

**Rate Summary**  
**SERIES 2008 - 01A, For IPD Ending: 18th December 2008**

**A. Trust Level Data**

BOP Principal Receivables	£3,994,582,304
EOP Principal Receivables	£3,875,661,261
Acquired Interchange Amount	£5,781,263
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£55,559,055
60 - 89 days delinquent	£36,236,239
90 - 119 days delinquent	£13,839,614
120-149 days delinquent	£9,347,809
150 + days delinquent	£7,867,598
Non-Delinquent	£3,752,810,946
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.43%
60 - 89 days delinquent	0.93%
90 - 119 days delinquent	0.36%
120-149 days delinquent	0.24%
150 + days delinquent	0.20%
Principal Payment Rate     ^	14.42%
Monthly Payment Rate*     ^	14.98%

**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	17.14%
Less:	
Expense Rate	7.17%
Charge Off Rate	3.05%
Excess Available Funds Percentage	6.91%
- 1 Month Previous	0.00%
- 2 Month Previous	0.00%
- 3 Month Average	6.91%

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

^ The Payment Rate excludes non-cash entries.

**Rate Summary**  
**SERIES 2008 - 02A, For IPD Ending: 18th December 2008**

**A. Trust Level Data**

BOP Principal Receivables	£3,994,582,304
EOP Principal Receivables	£3,875,661,261
Acquired Interchange Amount	£5,781,263
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150 + days delinquent	0.20%
Principal Payment Rate     ^	14.42%
Monthly Payment Rate*     ^	14.98%

**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	17.14%
Less:	
Expense Rate	7.18%
Charge Off Rate	3.05%
Excess Available Funds Percentage	6.91%
- 1 Month Previous	0.00%
- 2 Month Previous	0.00%
- 3 Month Average	6.91%

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

^ The Payment Rate excludes non-cash entries.