

Combined Series Report For IPD Ending: 18 November 2010

A. Trust Level Data

BOP Principal Receivables	£4,178,394,182.44
EOP Principal Receivables	£4,086,411,921.05
Acquired Interchange Amount	£3,860,903.54
Delinquent Aggregate Account Principal Balance	
30 - 59 days delinquent	£45,809,827.10
60 - 89 days delinquent	£35,545,194.15
90 - 119 days delinquent	£32,487,331.04
120-149 days delinquent	£29,928,838.50
150 + days delinquent	£28,188,755.03
Non-Delinquent	£3,914,451,975.23
Delinquent Principal Receivables as % of EOP Principal Receivables	
30 - 59 days delinquent	1.12%
60 - 89 days delinquent	0.87%
90 - 119 days delinquent	0.80%
120-149 days delinquent	0.73%
150 + days delinquent	0.69%
Principal Payment Rate	13.09%
Monthly Payment Rate*	13.48%

B. Portfolio Yield and Expense Rate - Series Specific

Series	Total	2010-A1	2010-A2	2010-A3	2010-B1	2010-C1	2010-D1
ISIN		GB00B56M6281	XS0512839027	DE000A1A0AZ0	XS0512839969	XS0512840389	XS0512840629
Initial Principal Amount		£1,000,000,000.00	£500,000,000.00	£206,150,000.00	£200,000,000.00	£228,000,000.00	£240,000,000.00
Scheduled Redemption Date		18-May-2013	18-May-2015	18-Aug-2013	18-May-2015	18-May-2017	18-May-2017
Gross Yield Rate	19.22%	19.22%	19.22%	19.22%	19.22%	19.22%	19.22%
Less:							
Expense Rate	2.58%	2.43%	2.39%	2.67%	2.54%	3.04%	3.14%
Charge Off Rate	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%
Excess Available Funds Percentage	8.55%	8.70%	8.74%	8.46%	8.59%	8.09%	7.99%
- 1 Month Previous	9.13%	9.64%	9.67%	10.99%	9.52%	9.02%	8.92%
- 2 Month Previous	8.63%	8.80%	8.79%	n/a	8.64%	8.14%	8.04%
- 3 Month Average	8.77%	9.05%	9.07%	n/a	8.92%	8.42%	8.32%

* 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.