

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

DIVISION OF CORPORATION FINANCE

February 1, 2024

Andrew M. Young Chief Financial Officer Capital One Financial Corporation 1680 Capital One Drive McLean, VA 22102

Re: Capital One Financial Corporation Form 10-K for Fiscal Year Ended December 31, 2022 File No. 001-13300

Dear Andrew M. Young:

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