BARCLAYS

Gracechurch Card Funding Series
Summary Reporting
For the month ended 31 July 2006

	GCF2	GCF3	GCF5	GCF6	GCF7	GCF8	GCF9	GCF10	GCF11
Portfolio Yield	19.08%	19.08%	19.08%	19.08%	19.08%	19.08%	19.08%	19.08%	19.08%
Expense Rate	5.82%	5.86%	5.89%	5.81%	5.75%	5.73%	5.68%	5.64%	5.72%
Charge-Offs	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%
Excess Spread Current	5.56%	5.52%	5.49%	5.57%	5.63%	5.65%	5.70%	5.74%	5.66%
Excess Spread 3-Month Ave	6.48%	6.45%	6.44%	6.46%	6.55%	6.57%	6.61%	6.61%	6.55%
Delinquencies 30-59	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%
Delinquencies 60-89	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%
Delinquencies 90+	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%
Payment Rate	19.80%	19.80%	19.80%	19.80%	19.80%	19.80%	19.80%	19.80%	19.80%
Seller's Interest	22.73%	22.73%	22.73%	22.73%	22.73%	22.73%	22.73%	22.73%	22.73%