

**Rate Summary**  
**SERIES 2008 - 01A, For IPD Ending: 20th July 2009**

**A. Trust Level Data**

BOP Principal Receivables	£3,767,156,168
EOP Principal Receivables	£3,759,453,511
Acquired Interchange Amount	£4,116,386
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£56,127,863
60 - 89 days delinquent	£43,450,337
90 - 119 days delinquent	£40,499,925
120-149 days delinquent	£41,659,286
150 + days delinquent	£35,942,869
Non-Delinquent	£3,541,773,232
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.49%
60 - 89 days delinquent	1.16%
90 - 119 days delinquent	1.08%
120-149 days delinquent	1.11%
150 + days delinquent	0.96%
Principal Payment Rate     ^	13.25%
Monthly Payment Rate*     ^	13.80%

**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	20.96%
Less:	
Expense Rate	1.80%
Charge Off Rate	12.47%
Excess Available Funds Percentage	6.69%
- 1 Month Previous	4.68%
- 2 Month Previous	5.36%
- 3 Month Average	5.57%

\* 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: 20th July 2009**

**A. Trust Level Data**

BOP Principal Receivables	£3,767,156,168
EOP Principal Receivables	£3,759,453,511
Acquired Interchange Amount	£4,116,386
Delinquent Aggregate Account Principal Balance	
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120-149 days delinquent	1.11%
150 + days delinquent	0.96%
Principal Payment Rate        ^	13.25%
Monthly Payment Rate*        ^	13.80%

**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	20.76%
Less:	
Expense Rate	1.81%
Charge Off Rate	12.47%
Excess Available Funds Percentage	6.48%
- 1 Month Previous	4.58%
- 2 Month Previous	5.35%
- 3 Month Average	5.47%

\* 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.