Rate Summary SERIES 2008 - 01A, For IPD Ending: 18th May 2009

A. Trust Level Data

BOP Principal Receivables EOP Principal Receivables	£3,796,254,982 £3,794,243,964
Acquired Interchange Amount	£4,195,069
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent	£56,532,283 £51,752,705 £40,018,409 £39,584,494 £34,760,586
Non-Delinquent	£3,571,595,487
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent	1.49% 1.36% 1.05% 1.04% 0.92%
Principal Payment Rate^Monthly Payment Rate*^	12.22% 12.71%
B. Portfolio Yield and Expense Rate - Series Specific	
Deal Size Scheduled Redemption Date	£1,350,000,000 18-Apr-2010
Required Programme Reserve Amount Available Programme Reserve Amount	£371,250,000 £371,250,000
Gross Yield Rate	18.10%
Less: Expense Rate Charge Off Rate	1.95% 10.79%
Excess Available Funds Percentage	5.36%
- 1 Month Previous - 2 Month Previous	9.42% 11.86%
- 3 Month Average	8.88%

* 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.

Public

Rate Summary SERIES 2008 - 02A, For IPD Ending: 18th May 2009

A. Trust Level Data

BOP Principal Receivables EOP Principal Receivables	£3,796,254,982 £3,794,243,964
Acquired Interchange Amount	£4,195,069
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent Non-Delinquent	£56,532,283 £51,752,705 £40,018,409 £39,584,494 £34,760,586 £3,571,595,487
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent	1.49% 1.36% 1.05% 1.04% 0.92%
Principal Payment Rate^Monthly Payment Rate*^	12.22% 12.71%
B. Portfolio Yield and Expense Rate - Series Specific	
Deal Size Scheduled Redemption Date	£1,350,000,000 18-Oct-2011
Required Programme Reserve Amount Available Programme Reserve Amount	£371,250,000 £371,250,000
Gross Yield Rate Less:	18.10%
Expense Rate Charge Off Rate	1.95% 10.79%
Excess Available Funds Percentage - 1 Month Previous - 2 Month Previous - 3 Month Average	5.35% 9.42% 11.86%

* 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.