Clerk of the House of Representatives	Secretary of the Senate
Legislative Resource Center	Office of Public Records
B-106 Cannon Building	232 Hart Building
Washington, DC 20515	Washington, DC 20510

Secretary of the Senate
Received: Feb 13, 2006

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. Address:
1680 CAPITAL ONE DRIVE 12TH FLOOR, MCLEAN, VA 22102

3. Principal place of business (if different from line 2):
Country City: State/Zip(or Country):

4. Contact Name: RICHARD S. SILVERTHORNE
Telephone: 703-720-2291
E-mail (optional): scott.silverthorne@capitalone.com

Senate ID #: 53824-12
House ID #: 34991000

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2005 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

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than $10,000: ☐

$10,000 or more: ☐ => Income (nearest $20,000):_____

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).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than $10,000: ☐

$10,000 or more: ☒ => Expenses (nearest $20,000): 510,000.00

14. Reporting Method.
Check box to indicate expense accounting method. See instructions for description of options.

☒ **Method A.** Reporting amounts using LDA definitions only
☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

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: ADV (one per page)

16. Specific lobbying issues:

S.662 and H.R.22 - Postal Accountability and Enhancement Act of 2005.

17. House(s) of Congress and Federal agencies contacted:
U.S. House of Representatives
U.S. Senate

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

Name: OLSON, RICK
Covered Official Position (if applicable):
Name: SILVERTHORNE, RICHARD S.
Covered Official Position (if applicable):
Name: STEIN, LARRY
Covered Official Position (if applicable):

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

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:

S.115 Notification of Risk to Personal Data Act; S.116 Privacy Act of 2005; S.500 Information Protection and Security Act; S.751 Notification of Risk to Personal Data Act; S.768 Comprehensive Identity Theft Prevention Act; S.1216 Financial Privacy Breach Notification Act of 2005; S.1326 Notification of Risk to Personal Data Act; S.1332 Personal Data Privacy and Security Act of 2005; S.1336 Consumer Identity Protection and Security Act; S.1408 Identity Theft Protection Act; H.R.1069 Notification of Risk to Personal Data Act; H.R.1080 Information Protection and Security Act; H.R.3140 Consumer DataSecurity and Notification Act of 2005; H.R.1185 Federal Deposit Insurance Reform Act of 2005; S.29 Social Security Number Misuse Prevention Act; H.R.82 Social Security Online Privacy Protection Act; H.R.1078 Social Security Number Protection Act of 2005; H.R.1745 Social Security Number Privacy and Identity Theft Prevention Act of 2005; S.687 Spyware Internet Protection Bill; S.1004 Enhanced Consumer Protection Against Spyware Act of 2005; H.R.29 Securely Protect Yourself Against Cyber Trespass Act; H.R.744 Internet Spyware Prevention Act of 2005, H.R.3505 Financial Services Regulatory Relief Act of 2005; S.5 Class Action Fairness Act of 2005 and H.R.516 Class Action Fairness Act of 2005; Hurricane Reconstruction Efforts.

17. House(s) of Congress and Federal agencies contacted:
Department of the Treasury, Federal Reserve Board, Federal Trade Commission, Executive Office of the President
U.S. House of Representatives, U.S. Senate, Small Business Administration

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

Name: BRESEE, ELISABETH
Covered Official Position (if applicable):
Name: LARRY, STEIN
Covered Official Position (if applicable):
Name: OLSON, RICK
Covered Official Position (if applicable):
Name: SILVERTHORNE, RICHARD S.
Covered Official Position (if applicable):

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

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.1860 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005; H.R.2060 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005; H.R.2201 Consumer Debt Prevention and Education Act of 2005; S.256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

17. House(s) of Congress and Federal agencies contacted:
U.S. House of Representatives
U.S. Senate

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

Name: LARRY, STEIN
Covered Official Position (if applicable):
Name: SILVERTHORNE, RICHARD S.
Covered Official Position (if applicable):

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

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:

S.115 Notification of Risk to Personal Data Act; S.116 Privacy Act of 2005; S.500 Information Protection and Security Act; S.751 Notification of Risk to Personal Data Act; S.768 Comprehensive Identity Theft Prevention Act; S.1216 Financial Privacy Breach Notification Act of 2005; S.1326 Notification of Risk to Personal Data Act; S.1332 Personal Data Privacy and Security Act of 2005; S.1336 Consumer Identity Protection and Security Act; S.1408 Identity Theft Protection Act; H.R.1069 Notification of Risk to Personal Data Act; H.R.1080 Information Protection and Security Act; H.R.3140 Consumer Data Securityand Notification Act of 2005; H.R.1185 Federal Deposit Insurance Reform Act of 2005; S.29 Social Security Number Misuse Prevention Act; H.R.82 Social Security Online Privacy Protection Act; H.R.1078 Social Security Number Protection Act of 2005; H.R.1745 Social Security Number Privacy and Identity Theft Prevention Act of 2005; S.687 Spyware Internet Protection Bill; S.1004 Enhanced Consumer Protection Against Spyware Act of 2005; H.R.29 Securely Protect Yourself Against Cyber Trespass Act; H.R.744 Internet Spyware Prevention Act of 2005, H.R.3505 Financial Services Regulatory Relief Act of 2005, Hurricane Reconstruction Efforts.

17. House(s) of Congress and Federal agencies contacted:
Department of the Treasury, Small Business Administration, Executive Office of the President, Federal Reserve Board
Federal Trade Commission, U.S. House of Representatives, U.S. Senate

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

Name: BRESEE, ELISABETH
Covered Official Position (if applicable):
Name: OLSON, RICK
Covered Official Position (if applicable):
Name: SILVERTHORNE, RICHARD S.
Covered Official Position (if applicable):
Name: STEIN, LARRY
Covered Official Position (if applicable):

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

Signature: ON FILE Date: Feb 13, 2006

Printed Name and Title: Richard S. Silverthorne, Director, Government Rela -