

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

**A. Trust Level Data**

BOP Principal Receivables	£3,789,714,612
EOP Principal Receivables	£3,796,254,982
Acquired Interchange Amount	£4,539,163
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£63,594,389
60 - 89 days delinquent	£45,747,132
90 - 119 days delinquent	£43,016,688
120-149 days delinquent	£37,887,716
150 + days delinquent	£30,234,060
Non-Delinquent	£3,575,774,997
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.68%
60 - 89 days delinquent	1.21%
90 - 119 days delinquent	1.13%
120-149 days delinquent	1.00%
150 + days delinquent	0.80%
Principal Payment Rate     ^	14.09%
Monthly Payment Rate*     ^	14.70%

**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	20.84%
Less:	
Expense Rate	2.31%
Charge Off Rate	9.12%
Excess Available Funds Percentage	9.42%
- 1 Month Previous	11.86%
- 2 Month Previous	10.69%
- 3 Month Average	10.66%

\* 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 April 2009**

**A. Trust Level Data**

BOP Principal Receivables	£3,789,714,612
EOP Principal Receivables	£3,796,254,982
Acquired Interchange Amount	£4,539,163
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150 + days delinquent	0.80%
Principal Payment Rate        ^	14.09%
Monthly Payment Rate*        ^	14.70%

**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	20.84%
Less:	
Expense Rate	2.31%
Charge Off Rate	9.12%
Excess Available Funds Percentage	9.42%
- 1 Month Previous	11.86%
- 2 Month Previous	10.68%
- 3 Month Average	10.65%

\* Includes Principal and Finance Charge Collections in the numerator and Principal and Finance Charge Receivables in the denominator.

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