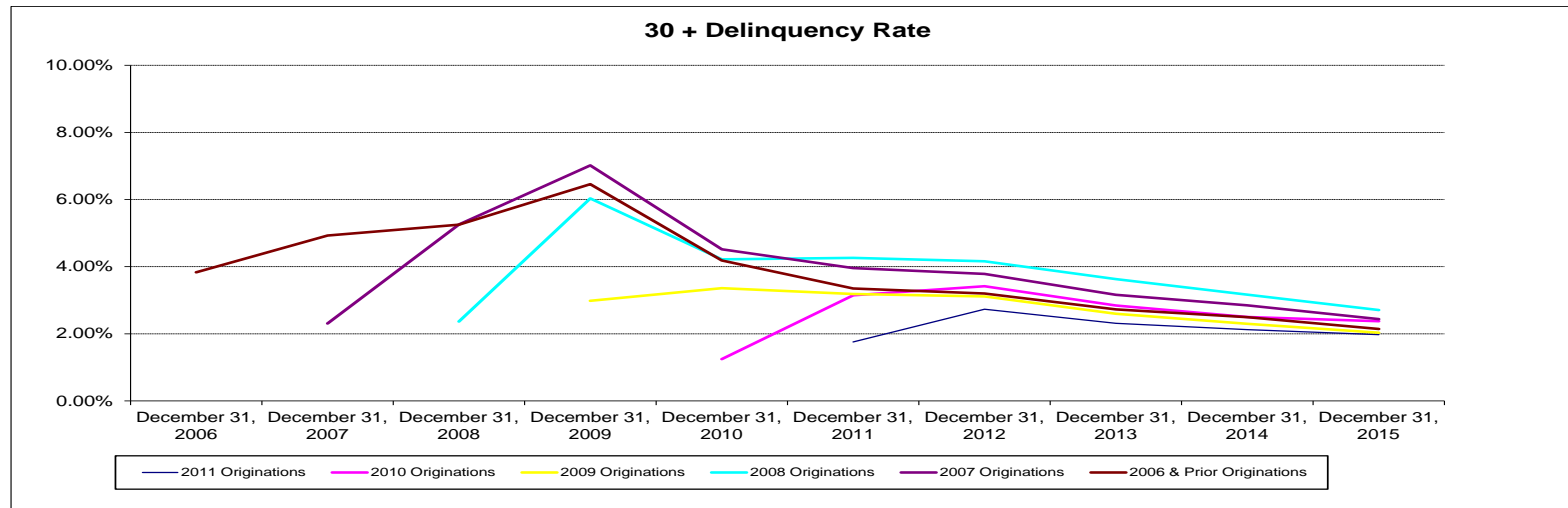


The following table sets forth the delinquency experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the delinquency experience for receivables in the future will be similar to the historical experience set forth below.

Static Pool Data for the Capital One Master Trust Consumer Segment

30+ Delinquency Rate

	At	At								
	December 31, 2015	December 31, 2014	December 31, 2013	December 31, 2012	December 31, 2011	December 31, 2010	December 31, 2009	December 31, 2008	December 31, 2007	December 31, 2006
2011 Originations	1.97%	2.13%	2.31%	2.73%	1.76%					
2010 Originations	2.37%	2.50%	2.84%	3.42%	3.15%	1.25%				
2009 Originations	2.03%	2.30%	2.60%	3.11%	3.18%	3.36%	2.98%			
2008 Originations	2.71%	3.16%	3.63%	4.16%	4.26%	4.22%	6.03%	2.37%		
2007 Originations	2.44%	2.85%	3.16%	3.78%	3.96%	4.52%	7.02%	5.26%	2.31%	
2006 & Prior Originations	2.14%	2.49%	2.73%	3.20%	3.35%	4.19%	6.46%	5.25%	4.93%	3.83%



The delinquency rate is calculated by dividing the delinquent amount by the end of period receivables outstanding for the applicable period. The delinquent amount is the dollar amount of end of period delinquencies for the period.

The origination date for each account is the date on which the account is opened and an account number is assigned.

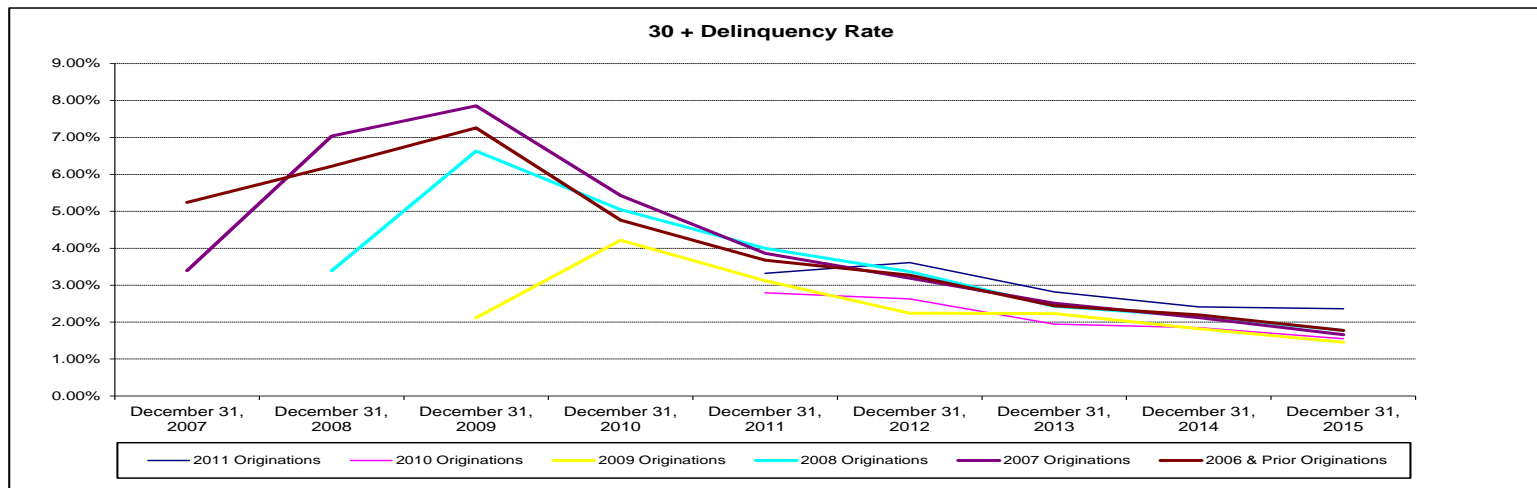
For each account comprising the Master Trust Consumer Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Consumer Segment.

No consumer accounts have been added since 2011.

The following table sets forth the delinquency experience for the Capital One Master Trust Small Business Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the delinquency experience for receivables in the future will be similar to the historical experience set forth below.

Static Pool Data for the Capital One Master Trust Small Business Segment
30+ Delinquency Rate

	At				At				
	December 31, 2015	December 31, 2014	December 31, 2013	December 31, 2012	December 31, 2011	December 31, 2010	December 31, 2009	December 31, 2008	December 31, 2007
2011 Originations	2.36%	2.41%	2.82%	3.61%	3.32%				
2010 Originations	1.55%	1.85%	1.95%	2.63%	2.79%				
2009 Originations	1.45%	1.82%	2.23%	2.24%	3.12%	4.22%	2.12%		
2008 Originations	1.78%	2.16%	2.43%	3.37%	4.00%	5.05%	6.63%	3.39%	
2007 Originations	1.66%	2.12%	2.51%	3.19%	3.86%	5.43%	7.86%	7.04%	3.40%
2006 & Prior Originations	1.77%	2.20%	2.44%	3.27%	3.68%	4.76%	7.26%	6.22%	5.24%



The delinquency rate is calculated by dividing the delinquent amount by the end of period receivables outstanding for the applicable period. The delinquent amount is the dollar amount of end of period delinquencies for the period.

The origination date for each account is the date on which the account is opened and an account number is assigned.

For each account comprising the Master Trust Small Business Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Small Business Segment.

No small business accounts were added during 2010, 2012, 2013, 2014 and 2015.