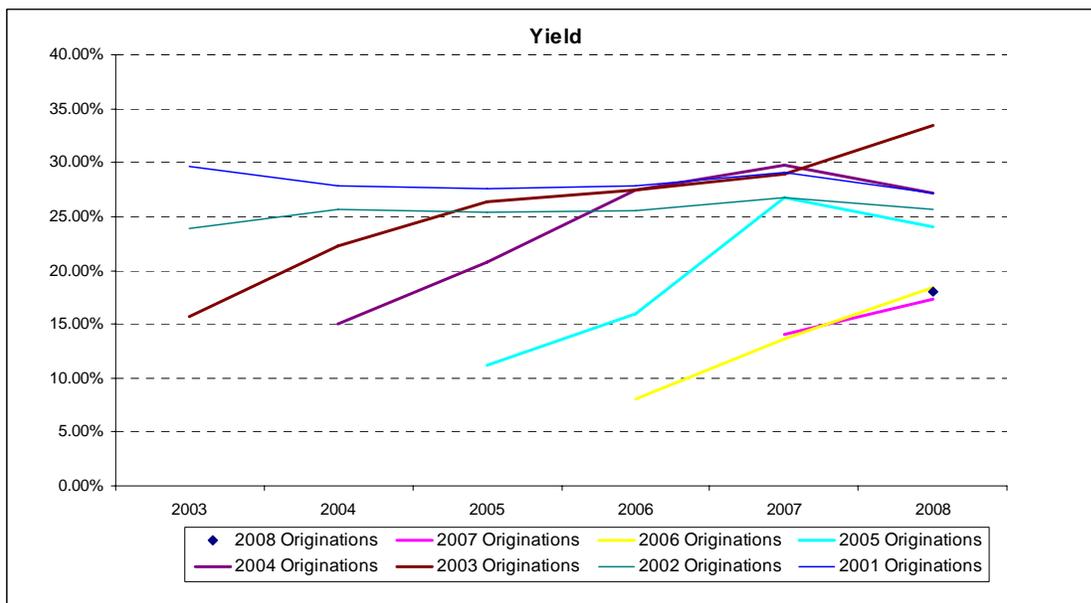


The following table sets forth the yield experience for the Capital One Bank (USA), N.A. Small Business Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the yield experience for receivables in the future will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

**Static Pool Data for the Capital One Bank (USA), N.A. Small Business Segment**  
**Yield**

	Year Ended		Year Ended			
	2008	2007	2006	2005	2004	2003
2008 Originations	16.77%					
2007 Originations	16.92%	14.09%				
2006 Originations	17.91%	13.60%	8.06%			
2005 Originations	23.94%	26.71%	16.01%	11.21%		
2004 Originations	27.03%	29.78%	27.45%	20.76%	15.04%	
2003 Originations	26.96%	28.90%	27.40%	26.41%	22.22%	15.65%
2002 Originations	25.66%	26.74%	25.54%	25.33%	25.72%	23.93%



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.

Yield is calculated by dividing the amount of prior month billed finance charges and fees, and interchange by the average principal receivables outstanding for the applicable period. Finance charges and fees include monthly periodic rate finance charges, the portion of the annual membership fees amortized on a monthly basis, cash advance fees, late charges, overlimit fees and other miscellaneous fees. For the year ended 2003, however, the yield excludes principal receivables outstandings during January 2003, which is based on data that is unavailable.

Annualized figures are not necessarily indicative of actual results for the entire year.

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 beginning of month 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.