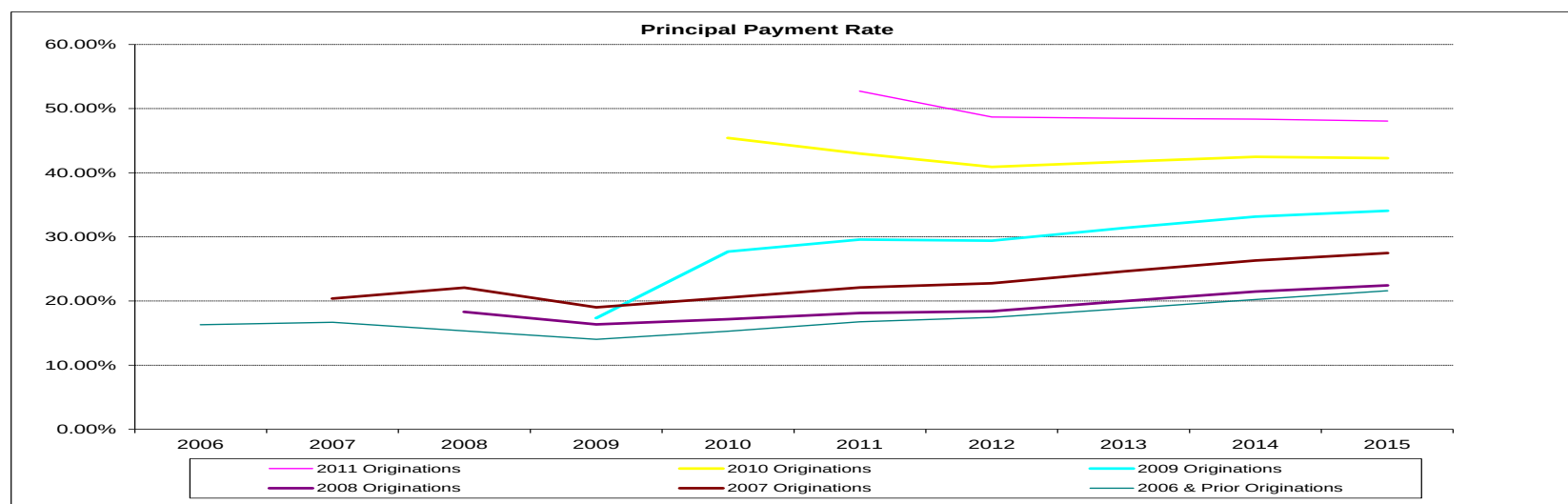


The following table sets forth the principal payment rate experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the principal payment rate experience for receivables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

	YTD Monthly average through	Full year								
	December 31, 2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
2011 Originations	48.06%	48.36%	48.48%	48.69%	52.73%					
2010 Originations	42.27%	42.49%	41.73%	40.92%	42.98%	45.43%				
2009 Originations	34.07%	33.17%	31.38%	29.41%	29.57%	27.71%	17.35%			
2008 Originations	22.44%	21.47%	19.98%	18.40%	18.13%	17.16%	16.36%	18.29%		
2007 Originations	27.48%	26.30%	24.61%	22.76%	22.11%	20.52%	19.01%	22.07%	20.37%	
2006 & Prior Originations	21.59%	20.22%	18.82%	17.43%	16.75%	15.29%	14.02%	15.33%	16.69%	16.29%



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.

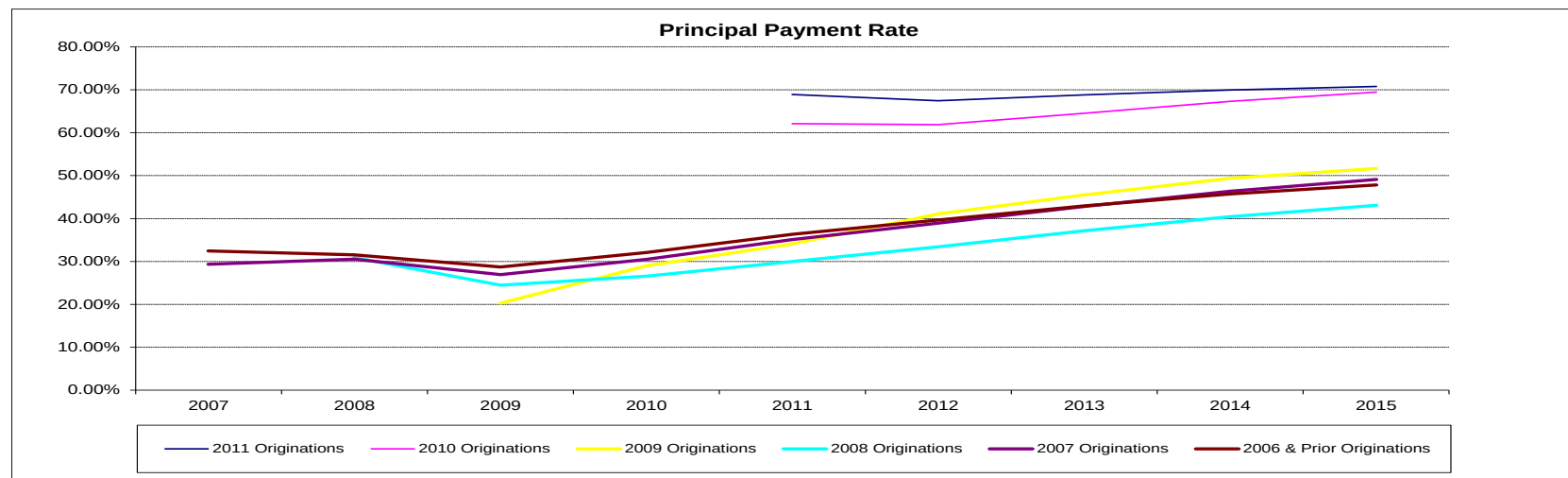
For each account comprising the Master Trust Consumer Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Consumer Segment.

No consumer accounts have been added since 2011.

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

	YTD Monthly average through December 31, 2015	Full year							
		2014	2013	2012	2011	2010	2009	2008	2007
2011 Originations	70.76%	69.94%	68.81%	67.45%	68.89%				
2010 Originations	69.44%	67.30%	64.52%	61.87%	62.12%				
2009 Originations	51.68%	49.37%	45.49%	41.06%	34.10%	29.00%	20.25%		
2008 Originations	43.08%	40.42%	37.17%	33.39%	29.97%	26.54%	24.48%	30.92%	
2007 Originations	49.12%	46.38%	42.80%	38.95%	35.08%	30.49%	26.95%	30.53%	29.34%
2006 & Prior Originations	47.83%	45.74%	42.96%	39.67%	36.31%	32.10%	28.69%	31.52%	32.43%



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 accounts were added during 2010, 2012, 2013, 2014 and 2015.