

**Snowdonia Securities 2006-1 PLC
Servicer Report**

| | | |
|-----------------------|-------------------|---------------------|
| Date Reported | 19 September 2008 | |
| Collection Period | 01 October 2008 | to 31 October 2008 |
| Interest Period | 21 October 2008 | to 21 November 2008 |
| Interest Payment Date | 21 November 2008 | |

Originators

| | |
|-----------------------------|---|
| Name | The Funding Corporation (1) Limited |
| Name | Benton Finance Limited |
| Name | County Leasing and Finance Limited |
| Address for all Originators | International House Kingsfield Court Chester Business Park Chester CH4 9RF 01244 200 566 0845 271 7809 |
| Phone | 01244 200 566 |
| Fax | 0845 271 7809 |
| Responsible officer(s) | Neil Ogden |

Servicer

| | |
|------------------------|---|
| Name | The Funding Corporation Limited |
| Address | International House Kingsfield Court Chester Business Park Chester CH4 9RF 01244 200 566 0845 271 7809 |
| Phone | 01244 200 566 |
| Fax | 0845 271 7809 |
| Responsible officer(s) | Neil Ogden |

Stand By Servicer

| | |
|------------------------|---|
| Name | The Nostrum Group Limited |
| Address | 3rd Floor 20 St James's Street London SW1A 1ES |
| Phone | |
| Fax | |
| Responsible officer(s) | Richard Carter |

Trustee

| | |
|------------------------|--|
| Name | The Bank of New York |
| Address | 1 Canada Square London E14 5AL 0207 964 4464 0207 964 6061 |
| Phone | 0207 964 4464 |
| Fax | 0207 964 6061 |
| Responsible officer(s) | Ijeoma Achara |

Receivables Trustee

| | |
|------------------------|---|
| Name | Snowdonia Trustee 2006-1 Limited |
| Address | c/o Wilmington Trust SP Services (London) Limited Tower 42 (Level 11) 25 Old Broad Street London EC2N 1HQ 0207 614 1111 0207 614 1122 |
| Phone | 0207 614 1111 |
| Fax | 0207 614 1122 |
| Responsible officer(s) | Robin Baker |

Swap Counterparty Details

| | |
|------------------------|--|
| Name | Barclays Bank Plc |
| Address | 5 The North Colonnade Canary Wharf London E14 4BB |
| Phone | 0207 773 2224 |
| Fax | 0207 7773 4932 |
| email | bgsoperations@barcap.com |
| Deal reference | 1091171B |
| Responsible officer(s) | Jake Scrivens |

Principal Paying Agent and Calculation Agent

| | |
|------------------------|--|
| Name | The Bank of New York |
| Address | 1 Canada Square London E14 5AL 0207 964 4464 0207 964 6061 |
| Phone | 0207 964 4464 |
| Fax | 0207 964 6061 |
| Responsible officer(s) | Ijeoma Achara |

Portfolio summary by company

| | | | |
|-----------------------|------------------|----|------------------|
| Date reported | 21 November 2008 | | |
| Collection period | 01 October 2008 | to | 31 October 2008 |
| Interest period | 21 October 2008 | to | 21 November 2008 |
| Interest payment date | 21 November 2008 | | |

Portfolio composition

| Company | Opening principal balance | Repurchase of ineligible agreements | Total principal payments | Total credit warranty payments | Closing principal balance |
|---------|---------------------------|-------------------------------------|--------------------------|--------------------------------|---------------------------|
| TFC1 | 26,536,976.65 | 0.00 | (1,584,142.43) | (433,124.74) | 24,519,709.48 |
| Benton | 1,726,404.29 | 0.00 | (127,839.68) | (15,933.79) | 1,582,630.82 |
| County | 646,632.63 | 0.00 | (46,377.03) | (4,018.25) | 596,237.35 |
| | | | | | 26,698,577.65 |

Income pay aheads

| Company | Opening income pay aheads | | Income pay aheads received | Income pay aheads due in collection period | Closing income pay aheads |
|---------|---------------------------|--|----------------------------|--|---------------------------|
| TFC1 | 48,557.57 | | 12,527.37 | (25,258.02) | 35,826.92 |
| Benton | 321.46 | | 575.66 | (105.46) | 791.66 |
| County | 646.97 | | 0.74 | (62.02) | 585.69 |
| | | | | | 37,204.27 |

Total product portfolio

Date Reported

21 November 2008

Collection Period

01 October 2008

To

31 October 2008

Interest Period

21 October 2008

To

21 November 2008

Interest Payment Date

21 November 2008

Total

| Month | Opening principal balance | Repurchase of ineligible agreements | Additional receivables securitised | Opening principal balance after ineligible agreements and additional receivables securitised | Principal repayments | | | Credit Warranty Payments | | | | | | Closing principal balance | Net default ratio |
|--------------------|---------------------------|-------------------------------------|------------------------------------|--|----------------------|----------------------|------------------------|--------------------------|--------------|--------------------------------------|----------------------------|---------|--------------------------------|---------------------------|-------------------|
| | | | | | Early settlements | Principal repayments | Total principal repaid | Recoveries on defaults | Net defaults | Recoveries on voluntary terminations | Net voluntary terminations | Unwinds | Total credit warranty payments | | |
| June 30, 2008 | 38,599,497.82 | 0.00 | 0.00 | 38,599,497.82 | (728,106.09) | (1,625,218.68) | (2,353,324.77) | (32,867.81) | (293,598.00) | (26,563.94) | (17,503.49) | 0.00 | (370,533.24) | 35,875,639.81 | 9.67% |
| July 31, 2008 | 35,875,639.81 | 0.00 | 0.00 | 35,875,639.81 | (628,695.40) | (1,563,672.80) | (2,192,368.20) | (16,346.87) | (197,059.95) | (7,298.04) | (6,401.20) | 0.00 | (227,106.06) | 33,456,165.55 | 6.81% |
| August 31, 2008 | 33,456,165.55 | 0.00 | 0.00 | 33,456,165.55 | (538,785.42) | (1,443,936.56) | (1,982,721.98) | (15,722.43) | (265,573.92) | (5,409.69) | (6,843.38) | 0.00 | (293,549.42) | 31,179,894.15 | 9.77% |
| September 30, 2008 | 31,179,894.15 | 0.00 | 0.00 | 31,179,894.15 | (539,163.16) | (1,434,021.80) | (1,973,184.96) | (35,362.79) | (228,351.06) | (13,485.46) | (19,496.31) | 0.00 | (296,695.62) | 28,910,013.57 | 9.54% |
| October 31, 2008 | 28,910,013.57 | 0.00 | 0.00 | 28,910,013.57 | (453,935.64) | (1,304,423.50) | (1,758,359.14) | (49,951.48) | (345,738.82) | (40,572.15) | (16,814.33) | 0.00 | (453,076.78) | 26,698,577.65 | 15.05% |

Hire Purchase

| Month | Opening principal balance | Repurchase of ineligible agreements | Additional receivables securitised | Opening principal balance after ineligible agreements and additional receivables securitised | Principal repayments | | | Credit Warranty Payments | | | | | | Closing principal balance | Net default ratio |
|--------------------|---------------------------|-------------------------------------|------------------------------------|--|----------------------|----------------------|------------------------|--------------------------|--------------|--------------------------------------|----------------------------|---------|--------------------------------|---------------------------|-------------------|
| | | | | | Early settlements | Principal repayments | Total principal repaid | Recoveries on defaults | Net defaults | Recoveries on voluntary terminations | Net voluntary terminations | Unwinds | Total credit warranty payments | | |
| June 30, 2008 | 9,748,679.87 | 0.00 | 0.00 | 9,748,679.87 | (204,729.48) | (388,435.93) | (593,165.41) | (11,465.84) | (36,233.42) | (26,563.94) | (17,503.49) | 0.00 | (91,766.69) | 9,063,747.77 | 6.61% |
| July 31, 2008 | 9,063,747.77 | 0.00 | 0.00 | 9,063,747.77 | (150,681.20) | (367,982.72) | (518,663.92) | (3,989.06) | (19,984.69) | (7,298.04) | (6,401.20) | 0.00 | (37,672.99) | 8,507,410.86 | 3.49% |
| August 31, 2008 | 8,507,410.86 | 0.00 | 0.00 | 8,507,410.86 | (140,187.68) | (332,641.34) | (472,829.02) | (3,256.97) | (26,057.41) | (5,409.69) | (6,843.38) | 0.00 | (41,567.45) | 7,993,014.39 | 4.64% |
| September 30, 2008 | 7,993,014.39 | 0.00 | 0.00 | 7,993,014.39 | (134,185.91) | (354,381.47) | (488,567.38) | (14,209.52) | (31,829.21) | (13,485.46) | (19,496.31) | 0.00 | (79,020.50) | 7,425,426.51 | 7.71% |
| October 31, 2008 | 7,425,426.51 | 0.00 | 0.00 | 7,425,426.51 | (136,099.05) | (283,681.80) | (419,780.85) | (26,887.60) | (73,529.39) | (40,572.15) | (16,814.33) | 0.00 | (157,803.47) | 6,847,842.19 | 14.60% |

Motorloans

| Month | Opening principal balance | Repurchase of ineligible agreements | Additional receivables securitised | Opening principal balance after ineligible agreements and additional receivables securitised | Principal repayments | | | Credit Warranty Payments | | | | | | Closing principal balance | Net default ratio |
|--------------------|---------------------------|-------------------------------------|------------------------------------|--|----------------------|----------------------|------------------------|--------------------------|--------------|--------------------------------------|----------------------------|---------|--------------------------------|---------------------------|-------------------|
| | | | | | Early settlements | Principal repayments | Total principal repaid | Recoveries on defaults | Net defaults | Recoveries on voluntary terminations | Net voluntary terminations | Unwinds | Total credit warranty payments | | |
| June 30, 2008 | 19,278,057.27 | 0.00 | 0.00 | 19,278,057.27 | (397,074.28) | (777,126.77) | (1,174,201.05) | (20,601.77) | (127,416.90) | 0.00 | 0.00 | 0.00 | (148,018.67) | 17,955,837.55 | 7.93% |
| July 31, 2008 | 17,955,837.55 | 0.00 | 0.00 | 17,955,837.55 | (400,363.89) | (761,852.73) | (1,162,216.62) | (11,987.62) | (108,629.76) | 0.00 | 0.00 | 0.00 | (120,617.38) | 16,673,003.55 | 7.26% |
| August 31, 2008 | 16,673,003.55 | 0.00 | 0.00 | 16,673,003.55 | (319,947.27) | (690,782.34) | (1,010,729.61) | (7,528.69) | (170,189.23) | 0.00 | 0.00 | 0.00 | (177,717.92) | 15,484,556.02 | 12.25% |
| September 30, 2008 | 15,484,556.02 | 0.00 | 0.00 | 15,484,556.02 | (350,849.99) | (676,295.12) | (1,027,145.11) | (17,662.95) | (108,961.28) | 0.00 | 0.00 | 0.00 | (126,624.23) | 14,330,786.68 | 8.44% |
| October 31, 2008 | 14,330,786.68 | 0.00 | 0.00 | 14,330,786.68 | (240,388.28) | (643,684.99) | (884,073.27) | (20,812.08) | (122,315.90) | 0.00 | 0.00 | 0.00 | (143,127.98) | 13,303,585.43 | 10.24% |

Personal Loans

| Month | Opening principal balance | Repurchase of ineligible agreements | Additional receivables securitised | Opening principal balance after ineligible agreements and additional receivables securitised | Principal repayments | | | Credit Warranty Payments | | | | | | Closing principal balance | Net default ratio |
|--------------------|---------------------------|-------------------------------------|------------------------------------|--|----------------------|----------------------|------------------------|--------------------------|--------------|--------------------------------------|----------------------------|---------|--------------------------------|---------------------------|-------------------|
| | | | | | Early settlements | Principal repayments | Total principal repaid | Recoveries on defaults | Net defaults | Recoveries on voluntary terminations | Net voluntary terminations | Unwinds | Total credit warranty payments | | |
| June 30, 2008 | 9,572,760.68 | 0.00 | 0.00 | 9,572,760.68 | (126,302.33) | (459,655.98) | (585,958.31) | (800.20) | (129,947.68) | 0.00 | 0.00 | 0.00 | (130,747.88) | 8,856,054.49 | 16.29% |
| July 31, 2008 | 8,856,054.49 | 0.00 | 0.00 | 8,856,054.49 | (77,650.31) | (433,837.35) | (511,487.66) | (370.19) | (68,445.50) | 0.00 | 0.00 | 0.00 | (68,815.69) | 8,275,751.14 | 9.27% |
| August 31, 2008 | 8,275,751.14 | 0.00 | 0.00 | 8,275,751.14 | (78,650.47) | (420,512.88) | (499,163.35) | (4,936.77) | (69,327.28) | 0.00 | 0.00 | 0.00 | (74,264.05) | 7,702,323.74 | 10.05% |
| September 30, 2008 | 7,702,323.74 | 0.00 | 0.00 | 7,702,323.74 | (54,127.26) | (403,345.21) | (457,472.47) | (3,490.32) | (87,560.57) | 0.00 | 0.00 | 0.00 | (91,050.89) | 7,153,800.38 | 13.64% |
| October 31, 2008 | 7,153,800.38 | 0.00 | 0.00 | 7,153,800.38 | (77,448.31) | (377,056.71) | (454,505.02) | (2,251.80) | (149,893.53) | 0.00 | 0.00 | 0.00 | (152,145.33) | 6,547,150.03 | 25.14% |

Total product portfolio

Date Reported

Collection Period

Interest Period

Interest Payment Date

21 November 2008

01 October 2008

To

31 October 2008

21 October 2008

To

21 November 2008

21 November 2008

Total

| Month | Annualised CPR |
|--------------------|----------------|
| June 30, 2008 | 22.64% |
| July 31, 2008 | 21.03% |
| August 31, 2008 | 19.33% |
| September 30, 2008 | 20.75% |
| October 31, 2008 | 18.84% |

| Pay aheads | | |
|------------------------|----------------------------|------------------------|
| Opening Credit Arrears | Movement In Credit Arrears | Closing Credit Arrears |
| 64,384.06 | (8,894.49) | 55,489.57 |
| 55,489.57 | (507.31) | 54,982.26 |
| 54,982.26 | (8,004.10) | 46,978.16 |
| 46,978.16 | 2,547.84 | 49,526.00 |
| 49,526.00 | (12,321.71) | 37,204.29 |

| Arrears summary | | | | |
|-----------------|------------|------------|--------------|-------------------|
| Less than 30 | 30-59 | 60-89 | 90+ | Delinquency Ratio |
| 33,654,003.39 | 488,040.04 | 314,732.14 | 1,418,864.24 | 4.83% |
| 31,203,609.14 | 497,259.24 | 312,616.02 | 1,442,681.15 | 5.25% |
| 29,005,703.84 | 466,201.33 | 329,718.88 | 1,378,270.10 | 5.48% |
| 26,860,230.92 | 466,340.40 | 277,439.88 | 1,306,002.37 | 5.48% |
| 24,815,584.77 | 348,536.96 | 354,457.28 | 1,179,998.64 | 5.75% |

| Historic Defaults | | | | | |
|-------------------------|-------------------------------|-------------------------|----------------------|-----------------------------|------------------------------|
| Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance | Net Annualised Default Ratio |
| 11,715,376.57 | (52,889.64) | 11,662,486.93 | 293,598.00 | 11,956,084.93 | 0.09 |
| 11,956,084.93 | (60,947.44) | 11,895,137.49 | 197,059.95 | 12,092,197.44 | 0.07 |
| 12,092,197.44 | (72,466.18) | 12,019,731.26 | 265,573.92 | 12,285,305.18 | 0.10 |
| 12,285,305.18 | (319,531.48) | 11,965,773.70 | 228,351.06 | 12,194,124.76 | 0.09 |
| 12,194,124.76 | (382,579.20) | 11,811,545.56 | 345,738.82 | 12,157,284.38 | 0.14 |

Hire Purchase

| Month | Annualised CPR |
|--------------------|----------------|
| June 30, 2008 | 25.20% |
| July 31, 2008 | 19.95% |
| August 31, 2008 | 19.77% |
| September 30, 2008 | 20.15% |
| October 31, 2008 | 21.99% |

| Pay aheads | | |
|------------------------|----------------------------|------------------------|
| Opening Credit Arrears | Movement In Credit Arrears | Closing Credit Arrears |
| 15,682.87 | (1,738.17) | 13,944.70 |
| 13,944.70 | (209.84) | 13,734.86 |
| 13,734.86 | (993.94) | 12,740.92 |
| 12,740.92 | 7,069.37 | 19,810.29 |
| 19,810.29 | (10,378.80) | 9,431.49 |

| Arrears summary | | | | |
|-----------------|------------|-----------|------------|-------------------|
| Less than 30 | 30-59 | 60-89 | 90+ | Delinquency Ratio |
| 8,773,932.50 | 130,371.54 | 52,156.67 | 107,287.06 | 1.76% |
| 8,244,850.75 | 91,949.54 | 35,551.09 | 135,059.48 | 2.01% |
| 7,714,842.39 | 76,653.69 | 53,591.04 | 147,927.27 | 2.52% |
| 7,155,438.92 | 119,338.98 | 19,429.34 | 131,219.27 | 2.03% |
| 6,620,685.81 | 68,049.13 | 50,511.05 | 108,596.20 | 2.32% |

| Historic Defaults | | | | | |
|-------------------------|-------------------------------|-------------------------|----------------------|-----------------------------|------------------------------|
| Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance | Net Annualised Default Ratio |
| 1,641,264.47 | (11,145.15) | 1,630,119.32 | 36,233.42 | 1,666,352.74 | 0.04 |
| 1,666,352.74 | (8,393.43) | 1,657,959.31 | 19,984.69 | 1,677,944.00 | 0.03 |
| 1,677,944.00 | (10,090.75) | 1,667,853.25 | 26,057.41 | 1,693,910.66 | 0.04 |
| 1,693,910.66 | (14,355.07) | 1,679,555.59 | 31,829.21 | 1,711,384.80 | 0.05 |
| 1,711,384.80 | (70,624.13) | 1,640,760.67 | 73,529.39 | 1,714,290.06 | 0.12 |

Motorloans

| Month | Annualised CPR |
|--------------------|----------------|
| June 30, 2008 | 24.72% |
| July 31, 2008 | 26.76% |
| August 31, 2008 | 23.03% |
| September 30, 2008 | 27.19% |
| October 31, 2008 | 20.13% |

| Pay aheads | | |
|------------------------|----------------------------|------------------------|
| Opening Credit Arrears | Movement In Credit Arrears | Closing Credit Arrears |
| 42,880.10 | (7,171.29) | 35,708.81 |
| 35,708.81 | 364.98 | 36,073.79 |
| 36,073.79 | (6,680.32) | 29,393.47 |
| 29,393.47 | (3,681.90) | 25,711.57 |
| 25,711.57 | (1,523.24) | 24,188.33 |

| Arrears summary | | | | |
|-----------------|------------|------------|------------|-------------------|
| Less than 30 | 30-59 | 60-89 | 90+ | Delinquency Ratio |
| 16,732,351.71 | 274,577.38 | 166,644.25 | 782,264.21 | 5.28% |
| 15,432,233.83 | 281,266.32 | 189,452.21 | 770,051.19 | 5.75% |
| 14,307,158.06 | 291,737.63 | 179,121.21 | 706,539.12 | 5.72% |
| 13,217,786.56 | 247,165.71 | 171,923.56 | 693,910.85 | 6.04% |
| 12,232,855.79 | 206,908.42 | 200,779.20 | 663,042.02 | 6.49% |

| Historic Defaults | | | | | |
|-------------------------|-------------------------------|-------------------------|----------------------|-----------------------------|------------------------------|
| Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance | Net Annualised Default Ratio |
| 5,863,409.69 | (28,764.42) | 5,834,645.27 | 127,416.90 | 5,962,062.17 | 0.08 |
| 5,962,062.17 | (15,655.25) | 5,946,406.92 | 108,629.76 | 6,055,036.68 | 0.07 |
| 6,055,036.68 | (22,108.13) | 6,032,928.55 | 170,189.23 | 6,203,117.78 | 0.12 |
| 6,203,117.78 | (60,012.61) | 6,143,105.17 | 108,961.28 | 6,252,066.45 | 0.08 |
| 6,252,066.45 | (260,772.97) | 5,991,293.48 | 122,315.90 | 6,113,609.38 | 0.10 |

Personal Loans

| Month | Annualised CPR |
|--------------------|----------------|
| June 30, 2008 | 15.83% |
| July 31, 2008 | 10.52% |
| August 31, 2008 | 11.40% |
| September 30, 2008 | 8.43% |
| October 31, 2008 | 12.99% |

| Pay aheads | | |
|------------------------|----------------------------|------------------------|
| Opening Credit Arrears | Movement In Credit Arrears | Closing Credit Arrears |
| 5,821.09 | 14.97 | 5,836.06 |
| 5,836.06 | (662.45) | 5,173.61 |
| 5,173.61 | (329.84) | 4,843.77 |
| 4,843.77 | (839.63) | 4,004.14 |
| 4,004.14 | (419.67) | 3,584.47 |

| Arrears summary | | | | |
|-----------------|------------|------------|------------|-------------------|
| Less than 30 | 30-59 | 60-89 | 90+ | Delinquency Ratio |
| 8,147,719.18 | 83,091.12 | 95,931.22 | 529,312.97 | 7.06% |
| 7,526,524.56 | 124,043.38 | 87,612.72 | 537,570.48 | 7.55% |
| 6,983,703.39 | 97,810.01 | 97,006.63 | 523,803.71 | 8.06% |
| 6,487,005.44 | 99,835.71 | 86,086.98 | 480,872.25 | 7.93% |
| 5,962,043.17 | 73,579.41 | 103,167.03 | 408,360.42 | 7.81% |

| Historic Defaults | | | | | |
|-------------------------|-------------------------------|-------------------------|----------------------|-----------------------------|------------------------------|
| Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance | Net Annualised Default Ratio |
| 4,210,702.41 | (12,980.07) | 4,197,722.34 | 129,947.68 | 4,327,670.02 | 0.16 |
| 4,327,670.02 | (36,898.76) | 4,290,771.26 | 68,445.50 | 4,359,216.76 | 0.09 |
| 4,359,216.76 | (40,267.30) | 4,318,949.46 | 69,327.28 | 4,388,276.74 | 0.10 |
| 4,388,276.74 | (245,163.80) | 4,143,112.94 | 87,560.57 | 4,230,673.51 | 0.14 |
| 4,230,673.51 | (51,182.10) | 4,179,491.41 | 149,893.53 | 4,329,384.94 | 0.25 |

Total product portfolio

Date Reported

Collection Period

Interest Period

Interest Payment Date

Total

| Month | Recoveries on Historic Voluntary Terminations | | | | |
|--------------------|---|-------------------------------|-------------------------|----------------------|-----------------------------|
| | Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance |
| June 30, 2008 | 242,687.51 | 0.00 | 242,687.51 | 17,503.49 | 260,191.00 |
| July 31, 2008 | 260,191.00 | (81.46) | 260,109.54 | 6,401.20 | 266,510.74 |
| August 31, 2008 | 266,510.74 | (40.73) | 266,470.01 | 6,843.38 | 273,313.39 |
| September 30, 2008 | 273,313.39 | 0.00 | 273,313.39 | 19,496.31 | 292,809.70 |
| October 31, 2008 | 292,809.70 | (81.46) | 292,728.24 | 16,814.33 | 309,542.57 |

| Movement on Historic Early Settlements | | | | |
|--|-------------------------|--------------------|-----------------|------------------------|
| Opening ES Balance | Movement In ES Balances | Closing ES Balance | New ES Balances | New Closing ES Balance |
| 114,885.86 | (1,268.14) | 113,617.72 | 0.00 | 113,617.72 |
| 113,617.72 | (7,985.89) | 105,631.83 | 1.00 | 105,632.83 |
| 105,632.83 | (4,215.49) | 101,417.34 | 2.00 | 101,419.34 |
| 101,419.34 | (6,851.56) | 94,567.78 | 3.00 | 94,570.78 |
| 94,570.78 | (3,587.20) | 90,983.58 | 4.00 | 90,987.58 |

Hire Purchase

| Month | Recoveries on Historic Voluntary Terminations | | | | |
|--------------------|---|-------------------------------|-------------------------|----------------------|-----------------------------|
| | Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance |
| June 30, 2008 | 242,687.51 | 0.00 | 242,687.51 | 17,503.49 | 260,191.00 |
| July 31, 2008 | 260,191.00 | (81.46) | 260,109.54 | 6,401.20 | 266,510.74 |
| August 31, 2008 | 266,510.74 | (40.73) | 266,470.01 | 6,843.38 | 273,313.39 |
| September 30, 2008 | 273,313.39 | 0.00 | 273,313.39 | 19,496.31 | 292,809.70 |
| October 31, 2008 | 292,809.70 | (81.46) | 292,728.24 | 16,814.33 | 309,542.57 |

| Movement on Historic Early Settlements | | | | |
|--|-------------------------|--------------------|-----------------|------------------------|
| Opening ES Balance | Movement In ES Balances | Closing ES Balance | New ES Balances | New Closing ES Balance |
| 40,744.06 | 1,539.08 | 42,283.14 | 0.00 | 42,283.14 |
| 42,283.14 | 1,196.76 | 43,479.90 | 0.00 | 43,479.90 |
| 43,479.90 | (3,794.37) | 39,685.53 | 0.00 | 39,685.53 |
| 39,685.53 | (2,197.31) | 37,488.22 | 0.00 | 37,488.22 |
| 37,488.22 | 388.50 | 37,876.72 | 0.00 | 37,876.72 |

Motorloans

| Month | Recoveries on Historic Voluntary Terminations | | | | |
|--------------------|---|-------------------------------|-------------------------|----------------------|-----------------------------|
| | Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance |
| June 30, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| July 31, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| August 31, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| September 30, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| October 31, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Movement on Historic Early Settlements | | | | |
|--|-------------------------|--------------------|-----------------|------------------------|
| Opening ES Balance | Movement In ES Balances | Closing ES Balance | New ES Balances | New Closing ES Balance |
| 35,264.22 | (2,307.90) | 32,956.32 | 0.00 | 32,956.32 |
| 32,956.32 | (8,879.55) | 24,076.77 | 0.00 | 24,076.77 |
| 24,076.77 | (686.84) | 23,389.93 | 0.00 | 23,389.93 |
| 23,389.93 | (3,009.37) | 20,380.56 | 0.00 | 20,380.56 |
| 20,380.56 | (3,244.87) | 17,135.69 | 0.00 | 17,135.69 |

Personal Loans

| Month | Recoveries on Historic Voluntary Terminations | | | | |
|--------------------|---|-------------------------------|-------------------------|----------------------|-----------------------------|
| | Opening Default Balance | Movement In Recovery Balances | Closing Default Balance | New Default Balances | New Closing Default Balance |
| June 30, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| July 31, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| August 31, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| September 30, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| October 31, 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Movement on Historic Early Settlements | | | | |
|--|-------------------------|--------------------|-----------------|------------------------|
| Opening ES Balance | Movement In ES Balances | Closing ES Balance | New ES Balances | New Closing ES Balance |
| 38,877.58 | (499.32) | 38,378.26 | 0.00 | 38,378.26 |
| 38,378.26 | (303.10) | 38,075.16 | 1.00 | 38,076.16 |
| 38,076.16 | 265.72 | 38,341.88 | 2.00 | 38,343.88 |
| 38,343.88 | (1,644.88) | 36,699.00 | 3.00 | 36,702.00 |
| 36,702.00 | (730.83) | 35,971.17 | 4.00 | 35,975.17 |

Supplementary information

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton | TFC1 | County | Total |
|---|-----------|-----------|-----------|-----------|
| | £ | £ | £ | £ |
| Number of agreements in portfolio | 710 | 7,752 | 196 | 8,658 |
| Average IRR | 9.91% | 12.77% | 9.54% | 12.46% |
| Weighted average IRR | 9.52% | 12.30% | 9.51% | 11.79% |
| Average Amount Borrowed | 7,267.00 | 8,666.00 | 8,219.00 | 8,541.00 |
| Highest Amount Borrowed | 35,000.00 | 50,470.00 | 41,892.00 | 50,470.00 |
| Lowest Amount Borrowed | 1,299.00 | 1,000.00 | 2,000.00 | 1,000.00 |
| Average Remaining Term (months) | 19.83 | 23.30 | 24.36 | 23.04 |
| Longest Remaining Term (months) | 51.00 | 70.00 | 38.00 | 70.00 |
| Shortest Remaining Term (months) | 0.00 | 0.00 | 8.00 | 0.00 |
| Weighted Average Remaining Term (months) | 18.04 | 30.89 | 27.18 | 28.72 |
| Average Original Term (months) | 53.21 | 59.48 | 53.04 | 58.82 |
| Weighted Average Original Term (months) | 57.69 | 64.55 | 56.85 | 63.29 |
| Average Vehicle Age at Origination (years) | 2.84 | 2.79 | 1.52 | 2.76 |
| Weighted Average Age at Origination (years) | 2.18 | 2.32 | 1.36 | 2.27 |

Bank movements

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

0.00 0.00 0.00

| | Benton £ | TFC1 £ | County £ | Total £ |
|---|-------------------|---------------------|------------------|---------------------|
| Receivables Trustee GIC Account | | | | |
| Balance b/f | 181,863.32 | 2,393,654.27 | 66,140.47 | 2,641,658.06 |
| Cashflows from previous month's Servicer Report | (181,863.32) | (2,393,654.27) | (66,140.47) | (2,641,658.06) |
| Transfer from Issuer GIC account | 0.00 | | | 0.00 |
| Purchase of agreements from originators | 0.00 | 0.00 | 0.00 | 0.00 |
| Collections from Assigned Receivables | 148,971.71 | 2,298,017.24 | 61,051.24 | 2,508,040.19 |
| Bank charges | 0.00 | 0.00 | 0.00 | 0.00 |
| Bank interest received | 808.22 | 12,521.88 | 304.49 | 13,634.59 |
| Balance c/f | 149,779.93 | 2,310,539.12 | 61,355.73 | 2,521,674.78 |

| | | | | |
|---|-------------------|---------------------|------------------|---------------------|
| Total Interest Collections | 13,302.25 | 241,767.56 | 4,817.44 | 259,887.25 |
| Recoveries - current defaults & VTs | 0.00 | 87,731.75 | 2,791.88 | 90,523.63 |
| Recoveries - previous defaults & VTs | 6,669.02 | 368,846.03 | 7,064.15 | 382,579.20 |
| Receipts from repurchase of Receivables | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Principal Collections | 127,839.68 | 1,584,142.43 | 46,377.03 | 1,758,359.14 |
| Early Settlement Movement | 585.10 | 3,002.10 | 0.00 | 3,587.20 |
| Class A Principal Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Class B Principal Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Class C Principal Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Class D Principal Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Pay Aheads received | 575.66 | 12,527.37 | 0.74 | 13,103.77 |
| Bank charges | 0.00 | 0.00 | 0.00 | 0.00 |
| Bank interest received | 808.22 | 12,521.88 | 304.49 | 13,634.59 |
| Total Cash Available: | 149,779.93 | 2,310,539.12 | 61,355.73 | 2,521,674.78 |

| | Benton £ | TFC1 £ | County £ | Total £ | Ledger |
|---|-------------------|---------------------|-------------------|---------------------|-------------------------------|
| Issuer GIC Account | | | | | |
| Balance b/f | 515,163.78 | 4,515,200.64 | 110,351.04 | 5,140,715.46 | |
| Cashflows from previous month's Servicer Report | (4,101.76) | 215,971.93 | (1,068.02) | 210,802.15 | |
| Proceeds of note issue | 0.00 | 0.00 | 0.00 | 0.00 | |
| Transfer to trustee GIC account | 0.00 | 0.00 | 0.00 | 0.00 | |
| Transfer to issuer transaction account | 0.00 | 0.00 | 0.00 | 0.00 | |
| Subordinated loan - tranche A | 0.00 | 0.00 | 0.00 | 0.00 | |
| Anticipated Interest Shortfall Amount | 0.00 | 0.00 | 0.00 | 0.00 | Reserve Fund |
| Actual Interest Shortfall Amount transfer to Issuer | 0.00 | 0.00 | 0.00 | 0.00 | Prefunding Interest Shortfall |
| Interest Received from Issuer GIC | 2,604.520 | 22,827.52 | 557.90 | 25,989.94 | Prefunding Interest Shortfall |
| Bank charges | 0.00 | 0.00 | 0.00 | 0.00 | |
| Balance c/f | 513,666.54 | 4,754,000.09 | 109,840.92 | 5,377,507.55 | |

| | Benton £ | TFC1 £ | County £ | Total £ |
|---|---------------|------------------|---------------|------------------|
| Issuer Income Pay Aheads Account | | | | |
| Balance b/f | 414.20 | 46,085.46 | 712.27 | 47,211.93 |
| Cashflows from previous month's Servicer Report | (92.74) | 2,472.07 | (65.27) | 2,314.06 |
| Bank charges | 0.00 | 0.00 | 0.00 | 0.00 |
| Bank interest received | 2.10 | 233.38 | 3.61 | 239.09 |
| Balance c/f | 323.56 | 48,790.91 | 650.61 | 49,765.08 |

| | Benton £ | TFC1 £ | County £ | Total £ | Ledger |
|---|----------------|------------------|----------------|------------------|------------|
| Issuer Transaction Account | | | | | |
| Balance b/f | (64.80) | 24,731.60 | (19.18) | 24,647.62 | |
| Cashflows from previous month's Servicer Report | 0.00 | 19,779.31 | | 19,779.31 | |
| Transfer from issuer GIC account - pre-funding ledger | 0.00 | 0.00 | 0.00 | 0.00 | Prefunding |
| Transfer between Originators | 0.00 | 0.00 | 0.00 | 0.00 | Prefunding |
| Purchase of Prefunded Receivables | 0.00 | 0.00 | 0.00 | 0.00 | Prefunding |
| Actual Interest Shortfall Amount | 0.00 | 0.00 | 0.00 | 0.00 | |
| Corporation Tax Paid | 0.00 | 0.00 | 0.00 | 0.00 | |
| Bank interest received | 0.00 | 13.00 | | 13.00 | |
| Bank charges | 0.00 | 0.00 | | 0.00 | |
| Balance c/f | (64.80) | 44,523.91 | (19.18) | 44,439.93 | |

Waterfall

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton | TFC1 | County | Total | Ledger |
|---|------------------|-------------------|------------------|-------------------|-------------------------------|
| | £ | £ | £ | £ | |
| Interest received on Assigned Receivables | 13,302.25 | 241,767.56 | 4,817.44 | 259,887.25 | |
| Early settlement movement | 585.10 | 3,002.10 | 0.00 | 3,587.20 | |
| Recoveries - current month defaults & VTs | 0.00 | 87,731.75 | 2,791.88 | 90,523.63 | |
| Recoveries - previous months defaults & VTs | 6,669.02 | 368,846.03 | 7,064.15 | 382,579.20 | |
| Issuer GIC account – bank interest | 2,604.52 | 22,827.52 | 557.90 | 25,989.94 | |
| Receivables Trustee GIC account – bank interest | 808.22 | 12,521.88 | 304.49 | 13,634.59 | |
| Issuer Pay Aheads Account – bank interest | 2.10 | 233.38 | 3.61 | 239.09 | |
| Issuer transaction account – bank interest | 0.00 | 13.00 | 0.00 | 13.00 | |
| Swap receipts | 8,239.48 | 127,654.35 | 3,104.13 | 138,997.96 | |
| Income Pay Aheads due in Collection Period | 105.46 | 25,258.02 | 62.02 | 25,425.50 | |
| Actual Prefunding Interest Shortfall Amount | 0.00 | 0.00 | 0.00 | 0.00 | Prefunding Interest Shortfall |
| Available funds before Reallocated Principal | 32,316.15 | 889,855.59 | 18,705.62 | 940,877.36 | |
| Reallocated Class A Principal | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Reallocated Class B Principal | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Reallocated Class C Principal | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Reallocated Class D Principal | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Available funds after Reallocated Principal | 32,316.15 | 889,855.59 | 18,705.62 | 940,877.36 | |
| Retained Amount (0.01% of issuer income receipts) | 3.24 | 88.99 | 1.87 | 94.10 | Profit |
| Trustee fees | 0.00 | 0.00 | 0.00 | 0.00 | |
| Principal Paying Agent fees | 0.00 | 0.00 | 0.00 | 0.00 | |
| Servicer fee | 52.04 | 806.13 | 19.60 | 877.77 | |
| Standby Servicer fee | 835.82 | 12,949.30 | 314.88 | 14,100.00 | |
| Interest on notes - Class A | 0.00 | 0.00 | 0.00 | 0.00 | |
| Swap payments | 6,868.99 | 106,421.21 | 2,587.81 | 115,878.01 | |
| Interest on notes - Class B | 0.00 | 0.00 | 0.00 | 0.00 | |
| Class A Principal Deficiency Ledger | 0.00 | 0.00 | 0.00 | 0.00 | Principal Deficiency |
| Reallocated Class A Income | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Class B Principal Deficiency Ledger | 0.00 | 0.00 | 0.00 | 0.00 | Principal Deficiency |
| Reallocated Class B Income | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Interest on notes - Class C | 7,424.95 | 115,034.77 | 2,797.26 | 125,256.98 | |
| Class C Principal Deficiency Ledger | 0.00 | 0.00 | 0.00 | 0.00 | Principal Deficiency |
| Reallocated Class C Income | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| Interest on notes - Class D | 2,453.29 | 38,008.74 | 924.25 | 41,386.28 | |
| Class D Principal Deficiency Ledger | 0.00 | 0.00 | 0.00 | 0.00 | Principal Deficiency |
| Reallocated Class D Income | 0.00 | 0.00 | 0.00 | 0.00 | Income Deficiency |
| <i>Third Party fees:</i> | | | | | |
| Audit fees | 0.00 | 0.00 | 0.00 | 0.00 | |
| Tax fees | 0.00 | | | 0.00 | |
| Bank charges | 0.00 | 0.00 | 0.00 | 0.00 | |
| London Stock Exchange fees | 0.00 | 0.00 | 0.00 | 0.00 | |
| Moody's monitoring fee | 0.00 | 0.00 | 0.00 | 0.00 | |
| S&P analytical services | 0.00 | 0.00 | 0.00 | 0.00 | |
| Other fees 3 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Administration Reallocated Income | 0.00 | | | 0.00 | |
| Swap Counterparty termination | 0.00 | | | 0.00 | |
| Other servicer charges | 0.00 | | | 0.00 | |
| Total | 17,638.33 | 273,309.14 | 6,645.67 | 297,593.14 | |
| Cash for Spread Accounts payment | 14,677.82 | 616,546.45 | 12,059.95 | 643,284.22 | |
| Expenses | | | | | |
| Originators Prior Entitlement | 5,000.00 | 5,000.00 | 5,000.00 | 15,000.00 | |
| Credit Enhancement Warranty | 9,677.82 | 433,124.74 | 4,018.25 | 446,820.81 | Credit Enhancement Warranty |
| Quarterly Spread Trigger Amount | 0.00 | 178,421.71 | 3,041.70 | 181,463.41 | Reserve Fund |
| Additional Reserve Fund Loan Advance Obligation | 0.00 | 0.00 | 0.00 | 0.00 | Reserve Fund |
| Cross-Collateralisation Repayment | 0.00 | 0.00 | 0.00 | 0.00 | Cross-Collateralisation |
| Cross-Collateralisation Receipt | 0.00 | 0.00 | 0.00 | 0.00 | Cross-Collateralisation |
| Total expenses | 14,677.82 | 616,546.45 | 12,059.95 | 643,284.22 | |
| Surplus spread account after expenses | 0.00 | 0.00 | 0.00 | 0.00 | |

| | |
|--|-------|
| Monthly Spread Trigger Percentage | |
| Current month | 0.00% |
| Previous month | 0.00% |
| Month before previous month | 0.00% |

| | |
|--|-------|
| Quarterly Spread Trigger Event test | |
| Quarterly Spread Trigger Percentage | 0.00% |
| Quarterly Spread Trigger Amount | 1.50% |
| Quarterly Spread Trigger Event | Yes |

Principal Priority of payments

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton £ | TFC1 £ | County £ | Total £ |
|---|-------------------|---------------------|------------------|---------------------|
| Principal receipts (excluding recoveries): | 127,839.68 | 1,584,142.43 | 46,377.03 | 1,758,359.14 |
| Spread Warranty Amounts | 9,677.82 | 433,124.74 | 4,018.25 | 446,820.81 |
| Reserve Fund Warranty Amount | 6,255.97 | 0.00 | 0.00 | 6,255.97 |
| Retained Principal (brought Forward) | 11,742.77 | (357.07) | 28,600.77 | 39,986.47 |
| Reallocated Income | 0.00 | 0.00 | 0.00 | 0.00 |
| Administration Reallocated Income | 0.00 | | | 0.00 |
| Total Principal Funds | 155,516.24 | 2,016,910.10 | 78,996.05 | 2,251,422.39 |
| Applied to: | | | | |
| Income Shortfalls (to Reallocated Principal) | 0.00 | 0.00 | 0.00 | 0.00 |
| Spread Warranty Amounts applied on Principal Deficiency Ledgers | 0.00 | | | 0.00 |
| Note Redemption - Class A | 0.00 | 0.00 | 0.00 | 0.00 |
| Note Redemption - Class B | 0.00 | 0.00 | 0.00 | 0.00 |
| Note Redemption - Class C | 150,000.00 | 2,000,000.00 | 100,000.00 | 2,250,000.00 |
| Note Redemption - Class D | 0.00 | | | 0.00 |
| Retained Principal | 5,516.24 | 16,910.10 | (21,003.95) | 1,422.39 |
| Issuer Reserve Amounts | 0.00 | | | 0.00 |
| Total Application of Funds | 155,516.24 | 2,016,910.10 | 78,996.05 | 2,251,422.39 |

| Ledger |
|--|
| |
| Credit Enhancement |
| Reserve Fund/Credit Enhancement Warranty |
| |
| Principal Deficiency |
| |
| |
| |
| Income Deficiency |
| |
| |
| |
| |

Notes

| | |
|-----------------------|------------------|
| Date Reported | 21 November 2008 |
| Collection Period | 01 October 2008 |
| Interest Period | 21 October 2008 |
| Interest Payment Date | 21 November 2008 |

| | |
|----|------------------|
| To | 31 October 2008 |
| To | 21 November 2008 |

| | Total £ |
|--------------------------|---------------|
| Opening | |
| Value of Notes - Class A | 0.00 |
| Value of Notes - Class B | 0.00 |
| Value of Notes - Class C | 22,950,000.00 |
| Value of Notes - Class D | 6,000,000.00 |
| Total | 28,950,000.00 |

| | Total £ |
|--------------------------|----------------|
| Movement | |
| Value of Notes - Class A | 0.00 |
| Value of Notes - Class B | 0.00 |
| Value of Notes - Class C | (2,250,000.00) |
| Value of Notes - Class D | 0.00 |
| Total | (2,250,000.00) |

| | Total £ |
|--------------------------|---------------|
| Closing | |
| Value of Notes - Class A | 0.00 |
| Value of Notes - Class B | 0.00 |
| Value of Notes - Class C | 20,700,000.00 |
| Value of Notes - Class D | 6,000,000.00 |
| Total | 26,700,000.00 |

| Pool factor |
|-------------|
| 0.000000 |
| 0.000000 |
| 0.862500 |
| 1.000000 |

| | Total £ |
|--|---------------|
| Closing notes apportioned to originator for Spread Trigger calculations | |
| Benton AS400 | 253,563.92 |
| Benton Pan Credit | 1,329,151.22 |
| Benton | 1,582,715.13 |
| TFC1 | 24,521,015.75 |
| County | 596,269.11 |
| Total | 26,700,000.00 |

| | Total £ |
|--------------------------|------------|
| Interest payable | |
| Value of Notes - Class A | 0.00 |
| Value of Notes - Class B | 0.00 |
| Value of Notes - Class C | 125,256.99 |
| Value of Notes - Class D | 41,386.27 |
| Total | 166,643.26 |

| | |
|--------------------------|----|
| Trigger ratio met | No |
|--------------------------|----|

Swaps calculation

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | |
|------------------------------------|---------------|
| Principal on opening interest date | 27,844,288.00 |
| Number of interest days | 31 |

| | 1 month LIBOR | Fixed rate |
|--------------------|---------------|------------|
| Rate | 5.89375% | 4.90000% |
| Day Count Fraction | 0.084699 | 0.084932 |
| Receive/Pay (£) | 138,997.96 | 115,878.01 |

| | |
|---------------------------|-----------|
| Net receipt/(payment) (£) | 23,119.95 |
|---------------------------|-----------|

Reserve Fund Ledger (Issuer Account - GIC)

Date Reported

21 November 2008

Collection Period

01 October 2008

To

31 October 2008

Interest Period

21 October 2008

To

21 November 2008

Interest Payment Date

21 November 2008

| | Benton | TFC1 | County | Total |
|--|-------------------|---------------------|-------------------|---------------------|
| | £ | £ | £ | £ |
| Balance b/f | 596,399.45 | 4,623,463.80 | 131,654.35 | 5,351,517.60 |
| Reserve Fund Warranty Amount | (6,255.97) | 0.00 | 0.00 | (6,255.97) |
| Quarterly Spread Trigger Amount | 0.00 | 178,421.71 | 3,041.70 | 181,463.41 |
| Additional Reserve Fund Loan Advance Obligation | 0.00 | 0.00 | 0.00 | 0.00 |
| Cross-collateralisation of Additional Reserve Fund Loan Advance Obligation | 0.00 | 0.00 | 0.00 | 0.00 |
| Repayment of Subordinated Loan - tranche A | 0.00 | | | 0.00 |
| Balance c/f | 590,143.49 | 4,801,885.51 | 134,696.04 | 5,526,725.04 |

Cashflow
period

Next

Next

Next

Next

Prefunding Ledger (Issuer Transaction Account)

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton | TFC1 | County | Total |
|---|-------------|-------------|-------------|-------------|
| | £ | £ | £ | £ |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Initial Prefunded Amount | 0.00 | 0.00 | | 0.00 |
| Transfer between Originators | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchase of Prefunded Receivables in period | 0.00 | 0.00 | 0.00 | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

Cashflow
period

Current
Current
Current

Prefunding Interest Shortfall Ledger (Issuer Account - GIC)

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton | TFC1 | County | Total |
|--|-------------|-------------|-------------|-------------|
| | £ | £ | £ | £ |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Anticipated Prefunding Interest Shortfall Amount | 0.00 | | | 0.00 |
| Actual Prefunding Interest Shortfall Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Repayment of Subordinated Loan - tranche B | 0.00 | 0.00 | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| |
|-----------------|
| Cashflow period |
|-----------------|

| |
|---------|
| Current |
| Current |
| Next |

Income Deficiency Ledger (Issuer Transaction Account)

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton | TFC1 | County | Total |
|---|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class A Income Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class A Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class A Income | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| | Benton | TFC1 | County | Total |
|---|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class B Income Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class B Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class B Income | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| | Benton | TFC1 | County | Total |
|---|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class C Income Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class C Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class C Income | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| | Benton | TFC1 | County | Total |
|---|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class D Income Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class D Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Class D Income | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

Principal Deficiency Ledger (Receivables Trustee Account - GIC)

| | | | |
|-----------------------|------------------|----|------------------|
| Date Reported | 21 November 2008 | | |
| Collection Period | 01 October 2008 | To | 31 October 2008 |
| Interest Period | 21 October 2008 | To | 21 November 2008 |
| Interest Payment Date | 21 November 2008 | | |

| | Benton | TFC1 | County | Total |
|--|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class A Principal Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Class A Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Spread Warranty Amounts applied | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| | Benton | TFC1 | County | Total |
|--|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class B Principal Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Class B Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Spread Warranty Amounts applied | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| | Benton | TFC1 | County | Total |
|--|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class C Principal Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Class C Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Spread Warranty Amounts applied | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

| | Benton | TFC1 | County | Total |
|--|--------|------|--------|-------|
| | £ | £ | £ | £ |
| Class D Principal Deficiency Ledger | | | | |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Class D Deficiency | 0.00 | 0.00 | 0.00 | 0.00 |
| Spread Warranty Amounts applied | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | | | 0.00 |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

Credit Enhancement Warranty Ledger

Date Reported

21 November 2008

Collection Period

01 October 2008

To

31 October 2008

Interest Period

21 October 2008

To

21 November 2008

Interest Payment Date

21 November 2008

| | Benton | TFC1 | County | Total |
|---------------------------------|------------|--------------|------------|--------------|
| | £ | £ | £ | £ |
| Balance b/f | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Enhancement Warranties | 15,933.79 | 433,124.74 | 4,018.25 | 453,076.78 |
| Spread Warranty Amounts applied | (9,677.82) | (433,124.74) | (4,018.25) | (446,820.81) |
| Reserve Fund Warranty Amount | (6,255.97) | 0.00 | 0.00 | (6,255.97) |
| Balance c/f | 0.00 | 0.00 | 0.00 | 0.00 |

Profit Ledger (Issuer Transaction Account)

Date Reported

21 November 2008

Collection Period

01 October 2008

To

31 October 2008

Interest Period

21 October 2008

To

21 November 2008

Interest Payment Date

21 November 2008

| | Benton | TFC1 | County | Total |
|--------------------------------|---------------|-----------------|---------------|-----------------|
| | £ | £ | £ | £ |
| Balance b/f | 279.70 | 4,075.17 | 85.64 | 4,440.51 |
| Retained Amount for the period | 3.24 | 88.99 | 1.87 | 94.10 |
| Corporation tax paid | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividend | 0.00 | | | 0.00 |
| Balance c/f | 282.94 | 4,164.16 | 87.51 | 4,534.61 |

Cashflow
period

Next

Next

Next

Cross-Collateralisation Ledger

Date Reported

21 November 2008

Collection Period

01 October 2008

To

31 October 2008

Interest Period

21 October 2008

To

21 November 2008

Interest Payment Date

21 November 2008

| | Benton | TFC1 | County | Total |
|-----------------------------------|-----------------|-----------------|---------------|-------------|
| | £ | £ | £ | £ |
| Balance b/f | (145.51) | (371.03) | 516.54 | 0.00 |
| Reserve fund | 0.00 | 0.00 | 0.00 | 0.00 |
| Cross-Collateralisation Repayment | 0.00 | 0.00 | 0.00 | 0.00 |
| Cross-Collateralisation Receipt | 0.00 | 0.00 | 0.00 | 0.00 |
| Balance c/f | (145.51) | (371.03) | 516.54 | 0.00 |