

CAPITAL ONE FINANCIAL CORP  
 Form 4  
 February 14, 2006

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

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 \*  
 SCHNALL PETER A

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)  
 02/10/2006

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Executive Vice 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 Indirect Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock <u>(1)</u>	02/10/2006		M		756	A	\$ 54.56
Common Stock <u>(1)</u>	02/10/2006		M		277	A	\$ 55.59
Common Stock <u>(1)</u>	02/10/2006		S		19,650	D	\$ 85
Common Stock <u>(2)</u>	02/10/2006		M		16,271	A	\$ 34.13
Common Stock <u>(1)</u>	02/13/2006		M		18,617	A	\$ 68.33

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Common Stock <sup>(2)</sup> 02/13/2006 S 16,271 D \$ 84.3 61,792 <sup>(3)</sup> D

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

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**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 or Number of Shares
Employee Stock Option (Right to Buy)	\$ 54.56	02/10/2006		M	756	10/22/1999 10/16/2006	Common Stock 756
Employee Stock Option (Right to Buy)	\$ 55.59	02/10/2006		M	277	02/03/2001 10/16/2006	Common Stock 277
Employee Stock Option (Right to Buy)	\$ 68.33	02/13/2006		M	18,617	01/28/2005 10/18/2006	Common Stock 18,617
Employee Stock Option (Right to Buy)	\$ 34.13	02/13/2006		M	16,271	<sup>(4)</sup> 12/06/2012	Common Stock 16,271

## Reporting Owners

Reporting Owner Name / Address

Relationships

Director      10% Owner      Officer      Other

SCHNALL PETER A  
1680 CAPITAL ONE DRIVE  
MCLEAN, VA 22102

Executive  
Vice  
President

## Signatures

By: Frederick L. Williams (POA on  
file) for

02/14/2006

\_\_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 April 27, 2005 in accordance with Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) This transaction was executed pursuant to a trading plan entered into by the Reporting Person on November 11, 2005 in accordance with Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (3) Includes 66 shares acquired by the reporting person under the Company's Associate Stock Purchase Plan since the last reported transaction.
- (4) This option became exercisable in 33 1/3% increments beginning on December 6, 2003 and annually from that date thereafter.

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.