

**Rate Summary**  
**SERIES 2008 - 01A, For IPD Ending: 19 April 2010**

**A. Trust Level Data**

BOP Principal Receivables	£4,141,632,336
EOP Principal Receivables	£4,049,616,383
Acquired Interchange Amount	£4,321,090
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£51,024,253
60 - 89 days delinquent	£38,508,458
90 - 119 days delinquent	£37,993,660
120-149 days delinquent	£34,616,915
150 + days delinquent	£32,459,263
Non-Delinquent	£3,855,013,834
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.26%
60 - 89 days delinquent	0.95%
90 - 119 days delinquent	0.94%
120-149 days delinquent	0.85%
150 + days delinquent	0.80%
Principal Payment Rate     ^	14.72%
Monthly Payment Rate*     ^	15.20%

**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	30.13%
Less:	
Expense Rate	1.61%
Charge Off Rate	10.96%
Excess Available Funds Percentage	17.55%
- 1 Month Previous	11.20%
- 2 Month Previous	8.18%
- 3 Month Average	12.31%

\* 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: 19 April 2010**

**A. Trust Level Data**

BOP Principal Receivables		£4,141,632,336
EOP Principal Receivables		£4,049,616,383
Acquired Interchange Amount		£4,321,090
Delinquent Aggregate Account Principal Balance		
30 - 59 days delinquent		£51,024,253
60 - 89 days delinquent		£38,508,458
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Delinquent Principal Receivables as % of EOP Principal Receivables		
30 - 59 days delinquent		1.26%
60 - 89 days delinquent		0.95%
90 - 119 days delinquent		0.94%
120-149 days delinquent		0.85%
150 + days delinquent		0.80%
Principal Payment Rate	^	14.72%
Monthly Payment Rate*	^	15.20%

**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		21.54%
Less:		
Expense Rate		1.62%
Charge Off Rate		10.96%
Excess Available Funds Percentage		8.97%
- 1 Month Previous		7.24%
- 2 Month Previous		6.03%
- 3 Month Average		7.41%

\* 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.