Rate Summary SERIES 2008 - 01A, For IPD Ending: 18th February 2010

A. Trust Level Data

BOP Principal Receivables	£4,316,848,961
EOP Principal Receivables	£4,214,045,704
Acquired Interchange Amount	£3,510,610
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£54,966,527
60 - 89 days delinquent	£44,352,322
90 - 119 days delinquent	£40,487,002
120-149 days delinquent	£36,795,227
150 + days delinquent	£33,297,434
Non-Delinquent	£4,004,147,193
D. I'm and D. 'm' all D. m' all man of a CEODD's all all many all	
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.30%
60 - 89 days delinquent	1.05%
90 - 119 days delinquent	0.96%
120-149 days delinquent	0.87%
150 + days delinquent	0.79%
Principal Payment Rate ^	12.32%
Monthly Payment Rate* ^	12.70%
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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
	40.05.
Gross Yield Rate	18.85%
Less:	1.570/
Expense Rate Charge Off Rate	1.57%
Charge Off Rate	9.10%
Excess Available Funds Percentage	8.18%
- 1 Month Previous	8.76%
- 2 Month Previous	8.53%
- 3 Month Average	8.49%

^{*} 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 February 2010

A. Trust Level Data

BOP Principal Receivables EOP Principal Receivables	£4,316,848,961 £4,214,045,704
Acquired Interchange Amount	£3,510,610
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent 60 - 89 days delinquent 90 - 119 days delinquent 120-149 days delinquent 150 + days delinquent	£54,966,527 £44,352,322 £40,487,002 £36,795,227 £33,297,434
Non-Delinquent	£4,004,147,193
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	1.30% 1.05% 0.96% 0.87% 0.79%
Principal Payment Rate ^ Monthly Payment Rate* ^	12.32% 12.70%
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:	16.70%
Expense Rate Charge Off Rate	1.57% 9.10%
Excess Available Funds Percentage - 1 Month Previous - 2 Month Previous - 3 Month Average	6.03% 7.30% 7.50% 6.94%

^{*} 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.