## MONTHLY SERVICER'S STATEMENT

## BARCLAYS DRYROCK ISSUANCE TRUST

## Series 2021-1

# MONTHLY PERIOD ENDING January 31, 2023

Record date			January 31, 2023
Payment date			February 15, 2023
Monthly period beginning			January 01, 2023
Monthly period ending Previous payment date			January 31, 2023
Interest period beginning			January 17, 2023 January 17, 2023
Interest period ending			February 14, 2023
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Burkerland for a filter and death of the land of the land			<b>AF 000 0F7 04F 00</b>
Beginning of monthly period principal receivables balance			\$5,893,857,845.93
Beginning of monthly period non-principal receivables balance  Beginning of monthly period total receivables balance			\$71,999,711.91 \$5,965,857,557.84
Addition of principal receivables balance (end of addition day)			\$0.00
Addition of non-principal receivables balance (end of addition day)			\$0.00
Addition of non-principal receivables balance (end of addition day)			ψ0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance			\$0.00
End of monthly period principal receivables balance			\$5,783,915,635.93
End of monthly period non-principal receivables balance			\$74,599,235.59
End of monthly period total receivables balance			\$5,858,514,871.52
TRUST COLLECTIONS INFORMATION			
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$70,509,064.33
Fees			\$11,338,011.24
Interchange			\$38,355,177.92
Recoveries			\$2,608,974.81
Investment earnings on Issuer Accounts			\$288,196.98
Total finance charge collections			\$122,811,228.30
Principal collections			
			\$1,930,558,302.46
*Total payment rate			33.73%
*Total payment rate (* Total payment rate does not include investment earnings)			
• •			
(* Total payment rate does not include investment earnings)			
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION			33.73%
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses			33.73% \$12,663,855.13
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries			33.73% \$12,663,855.13 (\$2,608,974.81)
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance			\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance			\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05%
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss			\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss  Average Net Loss per account			\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss	<u>Percentage</u>		\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss  Average Net Loss per account  Delinquency Data		# accounts	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent	1.13%	13,417	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent	1.13% 0.47%	13,417 4,790	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss  Average Net Loss per account  Delinquency Data  1-30 days delinquent  31-60 days delinquent  61-90 days delinquent	1.13% 0.47% 0.33%	13,417 4,790 3,203	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss  Average Net Loss per account  Delinquency Data  1-30 days delinquent  31-60 days delinquent  61-90 days delinquent  91-120 days delinquent	1.13% 0.47% 0.33% 0.31%	13,417 4,790 3,203 2,620	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses  Total Recoveries  Total Net Losses  Portfolio Principal Balance  Total Gross Losses as a percentage of the Portfolio Principal Balance  Total Net Losses as a percentage of the Portfolio Principal Balance  Number of accounts experiencing a loss  Average Net Loss per account  Delinquency Data  1-30 days delinquent  31-60 days delinquent  91-120 days delinquent  91-120 days delinquent  121-150 days delinquent	1.13% 0.47% 0.33% 0.31% 0.27%	13,417 4,790 3,203 2,620 2,322	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,199.90 \$15,706,283.15
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 121-150 days delinquent	1.13% 0.47% 0.33% 0.31% 0.27% 0.23%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 151-180 days delinquent	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 151-180 days delinquent 181 and greater days delinquent Sixty Day Delinquent Assets	1.13% 0.47% 0.33% 0.31% 0.27% 0.23%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 181 and greater days delinquent Sixty Day Delinquent Assets  TRANSFEROR INFORMATION	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 121-150 days delinquent 151-180 days delinquent 151 and greater days delinquent Sixty Day Delinquent Assets  TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 151-180 days delinquent Sixty Day Delinquent Assets  TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage in Calendar Month	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 121-150 days delinquent 151-180 days delinquent 151 and greater days delinquent Sixty Day Delinquent Assets  TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22 63.63% 63.16%
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 151-180 days delinquent Sixty Day Delinquent Assets  TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage in Calendar Month Required Transferor Amount Percentage	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79 Total receivables \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22 63.63% 63.16%
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 151-180 days delinquent 181 and greater days delinquent Sixty Day Delinquent Assets TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage SELLERS INTEREST	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	\$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79  Total receivables  \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22 63.63% 63.16% 6.00%
(* Total payment rate does not include investment earnings)  TRUST DEFAULT INFORMATION  Default Amount / Total Gross Losses Total Recoveries Total Recoveries Total Net Losses Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss Average Net Loss per account  Delinquency Data  1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 151-180 days delinquent 151-180 days delinquent 151-180 days delinquent 151-180 fays delinquent 181 and greater days delinquent Sixty Day Delinquent Assets  TRANSFEROR INFORMATION  Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage SELLERS INTEREST  Seller's Interest as of the Transferor Amount Measurement Date	1.13% 0.47% 0.33% 0.31% 0.27% 0.23% 0.00%	13,417 4,790 3,203 2,620 2,322 1,896	33.73%  \$12,663,855.13 (\$2,608,974.81) \$10,054,880.32 \$5,893,857,845.93 2.58% 2.05% 2,245 \$4,478.79  Total receivables  \$66,296,398.13 \$27,364,823.74 \$19,438,485.86 \$17,881,198.90 \$15,706,283.15 \$13,387,148.31 \$0.00 \$66,413,116.22 63.63% 63.16% 6.00%

ISSUER ACCOUNT INFORMATION  Dryrock Issuance Trust Collection Account balance as of end of me		ported	\$189,896,270.09 \$0.00
Barclays Dryrock Issuance Trust Excess Funding Account balance BARCLAYS DRYROCK ISSUANCE TRUST	as of end of monthly p	eriou	\$0.00
Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2021-1 Stated Principal Amount Series 2021-1 Allocation amount Series 2021-1 Floating Allocation Percentage Series 2021-1 Principal Allocation Percentage			2021-1 09/16/2024 07/01/2023 \$1,219,513,000.00 \$1,219,513,000.00 20.6913% 20.6913%
<u>Class Details</u> Class A	<u>Margin</u> 0.00%	Total Interest Rate 0.63%	Stated Principal Amount \$1,000,000,000.00
Class B	0.00%	0.00%	\$219,513,000.00
ALLOCATION OF SERIES 2021-1 AVAILABLE FINANCE CHAR	GE COLLECTIONS		
Series 2021-1 Available Finance Charge Collections     Class A Notes			\$25,470,812.74
a) Class A Monthly Interest     b) Class A Monthly Interest previously due but not paid     c) Class A Additional Interest and Class A Additional Interest p	previously due but not	paid	\$525,000.00 \$0.00 \$0.00
Series 2021-1 Servicing Fee paid to Servicer     Series 2021-1 Servicing Fee, previously due but not paid     Class B Notes			\$1,994,607.60 \$0.00
a) Class B Monthly Interest     b) Class B Monthly Interest previously due but not paid     c) Class B Additional Interest and Class B Additional Interest p	previously due but not	paid	\$0.00 \$0.00 \$0.00
Series 2021-1 Default Amount treated as Series 2021-1 Availal     Unreimbursed Investor Charge-offs and Reallocated Principal (	•		\$2,620,310.18
Available Principal Collections 8) Accumulation Reserve Account funding 9) In the event of default and acceleration, the Outstanding Dollar			\$0.00 \$0.00
as Series 2021-1 Available Principal Collections 10 Shared Excess Available Finance Charge Collections available )	e for allocation to other	series in	\$0.00
Shared Excess Available Finance Charge Collections (Group 1 11 Amount due under any other obligations of Barclays Dryrock Is: ) Documents		e Transaction	\$20,330,894.96
12 Holder of the Transferor Interest )			\$0.00 \$20,330,894.96
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CH	ARGE COLLECTION	S ALLOCATED TO SERIES	3 2021-1
Series 2021-1 Available Finance Charge Collections Shortfall     Shared Excess Available Finance Charge Collections allocated     Class A Monthly Interest and Class A Additional Interest and ar     Unpaid Servicing Fee			\$0.00 \$0.00 \$0.00 \$0.00
5) Class B Monthly Interest and Class B Additional Interest and ar 6) Default Amount treated as Available Principal Collections	ny past due amounts		\$0.00 \$0.00
Unreimbursed Investor charge-offs and Reallocated Principal C Available Principal Collections     Accumulation Reserve Account     Holder of the Transferor Interest	Collections treated as S	eries 2021-1	\$0.00 \$0.00 \$0.00
SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS			ψ0.00
Principal Collections allocated to Series 2021-1 less Reallocated Principal Collections			\$399,456,690.09 \$0.00
plus Series Default Amount Paid from finance charge collection plus an amount equal to the sum of Investor Charge-offs and the Collections previously not reimbursed, paid by Available Finance	ne amount of Reallocat	ed Principal	\$2,620,310.18
Series 2021-1 Available Principal Collections			\$0.00 \$402,077,000.27

Series 2021-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2021-1 Indenture Supplement

APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD

1) Shared Excess Available Principal Collections

\$74,522,730.57

\$74,522,730.57

### APPLICATION OF SERIES 2021-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

APPLICATION OF SERIES 2021-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
Amount deposited in the Principal Funding Account     Shared Excess Available Principal Collections	\$0.00 \$0.00
APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
Paid to the Class A Noteholders     Paid to the Class B Noteholders	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2021-1	
1) Series 2021-1 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a Paid to the Class A Noteholders	\$0.00
4a Paid to the Class B Noteholders	\$0.00
Holder of the Transferor Interest	\$74,522,730.57
SERIES 2021-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00
SERIES 2021-1 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	22.48%
Prior Monthly Period	22.78%
Second Prior Monthly Period	22.21%
Base Rate Current Monthly Period	2.52%
Prior Monthly Period	2.52%
Second Prior Monthly Period	2.52%
Excess Spread Percentage	
Current Monthly Period	19.97%
Prior Monthly Period	20.26%
Second Prior Monthly Period	19.69%
Quarterly Excess Spread Percentage	19.97% 0.00%
Required Excess Spread Percentage  Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	0.00% Yes
Delinquency Trigger Percentage  Delinquency Trigger Percentage	9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	9.00% No

To the knowledge of the undersigned, no Early Amortization Event or Early Redemption Event has occurred.

Capitalized terms used in the Monthly Servicer's Statement have their respective meanings set forth in the Indenture, Indenture Supplement and the Servicing Agreement

At the date of this report, the Transferor as "originator" for the purposes of EU Regulation no. 575/2013 (the "CRR") retains an economic interest in Barclays Dryrock Issuance Trust in the form of the minimum transferor interest (option(b)) in accordance with Article 405 of the CRR. The current transferor interest in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer By: /s/ Wai Chung Name: Wai Chung Title: Director

## MONTHLY SERVICER'S STATEMENT

## BARCLAYS DRYROCK ISSUANCE TRUST

## Series 2022-1

# MONTHLY PERIOD ENDING January 31, 2023

	•		
Record date Payment date			January 31, 2023 February 15, 2023
Monthly period beginning Monthly period ending Previous payment date			January 01, 2023 January 31, 2023 January 17, 2023
Interest period beginning Interest period ending			January 17, 2023 February 14, 2023
Days in monthly period Days in interest period			31 30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$5,893,857,845.93
Beginning of monthly period non-principal receivables balance			\$71,999,711.91
Beginning of monthly period total receivables balance			\$5,965,857,557.84
Addition of principal receivables balance (end of addition day)			\$0.00
Addition of non-principal receivables balance (end of addition day)			\$0.00
Removal of principal receivables balance Removal of non-principal receivables balance			\$0.00 \$0.00
End of monthly period principal receivables balance			\$5,783,915,635.93
End of monthly period non-principal receivables balance			\$74,599,235.59
End of monthly period total receivables balance			\$5,858,514,871.52
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$70,509,064.33
Fees			\$11,338,011.24
Interchange			\$38,355,177.92
Recoveries			\$2,608,974.81
Investment earnings on Issuer Accounts			\$288,196.98
Total finance charge collections			\$122,811,228.30
Principal collections *Total payment rate			\$1,930,558,302.46 33.73%
(* Total payment rate does not include investment earnings)			33.73 %
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$12,663,855.13
Total Recoveries			(\$2,608,974.81)
Total Net Losses			\$10,054,880.32
Portfolio Principal Balance			\$5,893,857,845.93
Total Gross Losses as a percentage of the Portfolio Principal Balance			2.58%
Total Net Losses as a percentage of the Portfolio Principal Balance			2.05%
Number of accounts experiencing a loss			2,245
Average Net Loss per account			\$4,478.79
Delinquency Data	<u>Percentage</u>		Total receivables
1.20 days delinguest	4 4001	# accounts	#cc 202 202 12
1-30 days delinquent 31-60 days delinquent	1.13%	13,417	\$66,296,398.13
61-90 days delinquent	0.47% 0.33%	4,790 3,203	\$27,364,823.74 \$19,438,485.86
91-120 days delinquent	0.31%	2.620	\$17,881,198.90
121-150 days delinquent	0.27%	2,322	\$15,706,283.15
151-180 days delinquent	0.23%	1,896	\$13,387,148.31
181 and greater days delinquent	0.00%	0	\$0.00
Sixty Day Delinquent Assets	1.13%	10,041	\$66,413,116.22
TRANSFEROR INFORMATION			
Transferor Percentage as of the Transferor Amount Measurement Date			63.63%
Minimum Transferor Amount Percentage in Calendar Month			63.16%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			
Seller's Interest as of the Transferor Amount Measurement Date			213.35%
Required Seller's Interest			5.00%

Dryrock Issuance Trust Collection Account balance as of end of n	monthly period		\$189,896,270.09
riclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period		\$109,090,270.09	
BARCLAYS DRYROCK ISSUANCE TRUST	•		
Series Name			2022-1
Expected Final Payment Date			04/15/2025
Scheduled start of accumulation period			02/01/2024
Series 2022-1 Stated Principal Amount			\$884,147,000.00
Series 2022-1 Allocation amount			\$884,147,000.00
Series 2022-1 Floating Allocation Percentage			15.0012%
Series 2022-1 Principal Allocation Percentage			15.0012%
<u>Class Details</u>	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A	0.00%	3.07%	\$725,000,000.00
Class B	0.00%	0.00%	\$159,147,000.00
ALLOCATION OF SERIES 2022-1 AVAILABLE FINANCE CHAR	RGE COLLECTIONS		
1) Series 2022-1 Available Finance Charge Collections			\$18,466,340.81
2) Class A Notes			
a) Class A Monthly Interest			\$1,854,791.67
<ul> <li>b) Class A Monthly Interest previously due but not paid</li> <li>c) Class A Additional Interest and Class A Additional Interest</li> </ul>	t previously due but not p	paid	\$0.00 \$0.00
Series 2022-1 Servicing Fee paid to Servicer			\$1,446,090.63
Series 2022-1 Servicing Fee, previously due but not paid			\$0.00
5) Class B Notes			
a) Class B Monthly Interest			\$0.00
b) Class B Monthly Interest previously due but not paid			\$0.00
c) Class B Additional Interest and Class B Additional Interest	t previously due but not p	paid	\$0.00
6) Series 2022-1 Default Amount treated as Series 2022-1 Availa			\$1,899,725.04
7) Unreimbursed Investor Charge-offs and Reallocated Principal	I Collections treated as S	eries 2022-1	
Available Principal Collections			\$0.00
Accumulation Reserve Account funding     In the event of default and acceleration, the Outstanding Dolla	ar Principal Amount of the	e notes treated	\$0.00
as Series 2022-1 Available Principal Collections			\$0.00
10 Shared Excess Available Finance Charge Collections available	le for allocation to other s	series in	
) Shared Everes Aveilable Finance Characteristics (Conve	4)		¢40,005,700,47
Shared Excess Available Finance Charge Collections (Group 11 Amount due under any other obligations of Barclays Dryrock I		Transaction	\$13,265,733.47
) Documents	issuance Trust under the	Transaction	<b>**</b> 0.00
12 Holder of the Transferor Interest			\$0.00 \$13,265,733.47
)			
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE C		S ALLOCATED TO SERIE	
1) Series 2022-1 Available Finance Charge Collections Shortfall			\$0.00
2) Shared Excess Available Finance Charge Collections allocate			\$0.00
Class A Monthly Interest and Class A Additional Interest and a     Unpaid Servicing Foo	any past due amounts		\$0.00
4) Unpaid Servicing Fee			\$0.00
5) Class B Monthly Interest and Class B Additional Interest and a	any past due amounts		\$0.00
6) Default Amount treated as Available Principal Collections			\$0.00
7) Unreimbursed Investor charge-offs and Reallocated Principal	Collections treated as Se	eries 2022-1	
Available Principal Collections			\$0.00
Accumulation Reserve Account     Holder of the Transferor Interest			\$0.00 \$0.00
SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2022-1			\$289,606,124.89
less Reallocated Principal Collections			\$0.00
plus Series Default Amount Paid from finance charge collection	ons		\$1,899,725.04
plus an amount equal to the sum of Investor Charge-offs and Collections previously not reimbursed, paid by Available Finar		ed Principal	
. , , , , , , , , , , , , , , , , , , ,	<b>3</b>		\$0.00
Series 2022-1 Available Principal Collections			\$291,505,849.93
Series 2022-1 Available Principal Collections, less any amoun		urchase Receivables	
under Section 4.01(f) of the Series 2022-1 Indenture Supplement	nent		\$54,029,004.46

APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD

\$54,029,004.46

1) Shared Excess Available Principal Collections

ISSUER ACCOUNT INFORMATION

### APPLICATION OF SERIES 2022-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

APPLICATION OF SERIES 2022-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
Amount deposited in the Principal Funding Account     Shared Excess Available Principal Collections	\$0.00 \$0.00
APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
Paid to the Class A Noteholders     Paid to the Class B Noteholders	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2022-1	
1) Series 2022-1 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a Paid to the Class A Noteholders	\$0.00
4a Paid to the Class B Noteholders	\$0.00
Holder of the Transferor Interest	\$54,029,004.46
	ψο 1,020,00 1.10
SERIES 2022-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00
SERIES 2022-1 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	22.48%
Prior Monthly Period	22.78%
Second Prior Monthly Period	22.21%
Base Rate	
Current Monthly Period	4.52%
Prior Monthly Period	4.52%
Second Prior Monthly Period  Excess Spread Percentage	4.52%
Current Monthly Period	17.97%
Prior Monthly Period	18.26%
Second Prior Monthly Period	17.69%
Quarterly Excess Spread Percentage	17.97%
Required Excess Spread Percentage Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	0.00% Yes
Delinquency Trigger Percentage	9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	No

To the knowledge of the undersigned, no Early Amortization Event or Early Redemption Event has occurred.

Capitalized terms used in the Monthly Servicer's Statement have their respective meanings set forth in the Indenture, Indenture Supplement and the Servicing Agreement

At the date of this report, the Transferor as "originator" for the purposes of EU Regulation no. 575/2013 (the "CRR") retains an economic interest in Barclays Dryrock Issuance Trust in the form of the minimum transferor interest (option(b)) in accordance with Article 405 of the CRR. The current transferor interest in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer By: /s/ Wai Chung Name: Wai Chung

Title: Director