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LOBBYING REPORT

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

1. Registrant Name Capital One Financial Corporation			
2. Registrant Address <input checked="" type="checkbox"/> Check if different than previously reported Address 2980 Fairfax Park Drive Suite 1400 City Falls Church State/Zip (or Country) VA 22042			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Scott Silverthorne	Telephone (703) 289-6805	E-mail (optional) scott.silverthorne@capitalone.com	5. Senate ID # 53824-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 34991000

TYPE OF REPORT 8. Year 2000 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	
<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> >> \$ _____ Income (nearest \$20,000)</p> <p>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).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>340,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature _____ Date 2/13/01

Printed Name and Title Scott Silverthorne - Director, Government Relations Page 1 of 5

Registrant Name: Capital One Financial Corporation

Client Name: Capital One Financial Corporation

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

Gramm-Leach-Bliley Financial Services Modernization Act (previously H.R. 10 & S. 900, now 15 U.S.C. Section 6801, et. sec.); S. 2554 Amy Boyer's Law (provisions related to social security numbers use as verification of identity); H.R. 4049 and S. 1901 Privacy Protection Study Commission Act; H.R. 4585 Medical Financial Privacy Protection Act; S. 2448 Internet Integrity and Critical Infrastructure Protection Act (Title III Privacy provisions); all other major financial privacy initiatives (bill numbers not applicable).

17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New
Curtis, Chris		No
Silverthorne, Scott		No

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

Signature _____ Date 2/13/01

Printed Name and Title Scott Silverthorne - Director, Government Relations Page 2 of 5

Registrant Name: Capital One Financial Corporation

Client Name: Capital One Financial Corporation

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 BNK (one per page)

16. Specific Lobbying issues
H.R. 833 & S. 625 Bankruptcy Reform Act of 1999 (provisions affecting changes to consumer lending)

17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New
<u>Curtis, Chris</u>		<u>No</u>
<u>Silverthorne, Scott</u>		<u>No</u>

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

Signature _____ Date 2/13/01

Printed Name and Title Scott Silverthorne - Director, Government Relations Page 3 of 5

Registrant Name: Capital One Financial Corporation

Client Name: Capital One Financial Corporation

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 CPI (one per page)

16. Specific Lobbying issues
S. 809, Online Privacy Protection Act of 1999, S. 2448, Internet Integrity and Critical Infrastructure Protection Act of 2000; H.R. 3598, Visas for Hi tech workers; H.R. 1714, Electronic Signatures in Global and National Commerce Act

17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New
Curtis, Chris		No
Silverthorne, Scott		No

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

Signature _____ Date 2/13/01

Printed Name and Title Scott Silverthorne - Director, Government Relations Page 4 of 5

Registrant Name: Capital One Financial Corporation

Client Name: Capital One Financial Corporation

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
Gramm-Leach-Bliley Financial Services Modernization Act (previously H.R. 10 & S. 900, now 15 U.S.C. Section 6801, et. sec.); S. 2554 Amy Boyer's Law (provisions related to social security numbers use as verification of identity); H.R. 4049 and S. 1981 Privacy Protection Study Commission Act; H.R. 4585 Medical Financial Privacy Protection Act; S. 2448 Internet Integrity and Critical Infrastructure Protection Act (Title III Privacy provisions); all other major financial privacy initiatives (bill numbers not applicable).

17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New
Curtis, Chris		No
Silverthorne, Scott		No

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

Signature *Scott Silverthorne* Date 2/13/01

Printed Name and Title Scott Silverthorne - Director, Government Relations Page 5 of 5