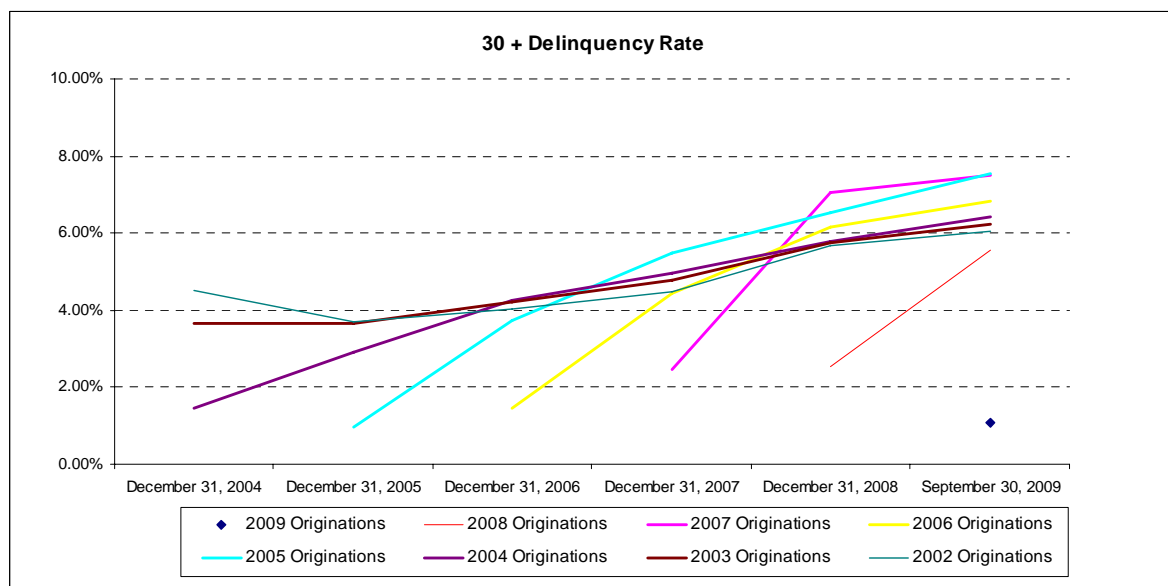The following table sets forth the delinquency experience for the Capital One Bank (USA), N.A. Small Business Segment for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the delinquency experience for receivables in the 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
30+ Delinquency Rate

	At					
	September 30, 2009	December 31, 2008	December 31, 2007	December 31, 2006	December 31, 2005	December 31, 2004
2009 Originations	1.08%					
2008 Originations	5.57%	2.55%				
2007 Originations	7.51%	7.04%	2.46%			
2006 Originations	6.82%	6.16%	4.45%	1.44%		
2005 Originations	7.53%	6.54%	5.48%	3.75%	0.96%	
2004 Originations	6.41%	5.79%	4.98%	4.26%	2.92%	1.45%
2003 Originations	6.24%	5.76%	4.76%	4.21%	3.64%	3.66%
2002 Originations	6.05%	5.68%	4.47%	4.04%	3.71%	4.53%

As of September 30, 2009, approximately $1.11 billion of outstanding receivables, representing approximately 19.71% 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 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.

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 the end of period delinquencies 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.