

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

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FILER

CAPITAL ONE FINANCIAL CORP

CIK:[927628](#) | IRS No.: [541719854](#) | State of Incorp.:**DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: [001-13300](#) | Film No.: [13528841](#)
SIC: **6022** State commercial banks

Mailing Address

*1680 CAPITAL ONE DRIVE
SUITE 1400
MCLEAN VA 22102*

Business Address

*1680 CAPITAL ONE DRIVE
SUITE 1400
MCLEAN VA 22102
7037201000*

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549**

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 OR 15(d) of
The Securities Exchange Act of 1934**

**January 15, 2013
Date of Report (Date of earliest event reported)**

CAPITAL ONE FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

1-13300
(Commission
File Number)

54-1719854
(IRS Employer
Identification No.)

**1680 Capital One Drive,
McLean, Virginia**
(Address of principal executive offices)

22102
(Zip Code)

Registrant's telephone number, including area code: (703) 720-1000

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure.

Capital One Financial Corporation (the “Company”) hereby furnishes the information in Exhibit 99.1 hereto, Monthly Charge-off and Delinquency Statistics – As of and for the month ended December 31, 2012.

Note: Information in this report (including the exhibit) furnished pursuant to Item 7.01 shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. This report will not be deemed an admission as to the materiality of any information in the report that is required to be disclosed solely by Regulation FD. Furthermore, the information provided in Exhibit 99.1 shall not be deemed to be incorporated by reference into the filings of the Company under the Securities Act of 1933.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

<u>Exhibit</u>	<u>Description</u>
99.1	Monthly Charge-off and Delinquency Statistics – As of and for the month ended December 31, 2012

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this Current Report on Form 8-K to be signed on its behalf by the undersigned hereunto duly authorized.

CAPITAL ONE FINANCIAL CORPORATION

Date: January 15, 2013

By: /s/ R. SCOTT BLACKLEY

R. Scott Blackley

Controller and Principal Accounting Officer

EXHIBIT INDEX

Exhibit

Description

99.1 Monthly Charge-off and Delinquency Statistics – As of and for the month ended December 31, 2012

Capital One Financial Corporation
Monthly Charge-off and Delinquency Statistics
As of and for the month ended December 31, 2012
(Dollars in millions)

	<u>December 2012</u>
<u>Domestic Card Metrics</u>⁽¹⁾	
Net principal charge-offs	\$ 297
Average loans held for investment	82,093
Net charge-off rate ⁽²⁾	4.35 %
30+ day performing delinquencies	3,001
Period-end loans held for investment	\$ 83,140
30+ day performing delinquency rate ⁽³⁾	3.61 %
<u>International Card Metrics</u>⁽¹⁾	
Net principal charge-offs ⁽⁴⁾	\$ (6)
Average loans held for investment	8,454
Net charge-off rate ⁽²⁾⁽⁴⁾	(0.88)%
30+ day performing delinquencies	\$ 308
Nonperforming loans	100
Period-end loans held for investment	8,614
30+ day performing delinquency rate ⁽³⁾	3.58 %
Nonperforming loan rate ⁽⁵⁾	1.16 %
<u>Auto Finance Metrics</u>	
Net principal charge-offs	\$ 56
Average loans held for investment	27,112
Net charge-off rate ⁽²⁾	2.49 %
30+ day performing delinquencies	\$ 1,900
Nonperforming loans	149
Period-end loans held for investment	27,123
30+ day performing delinquency rate ⁽³⁾	7.00 %
Nonperforming loan rate ⁽⁵⁾	0.55 %

- (1) Period-end loans held for investment and average loans held for investment include accrued finance charges and fees, net of the estimated uncollectible amount. We recognize billed finance charges and fee income on open-ended loans in accordance with the contractual provisions of the credit arrangements and estimate the uncollectible amount on a quarterly basis. The estimated uncollectible amount of billed finance charges and fees is reflected as a reduction in revenue and is not included in our net charge-offs.
- (2) Calculated by dividing annualized net charge-offs for the period by average loans held for investment during the period for the specified loan category.
- (3) Calculated by dividing 30+ day performing delinquent loans as of the end of the period by period-end loans held for investment for the specified loan category.
- (4) Net principal charge-offs and the net charge-off rate for International Card reflect the impact of excess recoveries due to a high-volume of debt sales in December 2012.
- (5) Calculated by dividing nonperforming loans as of the end of the period by period-end loans held for investment for the specified loan category.