## 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 |                |
| Definquent Timesput Receivables as 70 of Eo1 Timesput 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%         |
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| B. Portfolio Yield and Expense Rate - Series Specific              |                |
| Deal Size  | £1,350,000,000 |
| Scheduled Redemption Date  | 18-Apr-2010    |
| Schouled Redemption Bute   | 10 /tpi 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%          |
|  |                |

<sup>\*</sup> Includes Principal and Finance Charge Collections in the numerator and Principal and Finance Charge Receivables in the denominator.

<sup>^</sup> 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 EOP Principal Receivables  | £4,325,396,973<br>£4,316,848,961  |
|--|---|
| Acquired Interchange Amount  | £3,976,235  |
| Delinquent Aggregate Account Principal Balance   |   |
| 30 - 59 days delinquent<br>60 - 89 days delinquent<br>90 - 119 days delinquent<br>120-149 days delinquent<br>150 + days delinquent | £54,069,089<br>£45,984,493<br>£39,712,457<br>£34,858,657<br>£32,725,976 |
| Non-Delinquent   | £4,109,498,290  |
| Delinquent Principal Receivables as % of EOP Principal Receivables   |   |
| 30 - 59 days delinquent<br>60 - 89 days delinquent<br>90 - 119 days delinquent<br>120-149 days delinquent<br>150 + days delinquent | 1.25%<br>1.07%<br>0.92%<br>0.81%<br>0.76%                               |
| Principal Payment Rate ^ Monthly Payment Rate* ^   | 13.19%<br>13.66%  |
| B. Portfolio Yield and Expense Rate - Series Specific  |   |
| Deal Size<br>Scheduled Redemption Date   | £1,350,000,000<br>18-Oct-2011   |
| Required Programme Reserve Amount Available Programme Reserve Amount   | £371,250,000<br>£371,250,000  |
| Gross Yield Rate<br>Less:  | 18.60%  |
| Expense Rate Charge Off Rate   | 1.59%<br>9.71%  |
| Excess Available Funds Percentage - 1 Month Previous - 2 Month Previous - 3 Month Average  | 7.30%<br>7.50%<br>7.46%<br>7.42%  |

<sup>\*</sup> Includes Principal and Finance Charge Collections in the numerator and Principal and Finance Charge Receivables in the denominator.

<sup>^</sup> The Payment Rate numerator excludes non-cash entries.