

Rate Summary
SERIES 2008 - 01A, For IPD Ending: 18th January 2010

A. Trust Level Data

BOP Principal Receivables	£4,325,396,973
EOP Principal Receivables	£4,316,848,961
Acquired Interchange Amount	£3,976,235
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£54,069,089
60 - 89 days delinquent	£45,984,493
90 - 119 days delinquent	£39,712,457
120-149 days delinquent	£34,858,657
150 + days delinquent	£32,725,976
Non-Delinquent	£4,109,498,290
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.25%
60 - 89 days delinquent	1.07%
90 - 119 days delinquent	0.92%
120-149 days delinquent	0.81%
150 + days delinquent	0.76%
Principal Payment Rate ^	13.19%
Monthly Payment Rate* ^	13.66%

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	20.06%
Less:	
Expense Rate	1.59%
Charge Off Rate	9.71%
Excess Available Funds Percentage	8.76%
- 1 Month Previous	8.53%
- 2 Month Previous	8.17%
- 3 Month Average	8.49%

* 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 January 2010

A. Trust Level Data

BOP Principal Receivables	£4,325,396,973
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90 - 119 days delinquent	0.92%
120-149 days delinquent	0.81%
150 + days delinquent	0.76%
Principal Payment Rate ^	13.19%
Monthly Payment Rate* ^	13.66%

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	18.60%
Less:	
Expense Rate	1.59%
Charge Off Rate	9.71%
Excess Available Funds Percentage	7.30%
- 1 Month Previous	7.50%
- 2 Month Previous	7.46%
- 3 Month Average	7.42%

* 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.