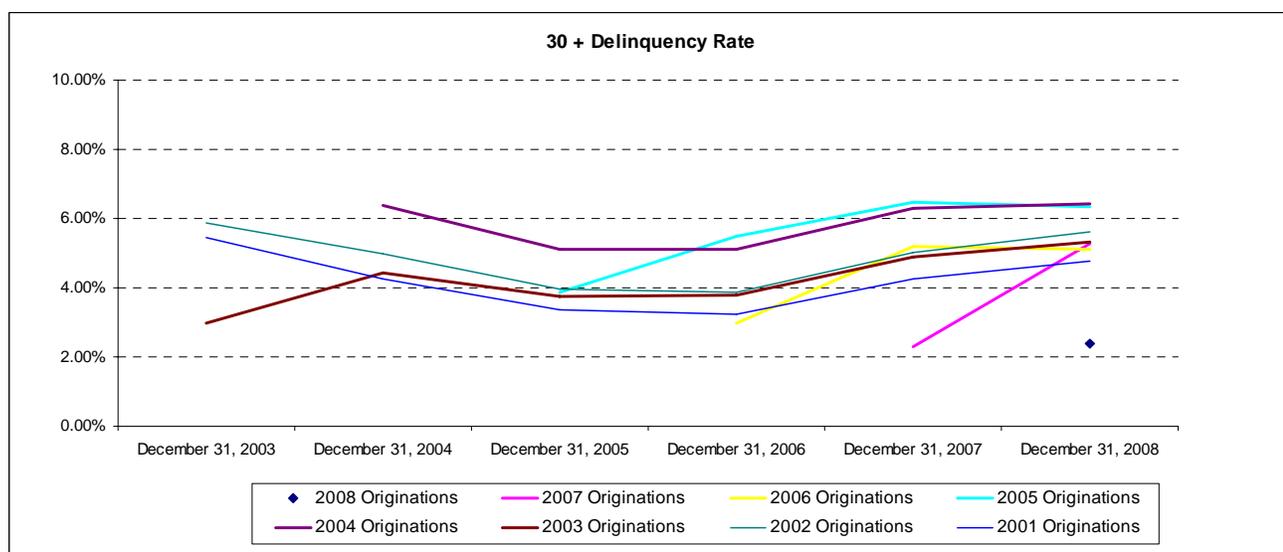


The following table sets forth the delinquency experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the delinquency experience for receivables in the future will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

Static Pool Data for the Capital One Master Trust Consumer Segment
30+ Delinquency Rate

	At		At			
	December 31, 2008	December 31, 2007	December 31, 2006	December 31, 2005	December 31, 2004	December 31, 2003
2008 Originations	2.37%					
2007 Originations	5.26%	2.31%				
2006 Originations	5.09%	5.19%	2.98%			
2005 Originations	6.33%	6.45%	5.51%	3.86%		
2004 Originations	6.42%	6.28%	5.11%	5.10%	6.37%	
2003 Originations	5.31%	4.88%	3.77%	3.75%	4.43%	2.98%
2002 Originations	5.64%	5.02%	3.87%	3.95%	4.99%	5.86%
2001 Originations	4.78%	4.25%	3.25%	3.35%	4.27%	5.43%



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.

The delinquency rate is calculated by dividing the delinquent amount by the end of period receivables outstanding for the applicable period. The delinquent amount is the dollar amount of end of period delinquencies for the period.

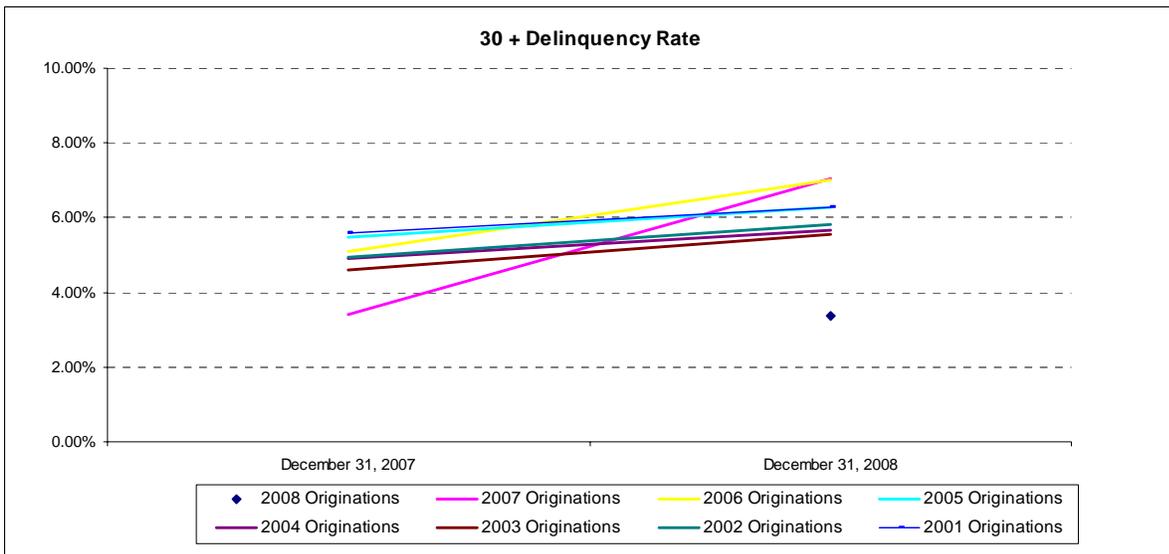
The origination date for each account is the date on which the account is opened and an account number is assigned.

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.

The following table sets forth the delinquency 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 delinquency 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
30+ Delinquency Rate

	At December 31, 2008	At December 31, 2007
2008 Originations	3.39%	
2007 Originations	7.04%	3.40%
2006 Originations	7.03%	5.08%
2005 Originations	6.29%	5.46%
2004 Originations	5.67%	4.90%
2003 Originations	5.56%	4.61%
2002 Originations	5.81%	4.93%
2001 Originations	6.28%	5.59%



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.

The delinquency rate is calculated by dividing the delinquent amount by the end of period receivables outstanding for the applicable period. The delinquent amount is the dollar amount of end of period delinquencies for the 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.