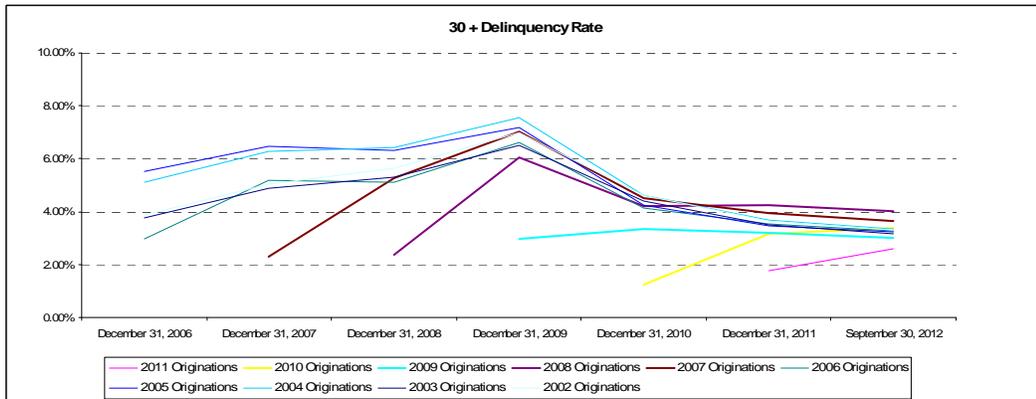


The following table sets forth the delinquency experience for the Capital One Master Trust Consumer Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the delinquency experience for receivables in the future will 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			
	September 30, 2012	December 31, 2011	December 31, 2010	December 31, 2009	December 31, 2008	December 31, 2007	December 31, 2006	
2011 Originations	2.59%	1.76%						
2010 Originations	3.40%	3.15%	1.25%					
2009 Originations	3.02%	3.18%	3.36%	2.98%				
2008 Originations	4.03%	4.26%	4.22%	6.03%	2.37%			
2007 Originations	3.63%	3.96%	4.52%	7.02%	5.26%	2.31%		
2006 Originations	3.28%	3.52%	4.15%	6.62%	5.09%	5.19%	2.98%	
2005 Originations	3.22%	3.45%	4.25%	7.18%	6.33%	6.45%	5.51%	
2004 Originations	3.36%	3.67%	4.61%	7.57%	6.42%	6.28%	5.11%	
2003 Originations	3.15%	3.48%	4.40%	6.51%	5.31%	4.88%	3.77%	
2002 Originations	3.30%	3.64%	4.61%	6.98%	5.64%	5.02%	3.87%	



As of September 30, 2012, approximately \$9.31 billion of outstanding receivables, representing approximately 27.35% 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 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.

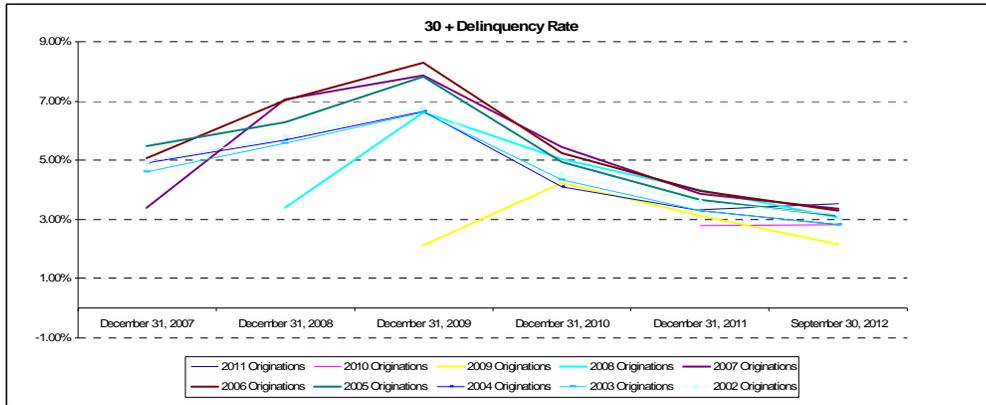
For each account comprising the Master Trust Consumer Segment, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Consumer Segment.

No consumer assets were added during 2012.

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		At			
	September 30, 2012	December 31, 2011	December 31, 2010	December 31, 2009	December 31, 2008	December 31, 2007
2011 Originations	3.55%	3.32%				
2010 Originations	2.83%	2.79%				
2009 Originations	2.17%	3.12%	4.22%	2.12%		
2008 Originations	3.08%	4.00%	5.05%	6.63%	3.39%	
2007 Originations	3.35%	3.86%	5.43%	7.86%	7.04%	3.40%
2006 Originations	3.28%	3.97%	5.24%	8.29%	7.03%	5.08%
2005 Originations	3.13%	3.65%	4.93%	7.82%	6.29%	5.46%
2004 Originations	2.82%	3.28%	4.09%	6.65%	5.67%	4.90%
2003 Originations	2.84%	3.31%	4.34%	6.62%	5.56%	4.61%
2002 Originations	3.16%	3.61%	4.52%	6.77%	5.81%	4.93%



As of September 30, 2012, approximately \$787 million of outstanding receivables, representing approximately 20.64% 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 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.

No small business assets were added during 2010 and 2012.