

Rate Summary
SERIES 2008 - 01A, For IPD Ending: 19th October 2009

A. Trust Level Data

BOP Principal Receivables	£3,920,194,717
EOP Principal Receivables	£3,883,789,083
Acquired Interchange Amount	£4,083,331
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£53,197,703
60 - 89 days delinquent	£42,638,954
90 - 119 days delinquent	£38,099,163
120-149 days delinquent	£35,026,196
150 + days delinquent	£31,873,525
Non-Delinquent	£3,682,953,542
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.37%
60 - 89 days delinquent	1.10%
90 - 119 days delinquent	0.98%
120-149 days delinquent	0.90%
150 + days delinquent	0.82%
Principal Payment Rate ^	13.55%
Monthly Payment Rate* ^	14.07%

B. Portfolio Yield and Expense Rate - Series Specific

Deal Size	£1,350,000,000
Scheduled Redemption Date	18-Apr-2010
Required Programme Reserve Amount	£371,250,000
Available Programme Reserve Amount	£371,250,000
Gross Yield Rate	21.49%
Less:	
Expense Rate	1.61%
Charge Off Rate	10.82%
Excess Available Funds Percentage	9.07%
- 1 Month Previous	4.45%
- 2 Month Previous	3.95%
- 3 Month Average	5.82%

* Includes Principal and Finance Charge Collections in the numerator and Principal and Finance Charge Receivables in the denominator.

^ The Payment Rate numerator excludes non-cash entries.

Rate Summary
SERIES 2008 - 02A, For IPD Ending: 19th October 2009

A. Trust Level Data

BOP Principal Receivables	£3,920,194,717
EOP Principal Receivables	£3,883,789,083
Acquired Interchange Amount	£4,083,331
Delinquent Aggregate Account Principal Balance	
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150 + days delinquent	0.82%
Principal Payment Rate ^	13.55%
Monthly Payment Rate* ^	14.07%

B. Portfolio Yield and Expense Rate - Series Specific

Deal Size	£1,350,000,000
Scheduled Redemption Date	18-Oct-2011
Required Programme Reserve Amount	£371,250,000
Available Programme Reserve Amount	£371,250,000
Gross Yield Rate	20.95%
Less:	
Expense Rate	1.61%
Charge Off Rate	10.82%
Excess Available Funds Percentage	8.52%
- 1 Month Previous	4.04%
- 2 Month Previous	3.68%
- 3 Month Average	5.41%

* Includes Principal and Finance Charge Collections in the numerator and Principal and Finance Charge Receivables in the denominator.

^ The Payment Rate numerator excludes non-cash entries.