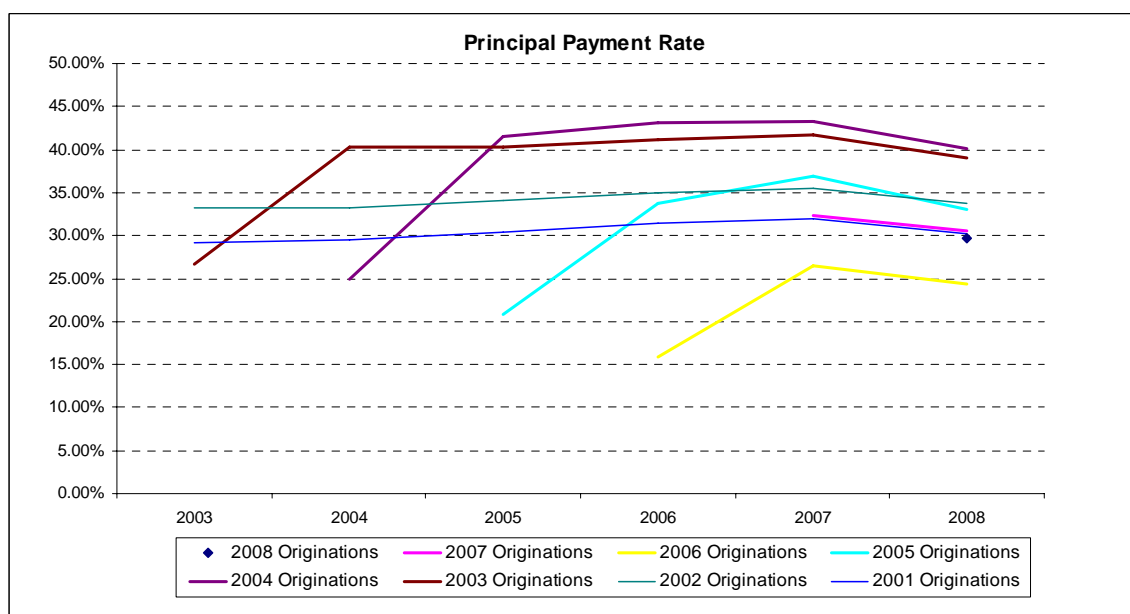


The following table sets forth the principal payment rate experience for the Capital One Bank (USA), N.A. Small Business Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the principal payment rate experience for receivables in the future will be similar to the historical experience set forth below.

Static Pool Data for the Capital One Bank (USA), N.A. Small Business Segment
Principal Payment Rate

	Year Ended	Year Ended				
	2008	2007	2006	2005	2004	2003
2008 Originations	29.71%					
2007 Originations	30.54%	32.31%				
2006 Originations	24.31%	26.54%	15.87%			
2005 Originations	32.97%	36.96%	33.82%	20.92%		
2004 Originations	40.16%	43.34%	43.08%	41.60%	24.88%	
2003 Originations	39.06%	41.69%	41.23%	40.31%	40.35%	26.62%
2002 Originations	33.70%	35.50%	35.02%	34.08%	33.28%	33.26%



As of December 31, 2008, approximately \$1.2 billion of outstanding receivables, representing approximately 20.36% of the total outstanding receivables in the Capital One Bank (USA), N.A. 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 amount of principal receivables outstanding as of the beginning of such month.

For each period presented, the principal payment rate is calculated as the average of the monthly principal payment rates during such period. For the year ended 2003, however, this calculation excludes the monthly principal payment rate for January 2003, which is based on data that is unavailable.

For pre-2007 originations, the origination date for each account is the date the solicitation to the accountholder was mailed. For originations beginning in 2007, the origination date for each account is the date on which the account is opened and an account number is assigned. However, for purposes of determining average principal receivables for all originations, including pre-2007 originations, the origination date for each account is the date on which the account is opened and an account number is assigned.