

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
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%

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	18.85%
Less:	
Expense 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	£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
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%

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	16.70%
Less:	
Expense Rate	1.57%
Charge Off Rate	9.10%
Excess Available Funds Percentage	6.03%
- 1 Month Previous	7.30%
- 2 Month Previous	7.50%
- 3 Month Average	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.