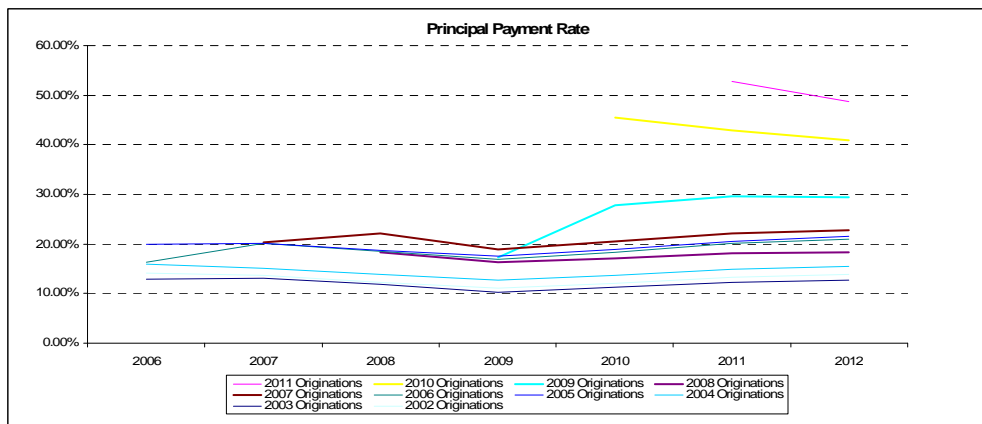


The following table sets forth the principal payment rate experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the principal payment rate experience for receivables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

	Full year						
	2012	2011	2010	2009	2008	2007	2006
2011 Originations	48.69%	52.73%					
2010 Originations	40.92%	42.98%	45.43%				
2009 Originations	29.41%	29.57%	27.71%	17.35%			
2008 Originations	18.40%	18.13%	17.16%	16.36%	18.29%		
2007 Originations	22.76%	22.11%	20.52%	19.01%	22.07%	20.37%	
2006 Originations	21.01%	20.17%	18.33%	16.87%	18.48%	20.11%	16.23%
2005 Originations	21.45%	20.61%	18.99%	17.42%	18.72%	20.23%	19.95%
2004 Originations	15.44%	14.89%	13.72%	12.60%	13.80%	15.16%	15.81%
2003 Originations	12.74%	12.31%	11.32%	10.36%	11.87%	13.18%	12.94%
2002 Originations	13.91%	13.29%	12.07%	11.01%	12.31%	13.71%	14.06%



As of December 31, 2012, approximately \$9.35 billion of outstanding receivables, representing approximately 27.38% 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, 2001, 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.

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

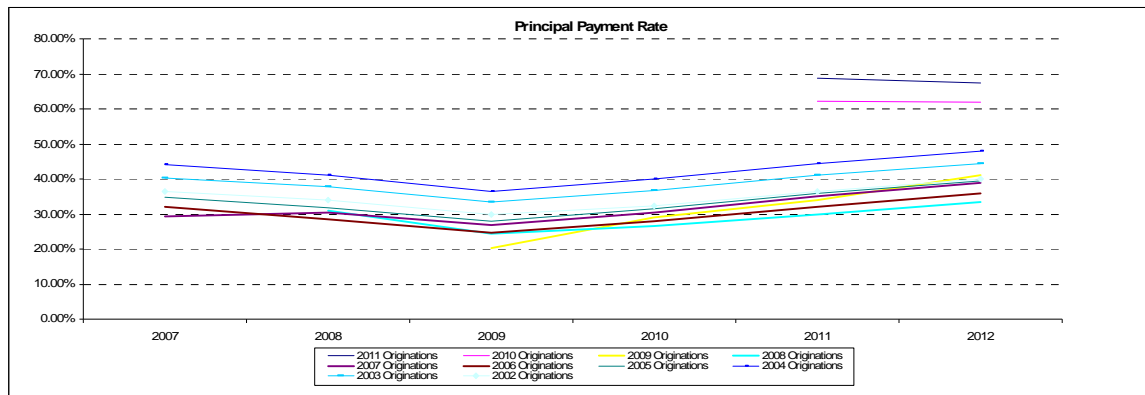
For each account comprising the Master Trust Consumer Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Consumer Segment.

No consumer assets were added during 2012.

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

	Full year					
	2012	2011	2010	2009	2008	2007
2011 Originations	67.45%	68.89%				
2010 Originations	61.87%	62.12%				
2009 Originations	41.06%	34.10%	29.00%	20.25%		
2008 Originations	33.39%	29.97%	26.54%	24.48%	30.92%	
2007 Originations	38.95%	35.08%	30.49%	26.95%	30.53%	29.34%
2006 Originations	35.81%	32.12%	27.85%	24.64%	28.40%	32.00%
2005 Originations	39.40%	35.96%	31.55%	27.83%	31.77%	34.69%
2004 Originations	47.86%	44.51%	40.09%	36.50%	41.06%	44.00%
2003 Originations	44.41%	41.10%	36.76%	33.50%	37.82%	40.36%
2002 Originations	39.91%	36.57%	32.44%	29.73%	33.93%	36.39%



As of December 31, 2012, approximately \$764 million of outstanding receivables, representing approximately 20.72% 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, 2001, 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.

No small business assets were added during 2010 and 2012.