FORM 3

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL								
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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 Add	lress of Reporting	Ferson F	. Date of Event Requiring Staten Month/Day/Year 17/29/2003	ent		er Name <b>and</b> Ticker or Trad ITAL ONE FINAN		ORP	[ COI	7]	
(Last) 1680 CAPITA	(First) L ONE DRIVE	(Middle)				tionship of Reporting Perso all applicable) Director	10% Owne	er		Amendment, Da th/Day/Year)	ate of Original Filed
C/O CAPITA	L ONE FINAN	CIAL CORP			X	Officer (give title below)	Other (spe below)	cify		lividual or Joint cable Line)	/Group Filing (Check
(Street) MCLEAN	VA	22102				Executive Vice Pre	esident		X		y One Reporting Person y More than One erson
(City)	(State)	(Zip)									
		Т	able I - Non	-Derivati	ive S	ecurities Beneficially	y Owned				
1. Title of Secur	ty (Instr. 4)					ally Owned (Instr. 4)	3. Ownersh Form: Direct or Indirect (Instr. 5)	ct (D)	4. Nati (Instr.		Beneficial Ownership
Common Stoc	k					0	D				
Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)											
Exp		2 Date Evero	Date Exercisable and xpiration Date Month/Day/Year)  3. Title and Amount of Secur Underlying Derivative Secur		ity (Instr. 4) Conve		rcise Form	5.	(Instr. 5)		
1. Title of Deriva	live Security (ins	u. 4)	Expiration Da	ite	Und	erlying Derivative Securit	y (Instr. 4)	Conver	rcise	Ownership Form: Direct (D)	

Explanation of Responses:

Remarks:

By: Jean K. Traub (POA on file)

07/31/2003

\*\* Signature of Reporting Person D

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 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).

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.

The undersigned hereby constitutes and appoints John G. Finneran, Jr., Frank R. Borchert, III and Jean K. Traub, and each of them, as the true and lawful attorneys-in-fact (with full power of substitution and revocation in each) to:

- (1) execute, for and on behalf of the undersigned, any and all statements and reports required or permitted to be filed by the undersigned, in any and all capacities, under Section 16(a) of the Securities Exchange Act of 1934, as amended, and the rules promulgated thereunder (the "Act") with respect to the beneficial ownership of the securities of Capital One Financial Corporation (the "Company"), including without limitation Forms 3, 4 and 5;
- (2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such statements and reports and file such statements and reports, with all amendments, supplements and exhibits thereto, with the Securities and Exchange Commission, the New York Stock Exchange and/or any other stock exchange or any similar authority and to deliver copies thereof to the Company; and
- (3) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in his or her discretion.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully as the undersigned could do if personally present, with full power of substitution or revocation, and hereby ratifies and confirms all that such attorneys-in-fact shall lawfully do or cause to be done by virtue of this Power of Attorney. The undersigned acknowledges that the foregoing attorneys-in-fact, acting in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Act.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file statements or reports under Section 16(a) of the Act with respect to holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 27th day of June, 2003.

/s/ GARY L. PERLIN

## ACKNOWLEDGEMENT FOR POWER OF ATTORNEY

STATE OF WASHINGTON, D.C.	)		
		)	SS
CITY/COUNTY OF	)		

The foregoing instrument was acknowledged before me this 27th day of June, 2003 by Thelma D. Jones.

/s/ THELMA D. JONES Notary Public, District of Columbia My Commission expires on June 30, 2003

(SEAL)