

Berson Jory A  
 Form 4  
 February 20, 2019

**FORM 4**

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

OMB APPROVAL

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**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 \*  
 Berson Jory 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)  
 02/15/2019

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Chief Human Resources Officer

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 Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
|                                 |                                      |  | Code                           | V   | Amount (A) or (D) Price   |  |                                   |
| Common Stock                    | 02/15/2019                           |  | M                              |   | 3,120 A \$ 0 <sup>(1)</sup>   | 82,398 <sup>(2)</sup>                                    | D                                 |
| Common Stock                    | 02/15/2019                           |  | M                              |   | 2,300 A \$ 0 <sup>(1)</sup>   | 84,698   | D                                 |
| Common Stock                    | 02/15/2019                           |  | M                              |   | 1,964 A \$ 0 <sup>(1)</sup>   | 86,662   | D                                 |
| Common Stock                    | 02/15/2019                           |  | D                              |   | 3,120 D \$ 79.85 <sup>(1)</sup>   | 83,542   | D                                 |
| Common Stock                    | 02/15/2019                           |  | D                              |   | 2,300 D \$ 79.85  | 81,242   | D                                 |

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|              |            |  |                  |       |   |                        |                  |   |           |
|--------------|------------|--|------------------|-------|---|------------------------|------------------|---|-----------|
| Common Stock | 02/15/2019 |  | D                | 1,964 | D | <u>(1)</u><br>\$ 79.85 | 79,278           | D |           |
| Common Stock | 02/15/2019 |  | F <sup>(3)</sup> | 2,430 | D | <u>(1)</u><br>\$ 81.57 | 76,848           | D |           |
| Common Stock | 02/15/2019 |  | F <sup>(4)</sup> | 1,794 | D | \$ 81.57               | 75,054           | D |           |
| Common Stock | 02/15/2019 |  | F <sup>(5)</sup> | 1,675 | D | \$ 81.57               | 73,379           | D |           |
| Common Stock |            |  |                  |       |   |                        | 6,869 <u>(6)</u> | I | By 401(k) |

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

**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 control number.**

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(9-02)

**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) | 8. Price or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|------------------------------|
| 2016 Restricted Stock Units                | \$ 0 <u>(1)</u>  | 02/15/2019                           |  | M                              | 3,120   | <u>(7)</u> <u>(7)</u>                                    | Common Stock  | 3,120                        |
| 2017 Restricted Stock Units                | \$ 0 <u>(1)</u>  | 02/15/2019                           |  | M                              | 2,300   | <u>(8)</u> <u>(8)</u>                                    | Common Stock  | 2,300                        |
| 2018 Restricted Stock Units                | \$ 0 <u>(1)</u>  | 02/15/2019                           |  | M                              | 1,964   | <u>(9)</u> <u>(9)</u>                                    | Common Stock  | 1,964                        |

# Reporting Owners

| Reporting Owner Name / Address                              | Relationships |           |                                     |       |
|---|---------------|-----------|-------------------------------------|-------|
|   | Director      | 10% Owner | Officer                             | Other |
| Berson Jory A<br>1680 CAPITAL ONE DRIVE<br>MCLEAN, VA 22102 |               |           | Chief Human<br>Resources<br>Officer |       |

## Signatures

Cleo Belmonte (POA on file) 02/20/2019

\*\*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) On February 15, 2019, the restricted stock units were settled in cash based on the Company's average fair market value of shares of common stock over the fifteen trading days preceding the vesting date.
- (2) Includes shares acquired by the reporting person through the Company's Associate Stock Purchase Plan since the last reported transaction.
- (3) Represents the automatic withholding by the issuer to satisfy the reporting person's tax obligation associated with the vesting of restricted stock units granted on February 4, 2016. This is authorized in the applicable restricted stock award agreement.
- (4) Represents the automatic withholding by the issuer to satisfy the reporting person's tax obligation associated with the vesting of restricted stock units granted on February 2, 2017. This is authorized in the applicable restricted stock award agreement.
- (5) Represents the automatic withholding by the issuer to satisfy the reporting person's tax obligation associated with the vesting of restricted stock units granted on February 1, 2018. This is authorized in the applicable restricted stock award agreement.
- (6) Represents the reporting person's equivalent share ownership in the Company's 401(k) Plan, a unitized plan, as of the date of the latest transaction.
- (7) These restricted stock units vest in 1/3 increments beginnings on February 15, 2017 and annually thereafter.
- (8) These restricted stock units vest in 1/3 increments beginning on February 15, 2018 and annually thereafter.
- (9) These restricted stock units vest in 1/3 increments beginning on February 15, 2019 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. 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.