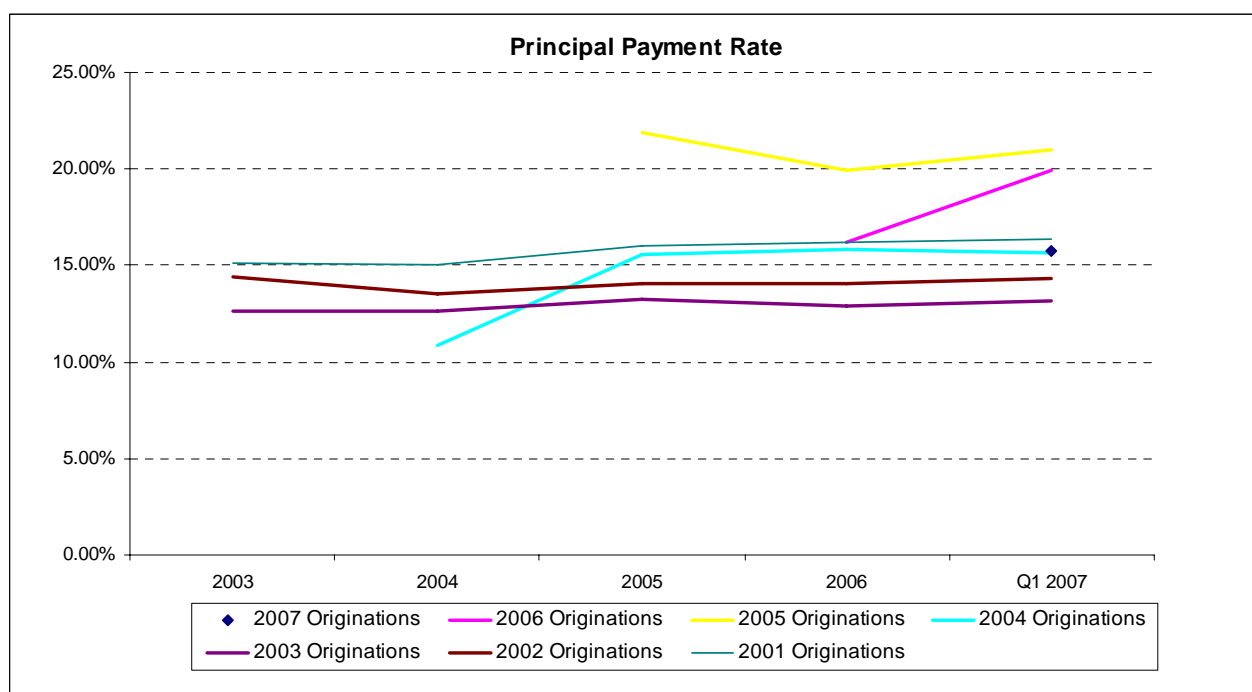The following table sets forth the principal payment rate experience for the Master Trust portfolio for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the principal payment rate experience for receivables in the future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

Static Pool Data for Capital One Master Trust
Principal Payment Rate

	Three Months Ended	Year Ended			
	March 31, 2007	2006	2005	2004	2003
2007 Originations	15.76%				
2006 Originations	19.97%	16.23%			
2005 Originations	21.04%	19.95%	21.91%		
2004 Originations	15.65%	15.81%	15.56%	10.89%	
2003 Originations	13.20%	12.94%	13.23%	12.62%	12.68%
2002 Originations	14.31%	14.06%	14.06%	13.48%	14.37%
2001 Originations	16.39%	16.15%	16.01%	15.07%	15.14%

As of March 31, 2007, approximately $10.17 billion of outstanding receivables, representing approximately 24.05% of the total outstanding receivables in the Master Trust Portfolio 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 ended 2003, however, this calculation excludes the monthly principal payment rate for January 2003, which are based on data that is unavailable.

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 Portfolio, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Portfolio.