

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

A. Trust Level Data

BOP Principal Receivables	£3,744,478,170
EOP Principal Receivables	£3,920,194,717
Acquired Interchange Amount	£3,520,936
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£54,965,320
60 - 89 days delinquent	£43,621,429
90 - 119 days delinquent	£39,519,817
120-149 days delinquent	£34,275,378
150 + days delinquent	£34,162,000
Non-Delinquent	£3,713,650,772
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.40%
60 - 89 days delinquent	1.11%
90 - 119 days delinquent	1.01%
120-149 days delinquent	0.87%
150 + days delinquent	0.87%
Principal Payment Rate ^	11.65%
Monthly Payment Rate* ^	12.09%

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	17.17%
Less:	
Expense Rate	1.62%
Charge Off Rate	11.10%
Excess Available Funds Percentage	4.45%
- 1 Month Previous	3.95%
- 2 Month Previous	6.69%
- 3 Month Average	5.03%

* 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: 18th September 2009

A. Trust Level Data

BOP Principal Receivables	£3,744,478,170
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150 + days delinquent	0.87%
Principal Payment Rate ^	11.65%
Monthly Payment Rate* ^	12.09%

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	16.76%
Less:	
Expense Rate	1.63%
Charge Off Rate	11.10%
Excess Available Funds Percentage	4.04%
- 1 Month Previous	3.68%
- 2 Month Previous	6.48%
- 3 Month Average	4.73%

* 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.