BARCLAYS

Gracechurch Card Funding Series
Summary Reporting
For the month ended 31 January 2007

Outstanding Trust Balance	7,734,347,696

	GCF2	GCF3	GCF6	GCF7	GCF8	GCF9	GCF10	GCF11	GCN06A
Portfolio Yield	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%
Expense Rate	6.56%	6.35%	6.38%	6.49%	6.18%	6.42%	6.61%	6.16%	9.04%
Charge-Offs	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%
Excess Spread Current	5.97%	6.18%	6.15%	6.04%	6.35%	6.11%	5.92%	6.37%	3.49%
Excess Spread 3-Month Ave	5.14%	5.17%	5.16%	5.21%	5.32%	5.26%	5.26%	5.25%	3.30%
Delinquencies 30-59	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%
Delinquencies 60-89	1.11%	1.11%	1.11%	1.11%	1.11%	1.11%	1.11%	1.11%	1.11%
Delinquencies 90+	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%
Payment Rate	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%
Seller's Interest	26.31%	26.31%	26.31%	26.31%	26.31%	26.31%	26.31%	26.31%	26.31%

Initial 3 Month Ave Spread Trapping %	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	3.30%

Spread Account Target Amount	-	-	-	-	-	-	-	-	55,945,221
Spread Account Balance	-	-	-	-	-	-	-	-	47,780,203