

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

A. Trust Level Data

BOP Principal Receivables	£3,875,661,261
EOP Principal Receivables	£3,891,177,096
Acquired Interchange Amount	£4,488,781
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£58,932,997
60 - 89 days delinquent	£42,708,951
90 - 119 days delinquent	£30,717,049
120-149 days delinquent	£12,293,583
150 + days delinquent	£8,054,046
Non-Delinquent	£3,738,470,471
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.51%
60 - 89 days delinquent	1.10%
90 - 119 days delinquent	0.79%
120-149 days delinquent	0.32%
150 + days delinquent	0.21%
Principal Payment Rate ^	16.00%
Monthly Payment Rate* ^	16.80%

B. Portfolio Yield and Expense Rate - Series Specific

Deal Size	£1,350,000,000
Scheduled Redemption Date	18-Apr-2010
Required Reserve Amount	£371,250,000
Available Reserve Amount	£371,250,000
Gross Yield Rate	24.17%
Less:	
Expense Rate	3.52%
Charge Off Rate	3.78%
Excess Available Funds Percentage	16.88%
- 1 Month Previous	6.91%
- 2 Month Previous	0.00%
- 3 Month Average	11.89%

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

^ The Payment Rate excludes non-cash entries.

Rate Summary
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150 + days delinquent	0.21%
Principal Payment Rate ^	16.00%
Monthly Payment Rate* ^	16.80%

B. Portfolio Yield and Expense Rate - Series Specific

Deal Size	£1,350,000,000
Scheduled Redemption Date	18-Oct-2011
Required Reserve Amount	£371,250,000
Available Reserve Amount	£371,250,000
Gross Yield Rate	24.17%
Less:	
Expense Rate	3.52%
Charge Off Rate	3.78%
Excess Available Funds Percentage	16.87%
- 1 Month Previous	6.91%
- 2 Month Previous	0.00%
- 3 Month Average	11.89%

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

^ The Payment Rate excludes non-cash entries.