



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

February 2, 2021

R. Scott Blackley  
Chief Financial Officer  
Capital One Financial Corp.  
1680 Capital One Drive  
McLean, Virginia 22102

**Re: Capital One Financial Corp.**  
**Form 10-K for the Fiscal Year Ended December 31, 2019**  
**Filed February 20, 2020**  
**File No. 1-13300**

Dear Mr. Blackley:

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance