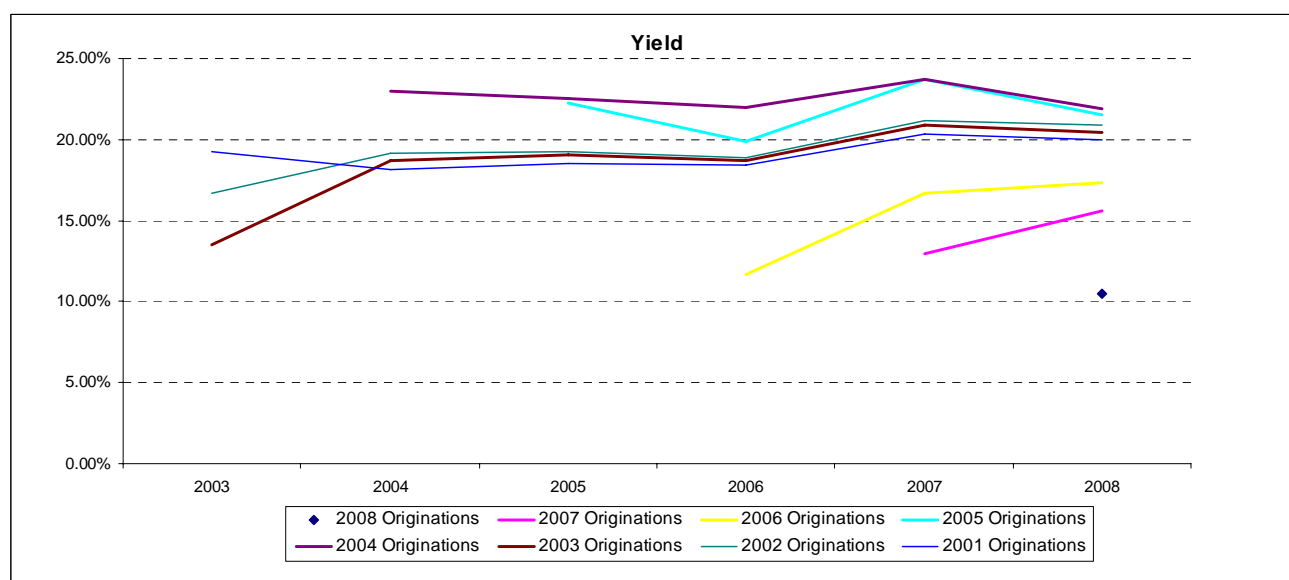


The following table sets forth the yield experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the yield experience for receivables in the future will be similar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

Static Pool Data for the Capital One Master Trust Consumer Segment Yield

	Year Ended	Year Ended				
	2008	2007	2006	2005	2004	2003
2008 Originations	10.51%					
2007 Originations	15.65%	12.99%				
2006 Originations	17.32%	16.69%	11.71%			
2005 Originations	21.55%	23.76%	19.86%	22.28%		
2004 Originations	21.87%	23.71%	21.98%	22.56%	23.03%	
2003 Originations	20.46%	20.92%	18.68%	19.10%	18.71%	13.52%
2002 Originations	20.88%	21.16%	18.93%	19.21%	19.18%	16.67%
2001 Originations	20.00%	20.33%	18.45%	18.48%	18.19%	19.30%



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.

Yield is calculated by dividing the amount of prior month billed finance charges and fees, and interchange by the average principal receivables outstanding for the applicable period. Finance charges and fees include monthly periodic rate finance charges, the portion of the annual membership fees amortized on a monthly basis, cash advance fees, late charges, overlimit fees and other miscellaneous fees. For the year ended 2003, however, the yield rate excludes (i) the amount of billed finance charges and fees, and interchange for January 2003, and (ii) in the case of each other month in 2003, the portion of the annual membership fees billed prior to January 2003 and amortized during any such month in 2003. In each case this information is based on data that is unavailable.

Annualized figures are not necessarily indicative of actual results for the entire year.

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

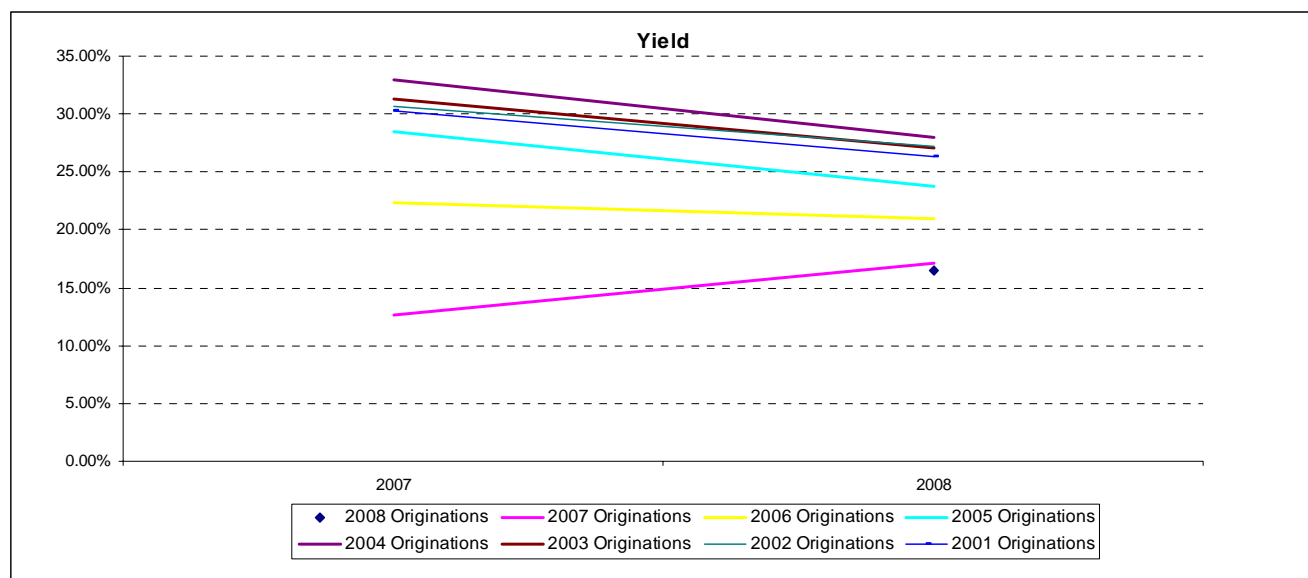
For each account comprising the Master Trust Consumer Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Consumer Segment.

The following table sets forth the yield 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 yield 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

Yield

	Year Ended 2008	Year Ended 2007
2008 Originations	16.44%	
2007 Originations	17.17%	12.68%
2006 Originations	20.95%	22.32%
2005 Originations	23.70%	28.48%
2004 Originations	27.97%	33.02%
2003 Originations	27.10%	31.33%
2002 Originations	27.26%	30.66%
2001 Originations	26.36%	30.30%



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.

Yield is calculated by dividing the amount of prior month billed finance charges and fees, and interchange by the average principal receivables outstanding for the applicable period. Finance charges and fees include monthly periodic rate finance charges, the portion of the annual membership fees amortized on a monthly basis, cash advance fees, late charges, overlimit fees and other miscellaneous fees. For August 2007, the average daily balance calculated reflects a \$0 principal receivables balance until August 9, 2007, the date on which Small Business accounts were added to the Master Trust Portfolio

Annualized figures are not necessarily indicative of actual results for the entire year.

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.