0	3958
JOHNSON & JOHNSON	COM	478160104	343	5323	SH		SOLE	0	0	0	5323
MCDONALDS CORP	COM	580135101	264	4229	SH		SOLE	0	0	0	4229
MICROSOFT CORP	COM	594918104	284	9310	SH		SOLE	0	0	0	9310
PRICE T ROWE GROUP INC	COM	74144T108	395	7411	SH		SOLE	0	0	0	7411
PROCTER & GAMBLE CO	COM	742718109	244	4030	SH		SOLE	0	0	0	4030
TOTAL S A	SPONSORED ADR	89151E109	555	9907	SH		SOLE	0	0	0	9907
V F CORP	COM	918204108	309	4214	SH		SOLE	0	0	0	4214
VERIZON COMMUNICATIONS INC	COM	92343V104	269	8130	SH		SOLE	0	0	0	8130