

CAPITAL ONE FINANCIAL CORP  
Form NT 11-K  
July 02, 2007  
(Check One):

**UNITED STATES**

OMB APPROVAL  
OMB Number: 3235-0058

Form 10-K

**SECURITIES AND EXCHANGE COMMISSION**

Expires: April 30, 2009

Form 20-F

**Washington, D.C. 20549**

Estimated average burden  
hours per response . . . 2.50

Form 11-K

SEC FILE NUMBER

Form 10-Q

**FORM 12b-25**

CUSIP NUMBER

Form 10-D

**NOTIFICATION OF LATE FILING**

Form N-SAR

Form N-CSR

For Period Ended: December 31, 2006

- Transition Report on Form 10-K
- Transition Report on Form 20-F
- Transition Report on Form 11-K
- Transition Report on Form 10-Q
- Transition Report on Form N-SAR

For the Transition Period Ended: \_\_\_\_\_

*Read Instruction (on back page) Before Preparing Form. Please Print or Type.*

**Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.**

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

**PART I REGISTRANT INFORMATION**

**NORTH FORK BANCORPORATION, INC. 401k RETIREMENT SAVINGS PLAN**  
Full Name of Registrant

Former Name if Applicable

**275 BROADHOLLOW ROAD**  
Address of Principal Executive Office (*Street and Number*)

**MELVILLE, NEW YORK 11747**  
City, State and Zip Code

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**PART II RULES 12b-25(b) AND (c)**

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- X
- (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
  - (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q, or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
  - (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

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**PART III NARRATIVE**

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

(Attach Extra Sheets if Needed)

Capital One acquired North Fork Bancorporation, Inc. on December 1, 2006. In preparing the December 31, 2006 11-K for the Registrant, Capital One had to coordinate with the prior accounting team and the prior and successor Independent Registered Public Accounting Firm. Challenges in this process resulted in a delay in the preparation of the 11-K. As a result, the Registrant was unable to conclude the processes and procedures required for it to complete the preparation of its December 31, 2006 Form 11-K within the time period prescribed for such report without unreasonable effort or expense. Registrant will file its Form 11-K on or before July 5, 2007

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**PART IV OTHER INFORMATION**

- (1) Name and telephone number of person to contact in regard to this notification

**Gary L. Perlin**  
(Name)

**703**  
(Area Code)

**720-1080**  
(Telephone Number)

- (2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If answer is no, identify report(s).   x Yes    No

- (3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?    Yes   x No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

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**NORTH FORK BANCORPORATION, INC. 401k RETIREMENT SAVINGS PLAN**  
(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date July 2, 2007

By /s/ Gary L. Perlin on behalf of the Benefits Committee as Plan Administrator  
Name and Title

INSTRUCTION: The form may be signed by an executive officer of the registrant or by any other duly authorized representative. The name and title of the person signing the form shall be typed or printed beneath the signature. If the statement is signed on behalf of the registrant by an authorized representative (other than an executive officer), evidence of the representative's authority to sign on behalf of the registrant shall be

filed with the form.

**ATTENTION**

**Intentional misstatements or omissions of fact constitute Federal Criminal Violations (See 18 U.S.C. 1001).**