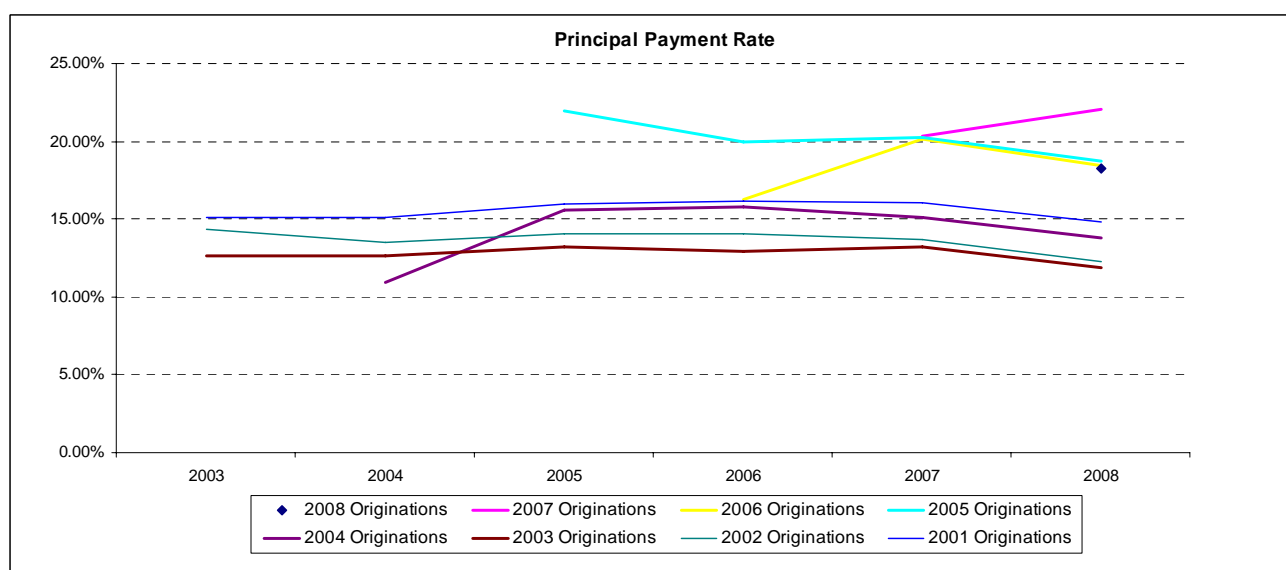


The following table sets forth the principal payment rate experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the principal payment rate experience for receivables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

**Static Pool Data for the Capital One Master Trust Consumer Segment**  
**Principal Payment Rate**

|                   | Year Ended | Year Ended |        |        |        |        |
|-------------------|------------|------------|--------|--------|--------|--------|
|                   | 2008       | 2007       | 2006   | 2005   | 2004   | 2003   |
| 2008 Originations | 18.29%     |            |        |        |        |        |
| 2007 Originations | 22.07%     | 20.37%     |        |        |        |        |
| 2006 Originations | 18.48%     | 20.11%     | 16.23% |        |        |        |
| 2005 Originations | 18.72%     | 20.23%     | 19.95% | 21.91% |        |        |
| 2004 Originations | 13.80%     | 15.16%     | 15.81% | 15.56% | 10.89% |        |
| 2003 Originations | 11.87%     | 13.18%     | 12.94% | 13.23% | 12.62% | 12.68% |
| 2002 Originations | 12.31%     | 13.71%     | 14.06% | 14.06% | 13.48% | 14.37% |
| 2001 Originations | 14.83%     | 16.07%     | 16.15% | 16.01% | 15.07% | 15.14% |



As of December 31, 2008, approximately \$9.75 billion of outstanding receivables, representing approximately 21.49% of the total outstanding receivables in the Master Trust Consumer Segment at such date, related to accounts that were originated on or before December 31, 2000, and are not included in the table above.

The monthly principal payment rate for any month is calculated as the total amount of principal payments received during such month divided by the sum of (i) the amount of principal receivables outstanding as of the beginning of such month and (ii) with respect to accounts added to the Master Trust Portfolio during such month, the amount of principal receivables outstanding in such accounts as of the related addition date.

For each period presented, the principal payment rate is calculated as the average of the monthly principal payment rates during such period. For the year end

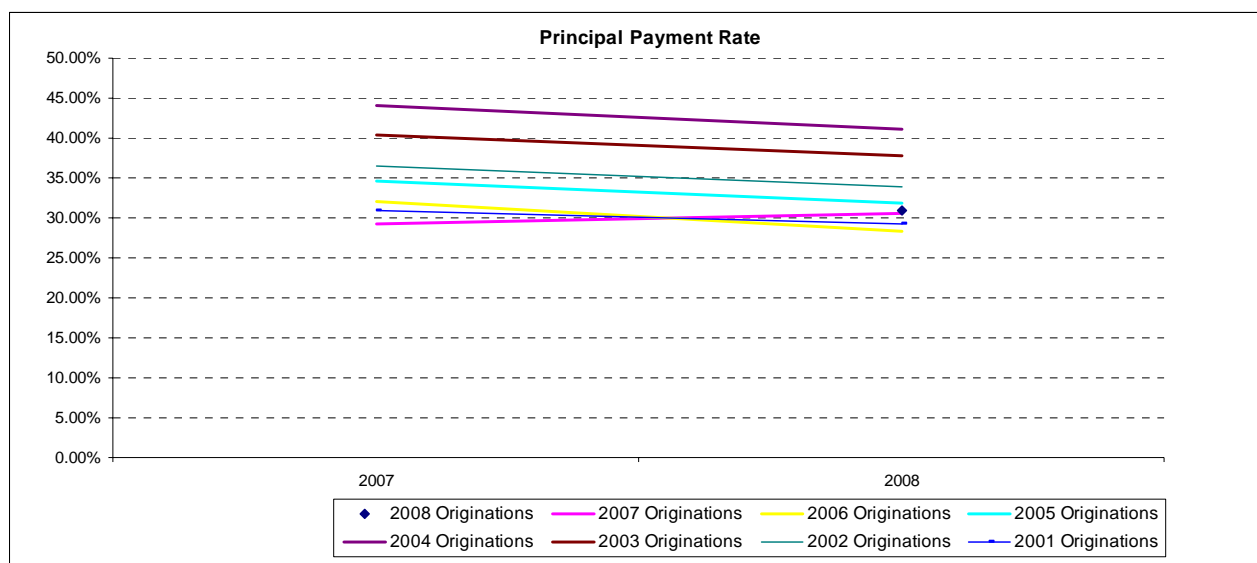
The origination date for each account is the date on which the account is opened and an account number is assigned.

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.

The following table sets forth the principal payment rate 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 principal payment rate 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**  
**Principal Payment Rate**

|                   | Year Ended | Year Ended |
|-------------------|------------|------------|
|                   | 2008       | 2007       |
| 2008 Originations | 30.92%     |            |
| 2007 Originations | 30.53%     | 29.34%     |
| 2006 Originations | 28.40%     | 32.00%     |
| 2005 Originations | 31.77%     | 34.69%     |
| 2004 Originations | 41.06%     | 44.00%     |
| 2003 Originations | 37.82%     | 40.36%     |
| 2002 Originations | 33.93%     | 36.39%     |
| 2001 Originations | 29.21%     | 30.95%     |



As of December 31, 2008, approximately \$368 million of outstanding receivables, representing approximately 10.76% of the total outstanding receivables in the Master Trust Small Business Segment at such date, related to accounts that were originated on or before December 31, 2000, and are not included in the table above.

The monthly principal payment rate for any month is calculated as the total amount of principal payments received during such month divided by the sum of (i) the amount of principal receivables outstanding as of the beginning of such month and (ii) with respect to accounts added to the Master Trust Small Business Segment during such month, the amount of principal receivables outstanding in such accounts as of the related addition date.

For each period presented, the principal payment rate is calculated as the average of the monthly principal payment rates during such 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.