

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

A. Trust Level Data

BOP Principal Receivables	£3,811,165,147
EOP Principal Receivables	£4,325,396,973
Acquired Interchange Amount	£5,141,623
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£56,809,099
60 - 89 days delinquent	£45,023,780
90 - 119 days delinquent	£38,442,090
120-149 days delinquent	£34,311,069
150 + days delinquent	£33,466,737
Non-Delinquent	£4,117,344,199
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.31%
60 - 89 days delinquent	1.04%
90 - 119 days delinquent	0.89%
120-149 days delinquent	0.79%
150 + days delinquent	0.77%
Principal Payment Rate ^	12.77%
Monthly Payment Rate* ^	13.28%

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	20.20%
Less:	
Expense Rate	1.63%
Charge Off Rate	10.03%
Excess Available Funds Percentage	8.53%
- 1 Month Previous	8.17%
- 2 Month Previous	9.07%
- 3 Month Average	8.59%

* 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 December 2009

A. Trust Level Data

BOP Principal Receivables	£3,811,165,147
EOP Principal Receivables	£4,325,396,973
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150 + days delinquent	0.77%
Principal Payment Rate ^	12.77%
Monthly Payment Rate* ^	13.28%

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	19.17%
Less:	
Expense Rate	1.64%
Charge Off Rate	10.03%
Excess Available Funds Percentage	7.50%
- 1 Month Previous	7.46%
- 2 Month Previous	8.52%
- 3 Month Average	7.83%

* 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.