

CAPITAL ONE FINANCIAL CORP  
Form 4  
February 17, 2017

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2015  
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 \*  
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)  
02/15/2017

\_\_\_\_ 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	02/15/2017		M		4,206 A \$ 0 <sup>(1)</sup>	107,539	D
Common Stock	02/15/2017		M		3,703 A \$ 0 <sup>(1)</sup>	111,242	D
Common Stock	02/15/2017		M		3,120 A \$ 0 <sup>(1)</sup>	114,362	D
Common Stock	02/15/2017		M		9,698 A \$ 0 <sup>(2)</sup>	124,060	D
Common Stock	02/15/2017		D		\$ 88.31 <sup>(1)</sup>	119,854	D

Edgar Filing: CAPITAL ONE FINANCIAL CORP - Form 4

Common Stock	02/15/2017	D	3,703	D	\$ <u>(1)</u>	116,151	D	
Common Stock	02/15/2017	D	3,120	D	\$ <u>(1)</u>	113,031	D	
Common Stock	02/15/2017	D	9,698	D	\$ <u>(2)</u>	103,333	D	
Common Stock	02/15/2017	F <sup>(3)</sup>	1,602	D	\$ 90.93	101,731	D	
Common Stock	02/15/2017	F <sup>(4)</sup>	1,516	D	\$ 90.93	100,215	D	
Common Stock	02/15/2017	F <sup>(5)</sup>	2,430	D	\$ 90.93	97,785	D	
Common Stock						6,597 <sup>(6)</sup>	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.**

SEC 1474  
(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 Security (Instr. 3 and 4)	Amount or Number of Shares	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	
2014 Restricted Stock Units	\$ 0 <sup>(1)</sup>	02/15/2017		M	4,206	<u>(7)</u>	<u>(7)</u>	Common Stock	4,206
2015 Restricted Stock	\$ 0 <sup>(1)</sup>	02/15/2017		M	3,703	<u>(8)</u>	<u>(8)</u>	Common Stock	3,703

Units

2016

Restricted  
Stock  
Units

\$ 0 <sup>(1)</sup>

02/15/2017

M

3,120

(9)

(9)

Common  
Stock

3,1

Restricted  
Stock  
Units

\$ 0 <sup>(2)</sup>

02/15/2017

M

9,698

02/15/2017<sup>(2)</sup>

02/15/2017<sup>(2)</sup>

Common  
Stock

9,6

## Reporting Owners

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

## Signatures

Cleo Belmonte (POA  
on file)

02/17/2017

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, 2017 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) Each restricted stock unit vested on January 1, 2017 and settled in cash on February 15, 2017 based on the Company's average fair market value of the underlying shares of common stock over the fifteen trading days preceding the settlement date.
- (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 January 30, 2014. 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 January 29, 2015. 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 4, 2016. 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 beginning on February 15, 2015 and annually thereafter.
- (8) These restricted stock units vest in 1/3 increments beginning on February 15, 2016 and annually thereafter.
- (9) These restricted stock units vest in 1/3 increments beginning on February 15, 2017 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.