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 120-149 days delinquent	£37,422,027 £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%
Principal Payment Rate ^ Monthly Payment Rate* ^	13.20% 13.65%
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific	13.65%
Monthly Payment Rate* ^	
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date	13.65% £1,350,000,000 18-Apr-2010
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount	£1,350,000,000 18-Apr-2010 £371,250,000
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date	13.65% £1,350,000,000 18-Apr-2010
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate	£1,350,000,000 18-Apr-2010 £371,250,000
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate Less:	£1,350,000,000 18-Apr-2010 £371,250,000 £371,250,000
Monthly Payment Rate* B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate Less: Expense Rate	13.65% £1,350,000,000 18-Apr-2010 £371,250,000 £371,250,000 19.71% 1.58%
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate Less:	£1,350,000,000 18-Apr-2010 £371,250,000 £371,250,000
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate Less: Expense Rate Charge Off Rate Excess Available Funds Percentage	13.65% £1,350,000,000 18-Apr-2010 £371,250,000 £371,250,000 19.71% 1.58% 9.96% 8.17%
Monthly Payment Rate* B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate Less: Expense Rate Charge Off Rate Excess Available Funds Percentage - 1 Month Previous	13.65% £1,350,000,000 18-Apr-2010 £371,250,000 £371,250,000 19.71% 1.58% 9.96% 8.17% 9.07%
Monthly Payment Rate* ^ B. Portfolio Yield and Expense Rate - Series Specific Deal Size Scheduled Redemption Date Required Programme Reserve Amount Available Programme Reserve Amount Gross Yield Rate Less: Expense Rate Charge Off Rate Excess Available Funds Percentage	13.65% £1,350,000,000 18-Apr-2010 £371,250,000 £371,250,000 19.71% 1.58% 9.96% 8.17%

^{*} 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 EOP Principal Receivables	£3,883,789,083 £3,811,165,147
Acquired Interchange Amount	£3,657,107
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent	£53,424,708 £43,402,041 £37,422,027 £34,075,719 £34,172,992
Non-Delinquent	£3,608,667,660
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent	1.40% 1.14% 0.98% 0.89% 0.90%
Principal Payment Rate ^ Monthly Payment Rate* ^	13.20% 13.65%
B. Portfolio Yield and Expense Rate - Series Specific	
Deal Size Scheduled Redemption Date	£1,350,000,000 18-Oct-2011
Required Programme Reserve Amount Available Programme Reserve Amount	£371,250,000 £371,250,000
Gross Yield Rate Less:	19.01%
Expense Rate Charge Off Rate	1.58% 9.96%
Excess Available Funds Percentage - 1 Month Previous - 2 Month Previous - 3 Month Average	7.46% 8.52% 4.04% 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.