

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

A. Trust Level Data

BOP Principal Receivables	£3,883,789,083
EOP Principal Receivables	£3,811,165,147
Acquired Interchange Amount	£3,657,107
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£53,424,708
60 - 89 days delinquent	£43,402,041
90 - 119 days delinquent	£37,422,027
120-149 days delinquent	£34,075,719
150 + days delinquent	£34,172,992
Non-Delinquent	£3,608,667,660
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.40%
60 - 89 days delinquent	1.14%
90 - 119 days delinquent	0.98%
120-149 days delinquent	0.89%
150 + days delinquent	0.90%
Principal Payment Rate ^	13.20%
Monthly Payment Rate* ^	13.65%

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	19.71%
Less:	
Expense Rate	1.58%
Charge Off Rate	9.96%
Excess Available Funds Percentage	8.17%
- 1 Month Previous	9.07%
- 2 Month Previous	4.45%
- 3 Month Average	7.23%

* 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 November 2009

A. Trust Level Data

BOP Principal Receivables	£3,883,789,083
EOP Principal Receivables	£3,811,165,147
Acquired Interchange Amount	£3,657,107
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120-149 days delinquent	0.89%
150 + days delinquent	0.90%
Principal Payment Rate ^	13.20%
Monthly Payment Rate* ^	13.65%

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	19.01%
Less:	
Expense Rate	1.58%
Charge Off Rate	9.96%
Excess Available Funds Percentage	7.46%
- 1 Month Previous	8.52%
- 2 Month Previous	4.04%
- 3 Month Average	6.67%

* 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.