

CAPITAL ONE FINANCIAL CORP  
Form 8-K  
January 29, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

### CURRENT REPORT

Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934

January 29, 2004

Date of Report (Date of earliest event reported)

## Capital One Financial Corporation

(Exact name of registrant as specified in its charter)

Delaware

1-13300

54-1719854

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(State of incorporation  
or organization)

(Commission File  
Number)

(IRS Employer  
Identification No.)

**1680 Capital One Drive**  
**McLean, VA**  
(Address of principal executive offices)

**22102**  
(Zip Code)

Registrant's telephone number, including area code: (703) 720-1000

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**Item 5. Other Events.**

(a) See attached Press Release, at Exhibit 99.1.

(b) Cautionary Factors

This document and the attached press release contain forward-looking statements which involve a number of risks and uncertainties. The Company cautions readers that any forward-looking information is not a guarantee of future performance and that actual results could differ materially from those contained in the forward-looking information as a result of various factors including, but not limited to, the following:

- regulatory or other developments that may affect the Company's businesses or its future relationship with its regulators;
- financial, legal, regulatory, accounting or other changes that may affect the Company's strategic plan or business practices;
- the ability of the Company to continue to support and build corporate controls;
- the ability of the Company to recruit experienced personnel to assist in the management and operations of new products and services; and
- other factors listed from time to time in the Company's SEC reports, including, but not limited to, the Quarterly Report on Form 10-Q for the three months ended September 30, 2003.

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits.

99.1. Press Release of the Company dated January 29, 2004.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this Current Report on Form 8-K to be signed on its behalf by the undersigned, thereto duly authorized.

**CAPITAL ONE FINANCIAL CORPORATION**

Dated: January 29, 2004

By: /s/ RICHARD D. FAIRBANK  
Richard D. Fairbank  
Chief Executive Officer

**EXHIBIT INDEX**

99.1 Press Release of the Company dated January 29, 2004

4