

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required To Complete This Page**

1. Registrant Name:

CAPITAL ONE FINANCIAL CORP

2. Address:

1680 CAPITAL ONE DRIVE 12TH FLOOR, MCLEAN, VA 22102

3. Principal place of business (if different from line 2):

4. Contact Name: RICHARD B. OLSON

Telephone: 7037202295

E-mail (optional): rick.olson@capitalone.com

Senate ID #: 53824-12

House ID #:

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2007 Midyear (January 1 - June 30): ☐ **OR** Year End (July 1 - December 31): ☒

9. Check if this filing amends a previously filed version of this report: ☐

10. Check if this is a Termination Report: ☐ => Termination Date: 11. No Lobbying Activity: ☐

INCOME OR EXPENSES

Complete Either Line 12 **OR** Line 13

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☐ => Income (nearest \$20,000): _____

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000: ☐

\$10,000 or more: ☒ => Expenses (nearest \$20,000): 570,000.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

☒ **Method A.** Reporting amounts using LDA definitions only

☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: BAN (one per page)

16. Specific lobbying issues:

Issues related to traditional banking, checking and savings accounts, mortgage loans, home equity lines of credit and other issues including but not limited to the following legislation: S.1299 - Borrower's Protection Act of 2007; H.R.3012 - Fair Mortgage Practices Act of 2007; H.R.3081- Fairness for Homeowners Act of 2007; H.R.3296 - Mortgage Broker Transparency and Accountability Act of 2007; H.R.3609 - Emergency Home Ownership and Mortgage Equity Protection Act of 2007;

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: CURTIS, CHRIS

Covered Official Position (if applicable): N/A

Name: OLSON, RICK

Covered Official Position (if applicable): N/A

Name: PFEIFFER, EMILY

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: CAPITAL ONE FINANCIAL CORP Client Name: Self

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: CPT (one per page)

16. Specific lobbying issues:

Issues related to improvements to the patent law including but not limited to the following legislation: S.1145 - Patent Reform Act of 2007; H.R.1908 - Patent Reform Act of 2007.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: OLSON, RICK

Covered Official Position (if applicable): N/A

Name: PFEIFFER, EMILY

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: CSP (one per page)

16. Specific lobbying issues:

Issues related to data security and restrictions on the use of data including but not limited to the following legislation: S.239 - Notification of Risk to Personal Data Act of 2007 ; S.495 -Personal Data Privacy and Security Act of 2007; S.1178 - Identity Theft Prevention Act; S.1202 - Personal Data Protection Act of 2007; S.1260 -Data Security Act of 2007; HR.948 - Social Security Number Protection Act of 2007; H.R.958 - Data Accountability and Trust Act; H.R.1685 - Data Security Act of 2007.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BRESEE, ELISABETH

Covered Official Position (if applicable): N/A

Name: CURTIS, CHRIS

Covered Official Position (if applicable): N/A

Name: OLSON, RICK

Covered Official Position (if applicable): N/A

Name: PFEIFFER, EMILY

Covered Official Position (if applicable): N/A

Name: STEIN, LARRY

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: FIN (one per page)

16. Specific lobbying issues:

Issues related to credit card use and their transactions including but not limited to the following legislation: S.1176 - Credit Card Minimum Payment Warning Act of 2007; S.1309 - Universal Default Prohibition Act of 2007; S.1395 - Stop Unfair Practices in Credit Cards Act of 2007; H.R.873 - Credit Card Payment Fee Act of 2007; H.R.946 - Consumer Overdraft Protection Fair Practices Act; H.R.1461 - Credit Card Act of 2007; H.R. 1510 - Credit Card Repayment Act of 2007 and

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BRESEE, ELISABETH

Covered Official Position (if applicable): N/A

Name: CURTIS, CHRIS

Covered Official Position (if applicable): N/A

Name: OLSON, RICK

Covered Official Position (if applicable): N/A

Name: PFEIFFER, EMILY

Covered Official Position (if applicable): N/A

Name: STEIN, LARRY

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: CAPITAL ONE FINANCIAL CORP Client Name: Self

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TAX (one per page)

16. Specific lobbying issues:

Issues related to state taxation of corporate income tax and treatment of interest income from foreign operations including but not limited to the following legislation: S.1726 - Business Activity Tax Simplification Act of 2007; H.R.3996 - Temporary Tax Relief Act of 2007; H.R.3970 - Tax Reduction and Reform Act of 2007; H.R.3920 - Trade and Globalization Act of 2007.

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: OLSON, RICK

Covered Official Position (if applicable): N/A

Name: PFEIFFER, EMILY

Covered Official Position (if applicable): N/A

Name: STEIN, LARRY

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Signature: ON FILE Date: Feb 14, 2008

Printed Name and Title: RICHARD OLSON, DIRECTOR, FEDER -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client

ISSUE UPDATE

24. General lobbying issues previously reported that NO LONGER pertain

AFFILIATED ORGANIZATIONS

25. Add the following organization(s)

26. Name of each previously reported organization that is NO LONGER affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization

Signature: ON FILE Date: Feb 14, 2008

Printed Name and Title: -