

Gracechurch Card Programme Funding PLC

This Report and any notes are a summary of certain information relating to the Notes. Whilst every effort has been taken to ensure that the Report is accurate and complete as at the date it is issued, no representation can be made that the data contained in this Report is accurate and complete and no liability is accepted.

This Report is for information purposes only and is not intended as an offer or invitation with respect to the purchase or sale of securities. Please terfer to the issue documentation for the Notes for further information on the Notes and their structure. You should not rely on the information in this Report when making any decision whether to buy, hold or sell securities.

Reporting Date	15 Feb 2023					
teporting Period Start teporting Period End	1 Jan 2023 31 Jan 2023					
ccrual Period	1 Jan 2023 to 31 Jan 2023					
ast Interest Payment Date lext Interest Payment Date	17 Jan 2023 15 Feb 2023					
nterest Period	17 Jan 2023 to 15 Feb 2023					
Gracechurch Trust Performance M	etrics					
Dutstanding Principal Trust Balance Fotal Outstanding Note Balance	£8,942,003,465 £5,298,558,000					
	GCPF 2013-3	GCPF 2014-2	GCPF 2015-1			
Outstanding Note Balance	1,647,059,000	1,886,793,000	1,764,706,000			
Controlled Accumulation/Deposit Amount Portfolio Yield	N/A	N/A	N/A			
Portfolio Yield Portfolio Yield 3-Month Ave	16.13%	16.13%	16.13%			
Portfolio Yield 3-Month Ave Expense Rate	16.27%	16.27%	16.27%			
Expense Rate Charge-Offs	5.24% 3.13%	5.25% 3.13%	5.40% 3.13%			
Charge-Off 3-Month Ave	3.13%	3.13%	3.13%			
Excess Spread Current	3.26%	3.26%	7.60%			
Excess Spread 3-Month Ave	7.78%	7.77%	7.61%			
Delinquencies 30-59	0.40%	0.40%	0.40%			
Delinquencies 60-89	0.29%	0.29%	0.29%			
Delinquencies 90+	0.26%	0.26%	0.26%			
Payment Rate	30.94%	30.94%	30.94%			
Payment Rate 3-Month Ave	29.49%	29.49%	29.49%			
Principal Payment Rate	29.60%	29.60%	29.60%			
Principal Payment Rate 3-Month Ave	28.12%	28.12%	28.12%			
Seller's Interest	40.75%	40.75%	40.75%			
Investor Interest	59.25%	59.25%	59.25%			
Gracechurch Receivables Trustee Limite	d					
Aggregate principal balance - beginning of period	£8,942,003,465]				
Aggregate principal balance - end of period Aggregate number of accounts	£8,824,016,520 7,208,652					
Collections during the period:-						
Principal (£/%)	£2,650,173,775	29.60%				
Yield (£/%)	£118,362,131	15.88%				
Observe offer dealers that a state						
Charge-offs during the period: Gross charge-offs (£%)	£23,290,678	3.13%				
Net charge-offs (incl. recoveries) (£/%)	£16,269,804	2.18%				
Additional Collateral:- Series Yield Reserve Account	£0					
Series Cash Reserve Account	£0					
Series Re-Investment Account	£0					
Trust Bank Account Information						
			Transfers In	Transfers Out	Closing Balance	
Account Name		Opening Balance		Transfers Out		
Account Name Collection Account		£702,910,124	£2,784,520,601	(£2,749,821,396)	£737,609,329	
Account Name Collection Account Acquisition Account		£702,910,124 £0	£2,784,520,601 £2,427,301,867	(£2,749,821,396) (£2,427,301,867)	£737,609,329 £0	
Account Name Collection Account		£702,910,124	£2,784,520,601	(£2,749,821,396)	£737,609,329	
Account Name Collection Account Acquisition Account Cash Reserve Account Yield Reserve Account Principal Funding Account		£702,910,124 £0 £0 £0 £0	£2,784,520,601 £2,427,301,867 £0 £0 £0	(£2,749,821,396) (£2,427,301,867) £0 £0 £0	£737,609,329 £0 £0 £0 £0 £0	
Account Name Collection Account Acquisition Account Cash Reserve Account Yield Reserve Account		£702,910,124 £0 £0 £0	£2,784,520,601 £2,427,301,867 £0 £0	(£2,749,821,396) (£2,427,301,867) £0 £0	£737,609,329 £0 £0 £0	
Account Name Collection Account Acquisition Account Cash Reserve Account Yield Reserve Account Principal Funding Account		£702,910,124 £0 £0 £0 £0	£2,784,520,601 £2,427,301,867 £0 £0 £0	(£2,749,821,396) (£2,427,301,867) £0 £0 £0	£737,609,329 £0 £0 £0 £0 £0	
Account Name Collection Account Acquisition Account Cash Reserve Account Yalid Reserve Account Principal Funding Account Truistee Re-investment Account	ry 2023	£702,910,124 £0 £0 £0 £0 £0 £0	£2,784,520,601 £2,427,301,867 £0 £0 £0	(£2,749,821,396) (£2,427,301,867) £0 £0 £0	£737,609,329 £0 £0 £0 £0 £0	
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Account Name Coderion Account Acquisition Account Cash Reserve Account Yreid Reserve Account Principal Funding Account Trustee Re-investment Account Stratification Tables as at 31 Janua Arrears 30 59 049	Total Number of Accounts 13,510	£702,910,124 £0	E2,784,520,601 E2,427,301,867 E0 E0 E0 Total Receivables E55,813,357	(£2,749,821,396) (£2,427,301,867) £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0	£737,609,329 £0 £0 £0 £0 £0	
Account Name Collection Account Acquisition Account Acquisition Account Acquisition Account Yield Reserve Account Principal Funding Account Trustee Re-investment Account Stratification Tables as at 31 Janua Artears 30 59 494	Total Number of Accounts 13,510 9,426 7,604	2702,910,124 60 60 60 60 60 60 60 60 60 60	E2,784,520,601 E2,427,301,867 E0 E0 E0 Total Receivables E55,813,357	(£2,749,821,396) (£2,427,301,867) £0 £0 £0 £0 Percentage of Total Receivables	£737,609,329 £0 £0 £0 £0 £0	
Account Name Collection Account Acquisition Account Acquisition Account Acquisition Account Med Reserve Account Vield Reserve Account Trustee Re-investment Account Stratification Tables as at 31 Janua Means Stor 56 94 949 80 16 19 4949 80 16 19 4949 80 16 19 4949	Total Number of Accounts 13,510 9,426 7,604 404	E702.910.124 E702.910.124 E70 E70 E70 E70 E70 E70 E70 E70 E70 E70	22,784,520,807 12,427,301,867 10,000	(62,740,821,301,601 (62,427,301,601) (62,427,301,601) 200 200 200 200 200 200 200 200 200 20	£737,609,329 £0 £0 £0 £0 £0	
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Account Name Collection Account Acquisition Account Acquisition Account Acquisition Account Cash Reserve Account Yield Reserve Account Trustee Re-investment Account Stratification Tables as at 31 Janua Arrears 30 to 59 days 30 to 50 days 30	Total Number of Accounts 13,510 0,4264 0,404 0,404 0,404 0,404 0,404 0,404 0,404 0,00 84 0,00 13,1,076 20,6501 2,24,63,797 3,333,866 0,27,843 4,15,588 0,27,843 1,11,853 11,1855 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,151,518 1,15,158 11,1518 1,15,158 11,1518 1,15,158 11,1518 1,15,158 11,1518 1,15,158 11,1518 1,15,158 11,1518 1,15,158 11,1518 1,158 11,1518 1,158 11,1518	E702.910.124 E702.910.124 E702.910.124 E702.910.124 E702.910.124 E702.910.125 E702.910.115 E702.910 E702.910.115 E702.910 E702.910.115 E702.910 E702.910.115 E702.910 E702	£2.764.520.671 £2.427.301.867 £2.07.301.867 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £15.71.21.270 £26.81.355 £26.83.52 £27.95.591 £26.88.652 £2.064.827.441 £10.12.223.571 £27.65.88.652 £27.664.827.441 £10.17.425.541 £112.12.28.663 £12.12.42.640.672 £7.407.470 £16.17.425.546 £27.17.447.540 £17.72.21.168 £27.104.850 £27.104.850 £27.104.850 £27.104.850 £27.104.850 £27.104.850 £27.104.850 £27.200	(12.248.51.387) (12.247.301.867) (12.247.301.867) (12.247.301.867) 10.00 1	£737,609,329 £0 £0 £0 £0 £0	



Gracechurch Card Programme Funding PLC

This Report and any notes are a summary of certain information relating to the Notes. Whilst every effort has been taken to ensure that the Report is accurate and complete as at the date it is issued, no representation can be made that the data contained in this Report is accurate and complete and no lability is accepted.

This Report is for information purposes only and is not intended as an offer or invitation with respect to the purchase or sale of securities. Please refer to the issue documentation for the Notes for further information on the Notes and their structure. You should not rely on the information in this Report when making any decision whether to buy, hold or self securities.

	GCPF 2013-3	GCPF 2014-2	GCPF 2015-1
Issue Date Scheduled Maturity Date	20 November 2013 15 June 2027	11 November 2014 15 June 2027	20 November 2015 15 November 2028
Early Call Maturity Date	n/a	15 June 2027	n/a
Legal Final Maturity Date	15 June 2029	15 June 2029	15 November 2030
Bond Structure	Soft-Bullet	Soft-Bullet	Soft-Bullet
Stock Exchange Listing	LSE	LSE	LSE
Note Balance:-			
Class A	£1,400,000,000	£1,600,000,000	£1,500,000,000
Class D	£247,059,000	£286,793,000	£264,706,000
Applicable Exchange Rates (CCY / GBP):-			
USD	n/a	n/a	n/a
Credit Ratings (Original):-			
Class A	AAA/Aaa	AAA/Aaa	AAA/Aaa
Class D	NR	NR	NR
Credit Ratings (Current):-			
Class A	AAA/Aaa	AAA/Aaa	AAA/Aaa
Class D	NR	NR	NR
Bond Coupon:-			
Class A	SONIA+ 50bp	SONIA+ 50bp	SONIA+ 70bp
Class D	SONIA+ 500bp	SONIA+ 500bp	SONIA+ 500bp
Identifiers:-			
Class A	XS0992306141	XS1133034923	XS1321880418
Class D	X\$0992306224	XS1133034253	XS1321880509
Regulated Amortisation Period	n/a	n/a	n/a
Credit Enhancement - including reserve funds (%)	15.00%	15.20%	15.00%
Swap Terms:-			
Counterparty	n/a	n/a	n/a
Notional - GBP Pay	n/a	n/a	n/a
Notional - USD Receive	n/a	n/a	n/a
Applicable rates: Exchange Rate	n/a	n/a	n/a
Exchange Rate	iva	n/a	n/a
Payments:-			
GBP Pay	n/a	n/a	n/a
USD Receive	n/a	n/a	n/a
Collateral Postings			
GBP	n/a	n/a	n/a
USD	n/a	n/a	n/a
Spread Trapping Trigger Levels	n/a	n/a	n/a

ransaction Party	Name	Current Rating	Required Ratings/Triggers S&P/Moodv's (loss of)	Possible effects of trigger being breached include the following	Breached
Driginator	Barclays Bank UK PLC	Long-term by S&P: A by Moody's: A1	Long-term by S&P: BBB Moody's: Baa2	Notification Event taking place and legal title to the Receivables to be transferred to the Receivables Trustee.	No
				The consequences of the relevant required rating being breached are set out in more detail in the latest Prospectus under risk factor entitled "Failure to Notify Cardholders of the Transfer of Receivables Could Delay or Reduce Payments on Your Notes".	
teceivables Trustee Account Bank	Barclays Bank UK PLC	Short Term by S&P: A-1 by Moody's: P-1	Short Term by S&P: A-1 by Moody's: P-1	The Receivables Trustee will, as soon as practicable thereafter and in any event within 60 days, establish a new account to replace the affected account or accounts, and will transfer any cash and interest to that new account or accounts.	No
				The Receivables Trustee may in its discretion elect to move any or all of these accounts and the amounts credited to them from the Qualified Institution at which they are kept as at the date of this document to another or other Qualified Institutions.	
ssuing Entity Account Bank	Barclays Bank UK PLC	Short Term by S&P: A-1 by Moody's: P-1	Short Term by S&P: A-1 by Moody's: P-1	The Issuing Entity will, as soon as practicable thereafter and in any event within 60 days, establish a new account replace the affected account or accounts, and will transfer any cash and interest to that new account or accounts.	No
ITN Issuing Entity Account Bank	Barclays Bank UK PLC	Short Term by S&P: A-1 by Moody's: P-1	Short Term by S&P: A-1 by Moody's: P-1	The MTN Issuing Entity will, as soon as practicable thereafter and in any event within 60 days, establish a new account to replace the affected account or accounts, and will transfer any cash and interest to that new account or accounts.	No
				The MTN issuing Entity may in its discretion (with the written approval of the Security Trustee) elect to move any or all of these accounts and the amounts credied to them from the Qualified Institution at which they are kept as at the date of this document to another or other Qualified Institutions.	
Standby Issuing Entity, MTN Issuing Entity, Receivables Trustee and Swap Collateral Account Bank	HSBC Bank PLC	Short Term by S&P: A-1 by Moody's: P-1	Short Term by S&P: A-1 by Moody's: P-1	The entities will, as soon as practicable thereafter and in any event within 90 days, establish new accounts to replace the affected accounts, and will transfer any cash and interest to the new accounts.	No



Gracechurch Card Programme Funding PLC

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Non-Rating Triggers			
Event	Breach under the occurrence of any of the following an Originetic Iong-tem entire unsecured indebendness as rated by Moody's or Standard & Poor's falls below Baa? or BBR, respectively: an insolvency: Evenin in relation to the Originator; and The Originator failing to pay to the Receivables Trustee any sum due to it under the Receivables: Socurtisation Agreement within the Business Days of the date or (() payable on demand) the demand and such failure continues unremedied for ten Business Days following notice thereof from the Receivables Trustee.	Consequence of Breach. A number of periodina nets will occur; including cardholders being notified of the sale to the Receivables Toustee and legal titls to the Securitised Portfolio being transferred to the Receivables Trustee.	Breached No
Servicer Termination Events	Failure to du/plasme or preform any convents or agreement: Delegation by the Servicer of taking to any other entity except as permitted by the Benniciative Servicing Agreement: Any relevant presentation, varening or certification was incorrect when made; or An Insolvency Event in relation to the Servicer.	Termination of appointment of Servicer. For further information please see latest Prospectus, sections entitled 'Servicing of Receivables and Trust Cash Management – Termination of Appointment of Servicer*	No
Frust Cash Manager Termination Events	Trust Cash Manager payment default; Failure to comply with any of its other covenants or obligations; Delegation of its dudies to any other entity, except as permitted by the Declaration of Trust and Trust Cash Management Agreement; Any relevant presentation, varenity or certification was incorrect when made; or On insolvency Event in relation to the Trust Cash Manager.	Termination of appointment of Trust Cash Manager. For further intormation please see latest Prospectus, sections entitide Servicing of Receivables and Trust Cash Management – Termination of Appointment of Trust Cash Manager	No
Rapid Amortisation Trigger Event	an MTN Isasing Entity Pay Out Event or a Trust Pay Out Event; the outstanding principal amount of a loan note shall not be reduced to zero on the Scheduled Redemption Date for such note; or the MTN Isasing Entity has or will become obligated to adduct or withhold amounts from the MTN Isasing Entity has or will become obligated to adduct or withhold amounts from of any tax assessment or other governmental charge by any jurisdiction as a result of any change in the least of such jurisdiction or any position autoholism or taxing authority thereof which change becomes effective on or after the Closing Date.	Rapid Amontisation Period will begin.	No
kedemption Trigger	Rapid Anortisation Period commenses on the Scheduled Redemption Date for the network series; the Redemption Protection Period has earlier commenced and on or prior to the Scheduled Redemption Date for the relevant series have have been credited to the biscurg Schlieb and the relevant series insulticiant funds to redeem the relevant series in built on the relevant series insulticiant funds to redeem the relevant series in the relevant that the Rapid Anortasion Period commences on or prior to the Scheduled Redemption Date for the relevant series in relation to a Swap Agreement without the benefit of the Redemption Protection Period.	The termination date under the network Swap Apresentent what be exended to be the Rederginghom Period End Date. Please see latest Prospectus section "The Swap Agreements" for further information.	No
Trust Pay Out Events	Be Originato consento retains any corporate action to appoint a meshere. Administrator, administrator receiver, liquidato, trastee or similar officer of it or over all or substantially and the proceedings are standed against the Originator under any applicable liquidatio, insolvency, composition or reorganisation or similar lives for its wriding u.p. dissolution, administration or neogenisation and the proceedings are not discharged within 60 days, or a neokew. Administration or neogenisation and the proceedings are not discharged within 60 days, or a neokew. Administration or neogenisation or simular lives to lay or discharged within 60 days, or a neokew. Administration or neogenisation or the proceedings are not discharged within 60 days, or a neokew. Administration or neogenisation or the proceedings are not discharged within 60 days, or a discharged within 1.6 days, a day subhorsed officer of the Originator administration within the maning or discharged within 1.6 days, and the proceedings or the Originator administration or administration areading they pay below mice the administration or administration or administration or administration administration or administration or administration areading subject and based base or burined Kingdom for the transfer Receivables in the united the administration or administration administration areading subject and based base or burined Kingdom for the transfer or head with a date address	A Series Pay-Oat Event will occur in respect of the network Note Series and activity of program Series and an event Beneficiary in respect of such Note Series.	No
ssuing Entity Events of Default	Broadly speaking, the occurrence inter alia of any of the following: • non-payment of principal or interest due on the notes: • breach of orther collogitions under the relevant Note Series or Note Trust Deed; • unastisfied judgement for payment; • Security enforced; • Insolvency Event or winding up order; • unalwindures; or • governmental intervention.	An Enforcement Natice issued to the Issuing Entity declaring all of the notes of the relevant Note Series to be immediately due and payable.	No

Portfolio Yield For any monthly period: (A+B+C+D+E+F) X 12 H	where: A = the finance charge collections allocable to the relevant series; B = The amount, If any, with respect to annual fees allocable to the relevant series; C = the Acquired Interchard allocable to the relevant series; D = the Principal Funding Investment Proceeds up to the Covered Amount; E = the reserve draw amount (as defined in the series supplement); F = the amount, if any, to be withdrawn from the Re-investment Account that is included in Available Prinds; and H = the Investor Interest.
Charge-Off Rate For any Transfer Date: <u>G</u> X 12 H	where: G = the Investor Default Amount; and H = the investor interest.
Expense Rate For any Transfer Date: <u>A+B+C</u> X 12 D	where: A = the sum of the Class A Monthly Required Expense Amount, the Class B Monthly Required Expense Amount, the Class C Monthly Required Expense Amount, and the Class Monthly Required Expense Amount, B = the Investor Servicing Fee; C = the Investor Trust Cash Management Fee; and D = the debt amount.
Payment Rate For any Transfer Date: (<u>A+B+C+D)</u> E	where: A = the finance charge collections allocable to the relevant series; B = The amount, If any with respect to annual fees allocable to the relevant series; C = the Arcquired Interchant allocable to the relevant series; D = the Principal collections allocable to the relevant series; and E = the average gross eligible receivables balance allocable to the relevant series.
First Period Payment Rate For any Transfer Date: (<u>A+B+C+D)</u> E	where: A = the sum of finance charge collections allocable to the relevant series; B = The amount, If any, with respect to the sum of annual fees allocable to the relevant series; C = the sum of the Acquired Intercharge allocable to the relevant series; D = the sum of Principal collections allocable to the relevant series; and E = Series note balance.
Principal Payment Rate For any Transfer Date: <u>D</u> E	where: D = the Principal collections allocable to the relevant series; and E = the average gross eligible receivables balance allocable to the relevant series.
First Period Principal Payment Rate For any Transfer Date: <u>D</u> E	where: D = the sum of the Principal collections allocable to the relevant series, and E = Series note balance.
Arrears	An account is contractually delinquent or in arrears if the minimum payment is not received by the due date indicated on the customer's statement. An account does not actually become delinquent until a new customer statement is sent following a missed payment on the account.
Defaulted Account	A 'Defaulted Account' is a Designated Account where the receivables have been charged off by the servicer as uncollectible in line with the credit and charge card guidelines or the us servicing procedures of the servicer for similar credit and charge card accounts.
Default Account Policy	A Designated Account is designated as a Defaulted Account when: the account has been in Arrans to greater than 18 00 days; or - upon receipt of the required accumentation in the case of banknopty; or - b0 days atter notification has been incevided a da documentation.
Principal Receivables	*Principal Receivables' are Receivables that are not Finance Charge Receivables, Principal Receivables are amounts owing by cardholders for the purchase of merchandise or service and from cash advances, including lorely and example commissions charged for merchandise and services payable, or cash advances denominated in, a currency other than Sterling le any credit balances on the Designated Accounts.
Finance Charge Receivables	*Finance Charge Receivables' are amounts owing from cardholders for transaction fees, Periodic Finance Charges, special fees and annual fees and any Interchange and Discount Option Receivables.
	Capitalised terms "Periodic Finance Charges", "Interchange" and "Discount Option Receivables" are defined as per the current Base Prospectus.
Total Receivables	"Total Receivables" are the sum of "Principal Receivables" and "Finance Charge Receivables".

Contact Details

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Weblinks

Investor Relations Website: https://www.home.barclays/brospectuses.and-documentation/securitication