Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

SECRETARY OF THE SENATE
03 AUG 14 PM 1:09

# 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. Registrant Address ☐ Check if different than previously reported
Address **2980 Fairview Park Drive** **Suite 1400**
City **Falls Church** State/Zip (or Country) **VA 22042**

3. Principal Place of Business (if different from line 2)
City State/Zip (or Country)

4. Contact Name **Scott Silverthorne** Telephone **(703) 289-6805** E-mail (optional) **scott.silverthorne@capitalone.com**

5. Senate ID # **53824-12**

6. House ID # **34991000**

7. Client Name ☒ Self

## TYPE OF REPORT

8. Year **2003** Midyear (January 1-June 30) ☒ OR Year End (July 1-Dece

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 Lobbyi

## 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 repo period were:

Less than $10,000 ☐

$10,000 or more ☒ >> $ **$900,000.00**
Expenses (nearest $2

14. **REPORTING METHOD.** Check box to indicate accounting method. See instructions for description of

☒ **Method A.** Reporting amounts using LDA definit

☐ **Method B.** Reporting amounts under section 603 the Internal Revenue Code

☐ **Method C.** Reporting amounts under section 162 Internal Revenue Code

Signature R. Scott Silverthorne Date **8/14/03**

Scott Silverthorne - Director, Government Relations Pa

Printed Name and Title [illegible]

Registrant Name: **Capital One Financial Corporation**

Client Name: **Capital One Financial Corporation**

**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. 380 Postal Civil Service Retirement System Funding Reform Act of 2003**

17. House(s) of Congress and Federal agencies contacted ☐ Check if None
**House of Representatives**
**Senate**

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

| Name | Covered Official Position (if applicable) |
|---|---|
| **Borchert, Frank R.** | |
| **Olson, Rick** | |
| **Silverthorne, Scott** | |
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19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature _____ Date **8/14/03**

Printed Name and Title **Scott Silverthorne - Director, Government Relations**

Registrant Name: **Capital One Financial Corporation**

Client Name: **Capital One Financial Corporation**

**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

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

**Department of Treasury**
**Federal Trade Commission**
**House of Representatives**
**Senate**

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

| Name | Covered Official Position (if applicable) |
|---|---|
| **Borchert, Frank R.** | |
| **Navarrete, Andres** | |
| **Olson, Rick** | |
| **Silverthorne, Scott** | |
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| | |

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

Signature _____ Date **8/14/03**

Printed Name and Title **Scott Silverthorne - Director, Government Relations** Page 3

Registrant Name: **Capital One Financial Corporation**

Client Name: **Capital One Financial Corporation**

| Item | Description | Data |
|---|---|---|
| 16 | **Lobbying Issues** | **H.R. 522 Federal Deposit Insurance Reform Act of 2003; H.R. 1223 Internet Gambling Licensing and Regulation Commission Act; H.R. 1375 Financial Services Regulatory Relief Act of 2003; H.R. 1729 Negative Credit Notification Act; H.R. 1747 Consumer Credit Disclosure Act of 2003; H.R. 1766 National Uniform Privacy Standards Act of 2003; H.R. 1931 Personal Information Privacy Act of 2003; H.R. 2035 Identity Theft and Financial Privacy Protection Act of 2003; H.R. 2143 Unlawful Internet Gambling Funding Prohibition Act; H.R. 2546 Free Credit Report Act of 2003; H.R. 2549 Bill Payment Grace Period Act of 2003; H.R. 2617 Consumer Identity and Information Security Act of 2003; H.R. 2622 Fair and Accurate Credit Transactions Act of 2003; H.R. 2633 Identity Theft Protection and Information Blackout Act of 2003; H.R. 2724 Credit Bait and Switch Prevention Act; H.R. 2796 Consumer Credit Protection Act Amendments of 2003; S. 223 Identity Theft Prevention Act; S. 627 Unlawful Internet Gambling Funding Prohibition Act; S. 660 Economic Opportunity Protection Act of 2003; S. 1370 Consumer Credit Score Disclosure Act of 2003; S. 1458 Financial Institution Privacy Protection Act of 2003.** |

Registrant Name: Capital One Financial Corporation

Client Name: Capital One Financial Corporation

**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. 975 Bankruptcy Abuse Prevention and Consumer Protection Act of 2003**

17. House(s) of Congress and Federal agencies contacted ☐ Check if None
**House of Representatives**
**Senate**

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

| Name | Covered Official Position (if applicable) |
|---|---|
| **Silverthorne, Scott** | |
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19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature _____ Date 8/14/03

Printed Name and Title **Scott Silverthorne - Director, Government Relations**

Registrant Name: **Capital One Financial Corporation**

Client Name: **Capital One Financial Corporation**

**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

17. House(s) of Congress and Federal agencies contacted ☐ Check if None
**Department of Treasury**
**House of Representatives**
**Senate**

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

| Name | Covered Official Position (if applicable) |
|---|---|
| **Borchert, Frank R.** | |
| **Navarrete, Andres** | |
| **Silverthorne, Scott** | |
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19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature _____ Date **8/14/03**

Printed Name and Title **Scott Silverthorne - Director, Government Relations** Page

Registrant Name: **Capital One Financial Corporation**

Client Name: **Capital One Financial Corporation**

| Item | Description | Data |
|---|---|---|
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