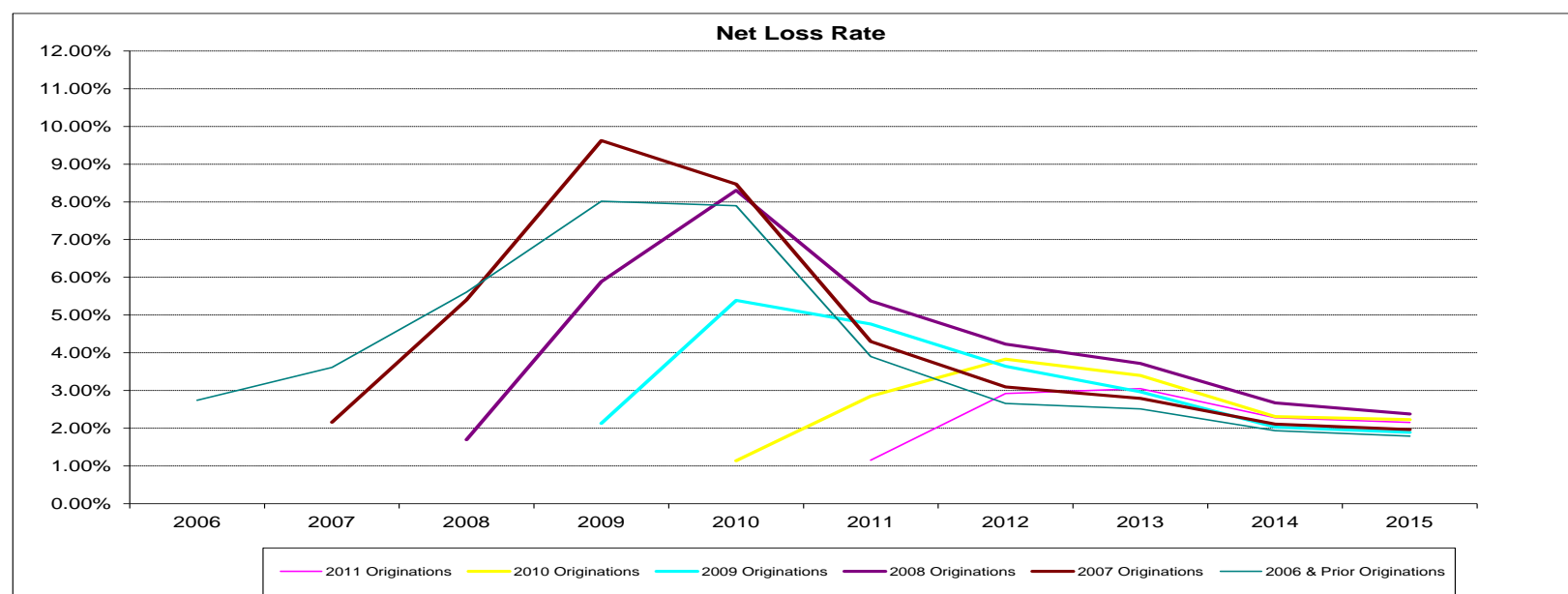


The following table sets forth the loss experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the loss experience for receivables in the future will be similar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

Static Pool Data for the Capital One Master Trust Consumer Segment

Net Loss Rate

	YTD through	Full year								
	December 31, 2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
2011 Originations	2.16%	2.28%	3.05%	2.92%	1.15%					
2010 Originations	2.23%	2.31%	3.40%	3.83%	2.85%	1.14%				
2009 Originations	1.89%	2.03%	2.96%	3.64%	4.76%	5.39%	2.13%			
2008 Originations	2.38%	2.67%	3.72%	4.23%	5.37%	8.31%	5.89%	1.70%		
2007 Originations	1.96%	2.11%	2.79%	3.10%	4.30%	8.47%	9.63%	5.40%	2.16%	
2006 & Prior Originations	1.79%	1.93%	2.51%	2.66%	3.90%	7.90%	8.02%	5.61%	3.61%	2.74%



The net loss rate is calculated by dividing the gross losses, net of recoveries, by the average amount of principal receivables outstanding for the applicable period.

For the year ended 2006, the net loss rate excludes approximately \$10.42 million in recoveries generated from the sale of the Credit Recovery Services portfolio. The loss rate would be lower if this amount was included.

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.

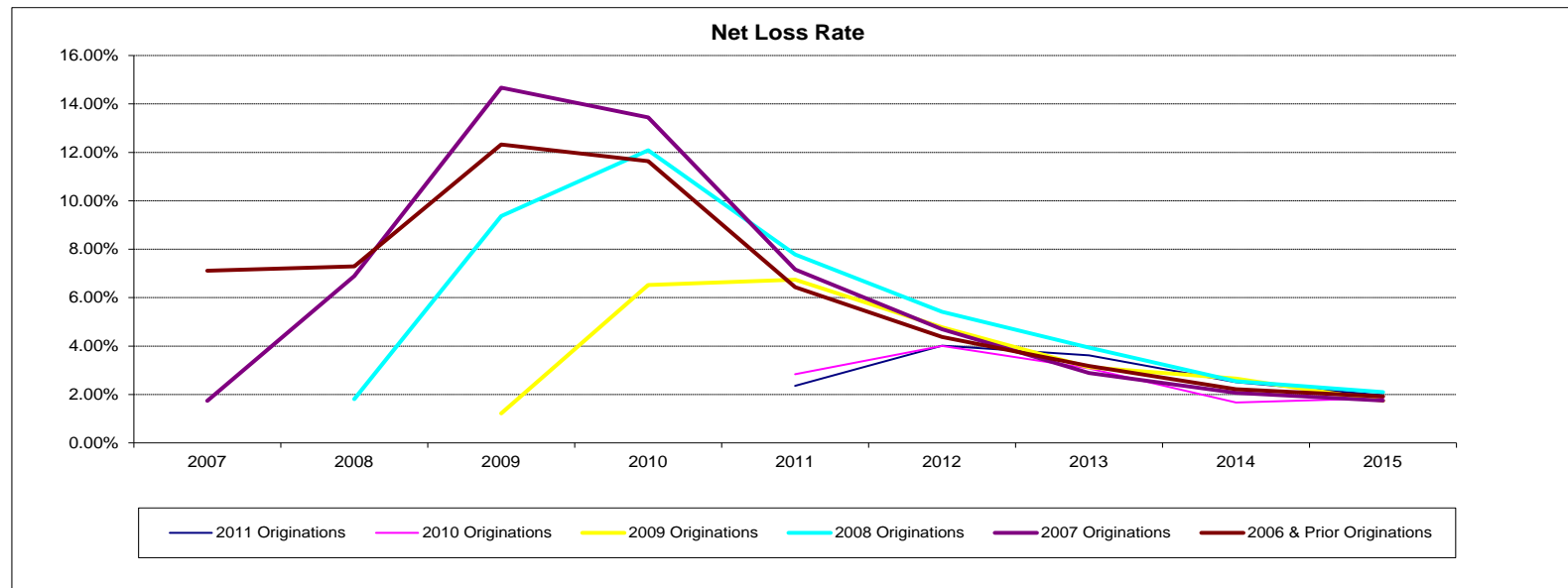
For each account comprising the Master Trust Consumer Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Consumer Segment.

No consumer accounts have been added since 2011.

The following table sets forth the loss 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 loss 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
Net Loss Rate

	YTD through	Full year							
	December 31, 2015	2014	2013	2012	2011	2010	2009	2008	2007
2011 Originations	1.97%	2.50%	3.62%	4.02%	2.35%				
2010 Originations	1.85%	1.67%	3.07%	4.00%	2.84%				
2009 Originations	1.74%	2.66%	3.13%	4.78%	6.74%	6.52%	1.22%		
2008 Originations	2.10%	2.55%	3.94%	5.42%	7.78%	12.08%	9.36%	1.81%	
2007 Originations	1.75%	2.07%	2.88%	4.70%	7.16%	13.44%	14.67%	6.89%	1.74%
2006 & Prior	1.92%	2.22%	3.17%	4.37%	6.43%	11.63%	12.33%	7.29%	7.11%
Originations									



The net loss rate is calculated by dividing the gross losses, net of recoveries, by the average amount of principal receivables outstanding for the applicable period.

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.

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