

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

**A. Trust Level Data**

BOP Principal Receivables	£3,846,422,695
EOP Principal Receivables	£3,789,714,612
Acquired Interchange Amount	£3,811,486
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£57,426,612
60 - 89 days delinquent	£50,455,649
90 - 119 days delinquent	£41,896,014
120-149 days delinquent	£33,596,563
150 + days delinquent	£24,408,875
Non-Delinquent	£3,581,930,899
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.52%
60 - 89 days delinquent	1.33%
90 - 119 days delinquent	1.11%
120-149 days delinquent	0.89%
150 + days delinquent	0.64%
Principal Payment Rate     ^	12.86%
Monthly Payment Rate*     ^	13.38%

**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#	20.03%
Less:	
Expense Rate	2.60%
Charge Off Rate	5.57%
Excess Available Funds Percentage	11.86%
- 1 Month Previous	10.69%
- 2 Month Previous	16.88%
- 3 Month Average	13.14%

\* 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 March 2009**

**A. Trust Level Data**

BOP Principal Receivables	£3,846,422,695
EOP Principal Receivables	£3,789,714,612
Acquired Interchange Amount	£3,811,486
Delinquent Aggregate Account Principal Balance	
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120-149 days delinquent	0.89%
150 + days delinquent	0.64%
Principal Payment Rate        ^	12.86%
Monthly Payment Rate*        ^	13.38%

**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	20.03%
Less:	
Expense Rate	2.60%
Charge Off Rate	5.57%
Excess Available Funds Percentage	11.86%
- 1 Month Previous	10.68%
- 2 Month Previous	16.87%
- 3 Month Average	13.14%

\* 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.