# BARCLAYS DRYROCK ISSUANCE TRUST

### Series 2021-1

WONTHET PERIOD ENDING Janua	iry 31, 2024		
Record date			January 31, 2024
Payment date			February 15, 2024
Monthly period beginning			January 01, 2024
Monthly period ending			January 31, 2024
Previous payment date			January 16, 2024
Interest period beginning Interest period ending			January 16, 2024 February 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$8,057,238,516.97
Beginning of monthly period non-principal receivables balance			\$120,555,406.05
Beginning of monthly period total receivables balance			\$8,177,793,923.02
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			\$0.00
Removal of non-principal receivables balance End of monthly period principal receivables balance			\$0.00 \$7,867,964,969.58
End of monthly period philopartecervalues balance			\$125,894,288.26
End of monthly period total receivables balance TRUST COLLECTIONS INFORMATION			\$7,993,859,257.84
			A107 010 574 00
Finance charge collections Fees			\$107,046,574.80 \$16,043,155.96
Interchange			\$52,407,710.69
Recoveries			\$3,188,741.03
Investment earnings on Issuer Accounts			\$604,865.49
Total finance charge collections			\$178,686,182.48
Principal collections			\$2,639,994,141.85
*Total payment rate (* Total payment rate does not include investment earnings)			33.79%
TRUST DEFAULT INFORMATION Default Amount / Total Gross Losses			\$27.041.445.04
Total Recoveries			\$27,041,445.04 (\$3,188,741.03)
Total Net Losses			\$23,852,704.01
Portfolio Principal Balance			\$8,057,238,516.97
Total Gross Losses as a percentage of the Portfolio Principal Balance			4.03%
Total Net Losses as a percentage of the Portfolio Principal Balance			3.55%
Number of accounts experiencing a loss Average Net Loss per account			4,003 \$5,958.71
Delinquency Data	Percentage		Total receivables
	#	accounts	
1-30 days delinquent	1.49%	20,701	\$118,783,536.72
31-60 days delinquent	0.61% 0.48%	7,475	\$49,074,242.14
61-90 days delinquent 91-120 days delinquent	0.48%	5,209 4,494	\$38,400,682.89 \$35,302,489.08
121-150 days delinquent	0.42%	4,027	\$33,528,100.23
151-180 days delinquent	0.39%	3,701	\$31,523,506.58
181 and greater days delinquent	0.00%	6	\$29,251.86
Sixty Day Delinquent Assets	1.74%	17,437	\$138,784,030.64
TRANSFEROR INFORMATION			F2 900/
Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage in Calendar Month			53.89% 53.39%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			
Seller's Interest as of the Transferor Amount Measurement Date			142.52%
Required Seller's Interest			5.00%
ISSUER ACCOUNT INFORMATION			
Dryrock Issuance Trust Collection Account balance as of end of monthly period			\$320,936,449.39
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of mont	hly period		\$0.00

Series Name Expected Final Payment Date			2021-1 09/16/2024
Scheduled start of accumulation period Series 2021-1 Stated Principal Amount			03/01/2024 \$1,219,513,000.00 \$1,210,513,000.00
Series 2021-1 Allocation amount Series 2021-1 Floating Allocation Percentage Series 2021-1 Principal Allocation Percentage			\$1,219,513,000.00 15.1356% 15.1356%
Class Details	Margin	Total Interest Rate	Stated Principal Amount
Class A Class B	0.00% 0.00%	0.63% 0.00%	\$1,000,000,000.00 \$219,513,000.00
	0.0070	0.0070	Q2 10,0 10,000.00
ALLOCATION OF SERIES 2021-1 AVAILABLE FINANCE CHARGE	COLLECTIONS		
<ol> <li>Series 2021-1 Available Finance Charge Collections</li> <li>Class A Notes</li> </ol>			\$27,136,811.63
<ul> <li>a) Class A Monthly Interest</li> <li>b) Class A Monthly Interest previously due but not paid</li> <li>c) Class A Additional Interest and Class A Additional Interest pre-</li> </ul>	viously due but not	t paid	\$525,000.00 \$0.00 \$0.00
<ol> <li>Series 2021-1 Servicing Fee paid to Servicer</li> <li>Series 2021-1 Servicing Fee, previously due but not paid</li> </ol>			\$1,984,775.47 \$0.00
5) Class B Notes a) Class B Monthly Interest			\$0.00
<ul> <li>b) Class B Monthly Interest previously due but not paid</li> <li>c) Class B Additional Interest and Class B Additional Interest pre</li> </ul>	viously due but not	t paid	\$0.00 \$0.00
6) Series 2021-1 Default Amount treated as Series 2021-1 Available	Principal Collection	ns	\$4,092,890.36
7) Unreimbursed Investor Charge-offs and Reallocated Principal Col	lections treated as	Series 2021-1	
Available Principal Collections 8) Accumulation Reserve Account funding			\$0.00 \$0.00
9) In the event of default and acceleration, the Outstanding Dollar Pr	incipal Amount of t	he notes treated	
as Series 2021-1 Available Principal Collections 1 Shared Excess Available Finance Charge Collections available fo 0)	r allocation to other	r series in	\$0.00
Shared Excess Available Finance Charge Collections (Group 1) 1 Amount due under any other obligations of Barclays Dryrock Issue 1) Documents	ance Trust under th	e Transaction	\$20,534,145.80
1 Holder of the Transferor Interest 2)			\$0.00 \$20,534,145.80
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR	GE COLLECTION	S ALLOCATED TO SERIES	2021-1
1) Series 2021-1 Available Finance Charge Collections Shortfall			\$0.00
2) Shared Excess Available Finance Charge Collections allocated to	Series 2021-1		\$0.00
<ul><li>3) Class A Monthly Interest and Class A Additional Interest and any</li><li>4) Unpaid Servicing Fee</li></ul>			\$0.00 \$0.00
5) Class B Monthly Interest and Class B Additional Interest and any	past due amounts		\$0.00
6) Default Amount treated as Available Principal Collections			\$0.00
<ol> <li>Unreimbursed Investor charge-offs and Reallocated Principal Coll Available Principal Collections</li> </ol>	ections treated as	Series 2021-1	\$0.00
<ol> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> </ol>			\$0.00 \$0.00
SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS			\$0.00
Principal Collections allocated to Series 2021-1			\$399,579,479.87
less Reallocated Principal Collections			\$0.00
plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the Collections previously not reimbursed, paid by Available Finance			\$4,092,890.36
Series 2021-1 Available Principal Collections			\$0.00 \$403,672,370.23
Series 2021-1 Available Principal Collections, less any amount re Receivables under Section 4.01(f) of the Series 2021-1 Indenture	Supplement		\$76,017,413.01
APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLE	CTIONS DURING	REVOLVING PERIOD	670 047 440 04
1) Shared Excess Available Principal Collections			\$76,017,413.01

APPLICATION OF SERIES 2021-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
1) Amount deposited in the Principal Funding Account	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> </ol>	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2021-1	
<ol> <li>Series 2021-1 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
<ol> <li>During the Controlled Accumulation Period:</li> <li>3a Amount deposited in the Principal Funding Account</li> </ol>	\$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	\$76,017,413.01
SERIES 2021-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$6,097,565.00
Current deposit Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$0.00 \$6,097,565.00
Principal Funding Account balance Beginning balance	\$0.00
Current deposit Paid to the Class A Noteholders Paid to the Class B Noteholders Ending Balance SERIES 2021-1 PERFORMANCE DATA	\$0.00 \$0.00 \$0.00 \$0.00
Portfolio Yield Current Monthly Period	22.68%
Prior Monthly Period Second Prior Monthly Period Base Rate	24.44% 23.67%
Current Monthly Period Prior Monthly Period Second Prior Monthly Period	2.52% 2.52% 2.52%
Excess Spread Percentage Current Monthly Period Prior Monthly Period Second Prior Monthly Period Quarterly Excess Spread Percentage Reauired Excess Spread Percentage Is the Quarterly Excess Spread Percentage Is the Quarterly Excess Spread Percentage Is the Quarterly Excess Spread Percentage Is the Statute Day Deliverage Is the Statute Day Deliverage Is the Statute Day Deliverage	20.16% 21.93% 21.16% 21.08% 0.00% Yes 9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	No

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 DRYROCK ISSUANCE TRUST

### Series 2022-1

MONTHET FERIOD ENDING SAID	ary 51, 2024		
Record date			January 31, 2024
Payment date			February 15, 2024
Monthly period beginning			January 01, 2024
Monthly period ending			January 31, 2024
Previous payment date Interest period beginning			January 16, 2024 January 16, 2024
Interest period beginning			February 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$8,057,238,516.97
Beginning of monthly period non-principal receivables balance			\$120,555,406.05
Beginning of monthly period total receivables balance			\$8,177,793,923.02
Addition of principal receivables balance (end of addition day)			\$0.00 \$0.00
Addition of non-principal receivables balance (end of addition day)			\$0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance End of monthly period principal receivables balance			\$0.00 \$7,867,964,969.58
End of monthly period non-principal receivables balance			\$125,894,288.26
End of monthly period total receivables balance TRUST COLLECTIONS INFORMATION			\$7,993,859,257.84
Finance charge collections Fees			\$107,046,574.80 \$16,043,155,96
Interchange			\$16,043,155.96 \$52,407,710.69
Recoveries			\$3,188,741.03
Investment earnings on Issuer Accounts			\$604,865.49
Total finance charge collections			\$178,686,182.48
Principal collections			\$2,639,994,141.85
*Total payment rate			33.79%
(* Total payment rate does not include investment earnings)			
			\$07.044.445.04
Default Amount / Total Gross Losses Total Recoveries			\$27,041,445.04 (\$3,188,741.03)
Total Net Losses			\$23,852,704.01
Portfolio Principal Balance			\$8,057,238,516.97
Total Gross Losses as a percentage of the Portfolio Principal Balance			4.03%
Total Net Losses as a percentage of the Portfolio Principal Balance			3.55%
Number of accounts experiencing a loss Average Net Loss per account			4,003 \$5,958.71
Delinquency Data	Percentage		Total receivables
- <b>1</b>		# accounts	
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61-90 days delinquent	0.48% 0.44%	5,209 4,494	\$38,400,682.89 \$35,302,489.08
91-120 days delinquent 121-150 days delinquent	0.44 %	4,494	\$33,528,100.23
151-180 days delinquent	0.39%	3,701	\$31,523,506.58
181 and greater days delinquent	0.00%	6	\$29,251.86
Sixty Day Delinquent Assets	1.74%	17,437	\$138,784,030.64
TRANSFEROR INFORMATION			
Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage in Calendar Month			53.89% 53.39%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			
Seller's Interest as of the Transferor Amount Measurement Date			142.52%
Required Seller's Interest			5.00%
ISSUER ACCOUNT INFORMATION			
Dryrock Issuance Trust Collection Account balance as of end of monthly period			\$320,936,449.39
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of mo	nthly period		\$0.00

Series Name			2022-1
Expected Final Payment Date			04/15/2025
Scheduled start of accumulation period			10/01/2024
Series 2022-1 Stated Principal Amount Series 2022-1 Allocation amount			\$884,147,000.00 \$884,147,000.00
Series 2022-1 Floating Allocation Percentage			10.9733%
Series 2022-1 Principal Allocation Percentage			10.9733%
Class Datails	Margin	atal Interact Data	Stated Dringing Amount
<u>Class Details</u>		otal 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 C	HARGE COLLECTIONS		
1) Series 2022-1 Available Finance Charge Collections			\$19,674,190.11
2) Class A Notes			
a) Class A Monthly Interest			\$1,854,791.67
b) Class A Monthly Interest previously due but not paid			\$0.00
c) Class A Additional Interest and Class A Additional Inte	erest previously due but not paid		\$0.00
3) Series 2022-1 Servicing Fee paid to Servicer			\$1,438,962.28
4) Series 2022-1 Servicing Fee, previously due but not paid			\$0.00
5) Class B Notes			
a) Class B Monthly Interest			\$0.00
<ul> <li>b) Class B Monthly Interest previously due but not paid</li> <li>c) Class B Additional Interest and Class B Additional Interest</li> </ul>			\$0.00
c) Class B Additional Interest and Class B Additional Inte	erest previously due but not paid		\$0.00
6) Series 2022-1 Default Amount treated as Series 2022-1 A	vailable Principal Collections		\$2,967,345.65
<ol><li>Unreimbursed Investor Charge-offs and Reallocated Print</li></ol>	cipal Collections treated as Series	\$ 2022-1	
Available Principal Collections			\$0.00
8) Accumulation Reserve Account funding			\$0.00
0) In the event of default and exceleration, the Outstanding	Coller Dringing Amount of the net	in tracted	
<ol><li>In the event of default and acceleration, the Outstanding I</li></ol>	Joliar Principal Amount of the not	es treated	
as Series 2022-1 Available Principal Collections			\$0.00
<ol> <li>Shared Excess Available Finance Charge Collections ava</li> <li>0)</li> </ol>	hable for allocation to other serie	5 111	
Shared Excess Available Finance Charge Collections (Gr			\$13,413,090.51
<ol> <li>Amount due under any other obligations of Barclays Dryrc</li> <li>Documents</li> </ol>	ick issuance i rust under the i rai	Isaction	
1 Holder of the Transferor Interest			\$0.00
			\$13 /13 000 51
2)			\$13,413,090.51
2)			\$13,413,090.51
2) APPLICATION OF SHARED EXCESS AVAILABLE FINANC	E CHARGE COLLECTIONS ALL	OCATED TO SERIES	
APPLICATION OF SHARED EXCESS AVAILABLE FINANC		OCATED TO SERIES	: 2022-1
		OCATED TO SERIES	
APPLICATION OF SHARED EXCESS AVAILABLE FINANC 1) Series 2022-1 Available Finance Charge Collections Shor 2) Shared Excess Available Finance Charge Collections allo	tfall cated to Series 2022-1	OCATED TO SERIES	\$ <b>2022-1</b> \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE FINANC 1) Series 2022-1 Available Finance Charge Collections Shor 2) Shared Excess Available Finance Charge Collections allo 3) Class A Monthly Interest and Class A Additional Interest a	tfall cated to Series 2022-1	OCATED TO SERIES	\$ <b>2022-1</b> \$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE FINANC 1) Series 2022-1 Available Finance Charge Collections Shor 2) Shared Excess Available Finance Charge Collections allo	tfall cated to Series 2022-1	OCATED TO SERIES	\$ <b>2022-1</b> \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE FINANC 1) Series 2022-1 Available Finance Charge Collections Shor 2) Shared Excess Available Finance Charge Collections allo 3) Class A Monthly Interest and Class A Additional Interest a 4) Unpaid Servicing Fee	tfall cated to Series 2022-1 Ind any past due amounts	OCATED TO SERIES	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE FINANC 1) Series 2022-1 Available Finance Charge Collections Shor 2) Shared Excess Available Finance Charge Collections allo 3) Class A Monthly Interest and Class A Additional Interest a	tfall cated to Series 2022-1 Ind any past due amounts	OCATED TO SERIES	\$ <b>2022-1</b> \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> </ul>	tfall cated to Series 2022-1 Ind any past due amounts	OCATED TO SERIES	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE FINANC 1) Series 2022-1 Available Finance Charge Collections Shor 2) Shared Excess Available Finance Charge Collections allo 3) Class A Monthly Interest and Class A Additional Interest a 4) Unpaid Servicing Fee	tfall cated to Series 2022-1 Ind any past due amounts	OCATED TO SERIES	\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Principal Collections</li> <li>8) Accumulation Reserve Account</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Princ Available Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Principal Collections</li> <li>8) Accumulation Reserve Account</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Princ Available Principal Collections</li> <li>8) Accumulation Reserve Account</li> <li>9) Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2022-1</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shore</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Principal Collections</li> <li>8) Accumulation Reserve Account</li> <li>9) Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Princ Available Principal Collections</li> <li>8) Accumulation Reserve Account</li> <li>9) Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2022-1</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts		\$ 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Princ Available Principal Collections</li> <li>8) Accumulation Reserve Account</li> <li>9) Holder of the Transferor Interest</li> <li>SERES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P	2022-1	2222-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$289,695,147.48 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Principal Collections</li> <li>8) Accumulation Reserve Account</li> <li>9) Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P	2022-1	2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$289,695,147.48 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>Series 2022-1 Available Finance Charge Collections Shore</li> <li>Shared Excess Available Finance Charge Collections allo</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS</li> <li>Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs Collections previously not reimbursed, paid by Available Finance</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P	2022-1	2222-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2289,695,147.48 \$0.00 \$2,967,345.65 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>1) Series 2022-1 Available Finance Charge Collections Shor</li> <li>2) Shared Excess Available Finance Charge Collections allo</li> <li>3) Class A Monthly Interest and Class A Additional Interest at</li> <li>4) Unpaid Servicing Fee</li> <li>5) Class B Monthly Interest and Class B Additional Interest at</li> <li>6) Default Amount treated as Available Principal Collections</li> <li>7) Unreimbursed Investor charge-offs and Reallocated Princ Available Principal Collections</li> <li>8) Accumulation Reserve Account</li> <li>9) Holder of the Transferor Interest</li> <li>SERES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P	2022-1	2 2022-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$289,695,147,48 \$0.00 \$2,967,345,65
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>Series 2022-1 Available Finance Charge Collections Shor</li> <li>Shared Excess Available Finance Charge Collections allo</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS</li> <li>Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs Collections previously not reimbursed, paid by Available F</li> <li>Series 2022-1 Available Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts ind any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P inance Charge Collections	2022-1 rincipal	2222-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2296,652,147.48 \$0.00 \$2,967,345.65 \$0.00 \$2922,662,493.13
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>Series 2022-1 Available Finance Charge Collections Shore</li> <li>Shared Excess Available Finance Charge Collections allo</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS</li> <li>Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs Collections previously not reimbursed, paid by Available F</li> <li>Series 2022-1 Available Principal Collections</li> <li>Series 2022-1 Available Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts and any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P inance Charge Collections	2022-1 rincipal ase	2222-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$289,695,147.48 \$0.00 \$2,967,345.65 \$0.00
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>Series 2022-1 Available Finance Charge Collections Shor</li> <li>Shared Excess Available Finance Charge Collections allo</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS</li> <li>Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs Collections previously not reimbursed, paid by Available F</li> <li>Series 2022-1 Available Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts and any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P inance Charge Collections	2022-1 rincipal ase	2222-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2296,652,147.48 \$0.00 \$2,967,345.65 \$0.00 \$2922,662,493.13
<ul> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANC</li> <li>Series 2022-1 Available Finance Charge Collections Shore</li> <li>Shared Excess Available Finance Charge Collections allo</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS</li> <li>Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge coll plus an amount equal to the sum of Investor Charge-offs Collections previously not reimbursed, paid by Available F</li> <li>Series 2022-1 Available Principal Collections</li> <li>Series 2022-1 Available Principal Collections</li> </ul>	tfall cated to Series 2022-1 ind any past due amounts and any past due amounts ipal Collections treated as Series ections and the amount of Reallocated P inance Charge Collections	2022-1 rincipal ase	2222-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2296,652,147.48 \$0.00 \$2,967,345.65 \$0.00 \$2922,662,493.13

APPLICATION OF SERIES 2022-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
1) Amount deposited in the Principal Funding Account	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> </ol>	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2022-1	
<ol> <li>Series 2022-1 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
<ol> <li>During the Controlled Accumulation Period:</li> <li>3a Amount deposited in the Principal Funding Account</li> </ol>	\$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	\$55,112,649.21
SERIES 2022-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$0.00
-	\$0.00
Principal Funding Account balance Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders Paid to the Class B Noteholders	\$0.00 \$0.00
Ending Balance	\$0.00
SERIES 2022-1 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	22.68%
Prior Monthly Period	24.44%
Second Prior Monthly Period Base Rate	23.67%
Current Monthly Period	4.52%
Prior Monthly Period Second Prior Monthly Period	4.52% 4.52%
Excess Spread Percentage	4.02.70
Current Monthly Period	18.16%
Prior Monthly Period Second Prior Monthly Period	19.93% 19.16%
Quarterly Excess Spread Percentage	19.08%
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

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 DRYROCK ISSUANCE TRUST

### Series 2023-1

MONTHET FERIOD ENDING SAI	luary 51, 2024		
Record date			January 31, 2024
Payment date			February 15, 2024
Monthly period beginning			January 01, 2024
Monthly period ending			January 31, 2024
Previous payment date			January 16, 2024
Interest period beginning Interest period ending			January 16, 2024 February 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$8,057,238,516.97
Beginning of monthly period non-principal receivables balance			\$120,555,406.05
Beginning of monthly period total receivables balance			\$8,177,793,923.02
Addition of principal receivables balance (end of addition day) Addition of non-principal receivables balance (end of addition day)			\$0.00 \$0.00
Audition of non-principal receivables balance (end of audition day)			φ0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance			\$0.00
End of monthly period principal receivables balance			\$7,867,964,969.58
End of monthly period non-principal receivables balance			\$125,894,288.26
End of monthly period total receivables balance			\$7,993,859,257.84
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$107,046,574.80
Fees			\$16,043,155.96
Interchange			\$52,407,710.69
Recoveries Investment earnings on Issuer Accounts			\$3,188,741.03 \$604,865.49
Total finance charge collections			\$178,686,182.48
Principal collections			\$2,639,994,141.85
*Total payment rate			33.79%
(* Total payment rate does not include investment earnings)			
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$27,041,445.04
Total Recoveries			(\$3,188,741.03)
Total Net Losses			\$23,852,704.01
Portfolio Principal Balance			\$8,057,238,516.97 4.03%
Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance			4.03%
Number of accounts experiencing a loss			4,003
Average Net Loss per account			\$5,958.71
Delinquency Data	Percentage		Total receivables
	-	# accounts	<b>6</b> //0 === == ==
1-30 days delinquent 31-60 days delinquent	1.49% 0.61%	20,701 7,475	\$118,783,536.72 \$49,074,242.14
61-90 days delinquent	0.48%	5,209	\$38,400,682.89
91-120 days delinguent	0.44%	4,494	\$35,302,489.08
121-150 days delinquent	0.42%	4,027	\$33,528,100.23
151-180 days delinquent	0.39%	3,701	\$31,523,506.58
181 and greater days delinquent	0.00%	6	\$29,251.86
Sixty Day Delinquent Assets	1.74%	17,437	\$138,784,030.64
TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date			53.89%
Minimum Transferor Amount Percentage in Calendar Month			53.39%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			
Seller's Interest as of the Transferor Amount Measurement Date			142.52%
Required Seller's Interest			5.00%
ISSUER ACCOUNT INFORMATION			
Dryrock Issuance Trust Collection Account balance as of end of monthly period			\$320,936,449.39
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of mo	onthly period		\$0.00

Series Name Expected Final Payment Date			2023-1 04/15/2026
Scheduled start of accumulation period Series 2023-1 Stated Principal Amount Series 2023-1 Allocation amount			04/01/2025 \$609,757,000.00 \$609,757,000.00
Series 2023-1 Floating Allocation Percentage Series 2023-1 Principal Allocation Percentage			7.5678% 7.5678%
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A Class B	0.00% 0.00%	4.72% 0.00%	\$500,000,000.00 \$109,757,000.00
ALLOCATION OF SERIES 2023-1 AVAILABLE FINANCE CHARG 1) Series 2023-1 Available Finance Charge Collections	E COLLECTIONS		\$13,568,416.94
2) Class A Notes			•••••••
<ul> <li>a) Class A Monthly Interest</li> <li>b) Class A Monthly Interest previously due but not paid</li> <li>c) Class A Additional Interest and Class A Additional Interest p</li> </ul>	reviously due but not	paid	\$1,966,666.67 \$0.00 \$0.00
<ol> <li>Series 2023-1 Servicing Fee paid to Servicer</li> <li>Series 2023-1 Servicing Fee, previously due but not paid</li> </ol>			\$992,388.52 \$0.00
<ol> <li>Class B Notes</li> <li>a) Class B Monthly Interest</li> </ol>			\$0.00
<ul><li>b) Class B Monthly Interest previously due but not paid</li><li>c) Class B Additional Interest and Class B Additional Interest p</li></ul>	reviously due but not	paid	\$0.00 \$0.00
6) Series 2023-1 Default Amount treated as Series 2023-1 Availab	le Principal Collection	ns	\$2,046,446.80
7) Unreimbursed Investor Charge-offs and Reallocated Principal C	ollections treated as	Series 2023-1	
Available Principal Collections 8) Accumulation Reserve Account funding			\$0.00 \$0.00
9) In the event of default and acceleration, the Outstanding Dollar I	Principal Amount of t	he notes treated	
as Series 2023-1 Available Principal Collections 1 Shared Excess Available Finance Charge Collections available 1 0)	for allocation to other	<sup>-</sup> series in	\$0.00
Shared Excess Available Finance Charge Collections (Group 1) Amount due under any other obligations of Barclays Dryrock Iss	uance Trust under th	e Transaction	\$8,562,914.95
1) Documents			
<ol> <li>Holder of the Transferor Interest</li> <li>2)</li> </ol>			\$0.00 \$8,562,914.95
1 Holder of the Transferor Interest			\$8,562,914.95
1 Holder of the Transferor Interest 2)			\$8,562,914.95
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHA</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated to the second structure of the seco</li></ol>	IRGE COLLECTION		\$8,562,914.95 <b>S 2023-1</b> \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHA</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> </ol>	IRGE COLLECTION		\$8,562,914.95 <b>S 2023-1</b> \$0.00
Holder of the Transferor Interest     APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHA     Series 2023-1 Available Finance Charge Collections Shortfall     Shared Excess Available Finance Charge Collections allocated i     Class A Monthly Interest and Class A Additional Interest and an	IRGE COLLECTION to Series 2023-1 y past due amounts		\$8,562,914.95 \$ 2023-1 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHA</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated i</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> </ol>	IRGE COLLECTION to Series 2023-1 y past due amounts		\$8,562,914.95 <b>S 2023-1</b> \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated f</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Principal Col</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts	S ALLOCATED TO SERIE	\$8,562,914.95 <b>\$ 2023-1</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated in the state of th</li></ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts	S ALLOCATED TO SERIE	\$8,562,914.95 \$ 2023-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated 1</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts	S ALLOCATED TO SERIE	\$8,562,914.95 S 2023-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated 1</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts	S ALLOCATED TO SERIE	\$8,562,914.95 \$ 2023-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated 1</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts	S ALLOCATED TO SERIE	\$8,562,914.95 \$ 2023-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated 1</li> <li>Class A Monthly Interest and Class A Additional Interest and and</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and and</li> <li>Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Principal Collections</li> <li>Acaliable Principal Collections</li> <li>Acaliable Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-1</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts ollections treated as a ollections treated as a s e amount of Realloce	S ALLOCATED TO SERIE	\$8,562,914.95 <b>S 2023-1</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated f</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections</li> <li>pus Series Default Amount Paid from finance charge collections</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts ollections treated as a ollections treated as a s e amount of Realloce	S ALLOCATED TO SERIE	\$8,562,914.95 \$ 2023-1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated t</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the Collections previously not reimbursed, paid by Available Finance</li> <li>Series 2023-1 Available Principal Collections</li> <li>Series 2023-1 Available Principal Collections</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts ollections treated as a ollections treated as a e amount of Reallocc a Charge Collections released and used to e Supplement	S ALLOCATED TO SERIE Series 2023-1 ated Principal	\$8,562,914.95 <b>S 2023-1</b> \$0.00 \$0.
<ol> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR</li> <li>Series 2023-1 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated t</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-1 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the Collections previously not reimbursed, paid by Available Finance</li> <li>Series 2023-1 Available Principal Collections</li> </ol>	ARGE COLLECTION to Series 2023-1 y past due amounts y past due amounts ollections treated as a ollections treated as a e amount of Reallocc a Charge Collections released and used to e Supplement	S ALLOCATED TO SERIE Series 2023-1 ated Principal	\$8,562,914.95 <b>\$ 2023-1</b> \$0.00

APPLICATION OF SERIES 2023-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
1) Amount deposited in the Principal Funding Account	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> </ol>	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2023-1	
<ol> <li>Series 2023-1 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
<ol> <li>During the Controlled Accumulation Period:</li> <li>3a Amount deposited in the Principal Funding Account</li> </ol>	\$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	\$38,008,871.91
SERIES 2023-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$0.00
Principal Funding Account balance	φ0.00
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders Paid to the Class B Noteholders	\$0.00 \$0.00
Ending Balance	\$0.00
SERIES 2023-1 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	22.68%
Prior Monthly Period	24.44%
Second Prior Monthly Period Base Rate	23.67%
Current Monthly Period	5.87%
Prior Monthly Period Second Prior Monthly Period	5.87% 5.87%
Excess Spread Percentage	
Current Monthly Period Prior Monthly Period	16.80% 18.57%
Second Prior Monthly Period	17.80%
Quarterly Excess Spread Percentage	17.73%
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

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 DRYROCK ISSUANCE TRUST

### Series 2023-2

MONTHET FERIOD ENDING San	luary 51, 2024		
Record date			January 31, 2024
Payment date			February 15, 2024
Monthly period beginning			January 01, 2024
Monthly period ending			January 31, 2024
Previous payment date			January 16, 2024
Interest period beginning Interest period ending			January 16, 2024 February 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$8,057,238,516.97
Beginning of monthly period non-principal receivables balance			\$120,555,406.05
Beginning of monthly period total receivables balance			\$8,177,793,923.02
Addition of principal receivables balance (end of addition day) Addition of non-principal receivables balance (end of addition day)			\$0.00 \$0.00
Audition of non-principal receivables balance (end of audition day)			φ0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance			\$0.00
End of monthly period principal receivables balance			\$7,867,964,969.58
End of monthly period non-principal receivables balance			\$125,894,288.26
End of monthly period total receivables balance			\$7,993,859,257.84
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$107,046,574.80
Fees			\$16,043,155.96
Interchange			\$52,407,710.69
Recoveries Investment earnings on Issuer Accounts			\$3,188,741.03 \$604,865.49
Total finance charge collections			\$178,686,182.48
Principal collections			\$2,639,994,141.85
*Total payment rate			33.79%
(* Total payment rate does not include investment earnings)			
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$27,041,445.04
Total Recoveries			(\$3,188,741.03)
Total Net Losses			\$23,852,704.01
Portfolio Principal Balance			\$8,057,238,516.97 4.03%
Total Gross Losses as a percentage of the Portfolio Principal Balance Total Net Losses as a percentage of the Portfolio Principal Balance			4.03%
Number of accounts experiencing a loss			4,003
Average Net Loss per account			\$5,958.71
Delinquency Data	Percentage		Total receivables
	-	# accounts	<b>6</b> //0 === == ==
1-30 days delinquent 31-60 days delinquent	1.49% 0.61%	20,701 7,475	\$118,783,536.72 \$49,074,242.14
61-90 days delinquent	0.48%	5,209	\$38,400,682.89
91-120 days delinguent	0.44%	4,494	\$35,302,489.08
121-150 days delinquent	0.42%	4,027	\$33,528,100.23
151-180 days delinquent	0.39%	3,701	\$31,523,506.58
181 and greater days delinquent	0.00%	6	\$29,251.86
Sixty Day Delinquent Assets	1.74%	17,437	\$138,784,030.64
TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date			53.89%
Minimum Transferor Amount Percentage in Calendar Month			53.39%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			
Seller's Interest as of the Transferor Amount Measurement Date			142.52%
Required Seller's Interest			5.00%
ISSUER ACCOUNT INFORMATION			
Dryrock Issuance Trust Collection Account balance as of end of monthly period			\$320,936,449.39
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of mo	onthly period		\$0.00

BARGEATS DRINGOR ISSUARCE TROOT			
Series Name			2023-2
Expected Final Payment Date			10/15/2025
Scheduled start of accumulation period			10/01/2024
Series 2023-2 Stated Principal Amount Series 2023-2 Allocation amount			\$914,635,000.00 \$914,635,000.00
Series 2023-2 Floating Allocation Percentage			11.3517%
Series 2023-2 Principal Allocation Percentage			11.3517%
Current period SOFR			5.35%
Class Details	Margin	Total Interest Rate	Stated Principal Amount
Class A	0.90%	6.25%	\$750,000,000.00
Class B	0.00%	0.00%	\$164,635,000.00
ALLOCATION OF SERIES 2023-2 AVAILABLE FINANCE CH	ARGE COLLECTIONS		
1) Series 2023-2 Available Finance Charge Collections			\$20,352,614.26
2) Class A Notes			
a) Class A Monthly Interest			\$3,903,750.00
b) Class A Monthly Interest previously due but not paid			\$0.00
c) Class A Additional Interest and Class A Additional Inter	est previously due but not	paid	\$0.00
3) Series 2023-2 Servicing Fee paid to Servicer			\$1,488,581.99
4) Series 2023-2 Servicing Fee, previously due but not paid			\$0.00
5) Class B Notes			<b>*</b> 0.00
<ul><li>a) Class B Monthly Interest</li><li>b) Class B Monthly Interest previously due but not paid</li></ul>			\$0.00 \$0.00
c) Class B Additional Interest and Class B Additional Inter	est previously due but not	paid	\$0.00
, -			
6) Series 2023-2 Default Amount treated as Series 2023-2 Av	vailable Principal Collection	s	\$3,069,668.58
7) Unreimbursed Investor Charge-offs and Reallocated Princi	pal Collections treated as S	Series 2023-2	
Available Principal Collections			\$0.00 \$0.00
8) Accumulation Reserve Account funding			φ0.00
9) In the event of default and acceleration, the Outstanding D	ollar Principal Amount of th	e notes treated	
as Series 2023-2 Available Principal Collections			\$0.00
1 Shared Excess Available Finance Charge Collections avai	able for allocation to other	series in	
0)			
Shared Excess Available Finance Charge Collections (Gro			\$11,890,613.69
1 Amount due under any other obligations of Barclays Dryrod		e Transaction	\$11,890,613.69
		P Transaction	\$11,890,613.69
<ol> <li>Amount due under any other obligations of Barclays Dryrod</li> <li>Documents</li> </ol>		Transaction	\$0.00
1 Amount due under any other obligations of Barclays Dryrod		• Transaction	
<ol> <li>Amount due under any other obligations of Barclays Dryrod</li> <li>Documents</li> <li>Holder of the Transferor Interest</li> </ol>		Transaction	\$0.00
<ol> <li>Amount due under any other obligations of Barclays Dryrod</li> <li>Documents</li> <li>Holder of the Transferor Interest</li> </ol>	k Issuance Trust under the		\$0.00 \$11,890,613.69
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PHICATION OF SHARED EXCESS AVAILABLE FINANCE	CHARGE COLLECTIONS		\$0.00 \$11,890,613.69
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PHICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short	ik Issuance Trust under the CHARGE COLLECTIONS		\$0.00 \$11,890,613.69 <b>:S 2023-2</b> \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PHICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2		\$0.00 \$11,890,613.69 <b>:\$ 2023-2</b> \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PPLICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc     Shared Excess Available Finance Charge Collections alloc     Shared Excess Available Finance Charge Collections alloc	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2		\$0.00 \$11,890,613.69 <b>:S 2023-2</b> \$0.00 \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PHICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2		\$0.00 \$11,890,613.69 <b>:\$ 2023-2</b> \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PPLICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc     Class A Monthly Interest and Class A Additional Interest an     Unpaid Servicing Fee	K Issuance Trust under the CHARGE COLLECTIONS		\$0.00 \$11,890,613.69 <b>:S 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PPLICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc     Shared Excess Available Finance Charge Collections alloc     Shared Excess Available Finance Charge Collections alloc	K Issuance Trust under the CHARGE COLLECTIONS		\$0.00 \$11,890,613.69 <b>:S 2023-2</b> \$0.00 \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PPLICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc     Class A Monthly Interest and Class A Additional Interest an     Unpaid Servicing Fee	K Issuance Trust under the CHARGE COLLECTIONS		\$0.00 \$11,890,613.69 <b>:S 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PPLICATION OF SHARED EXCESS AVAILABLE FINANCE     Series 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc     Olass A Monthly Interest and Class A Additional Interest and     Unpaid Servicing Fee     So Class B Monthly Interest and Class B Additional Interest and	K Issuance Trust under the CHARGE COLLECTIONS		\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Dryrod</li> <li>Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest and</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and</li> <li>Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Principal</li> </ol>	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 td any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
Amount due under any other obligations of Barclays Dryrod     Documents     Holder of the Transferor Interest     PPLICATION OF SHARED EXCESS AVAILABLE FINANCE     Sories 2023-2 Available Finance Charge Collections Short     Shared Excess Available Finance Charge Collections alloc     Class A Monthly Interest and Class A Additional Interest an     Unpaid Servicing Fee     Class B Monthly Interest and Class B Additional Interest an     Default Amount treated as Available Principal Collections     Unreimbursed Investor charge-offs and Reallocated Principal Collections	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 td any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Dryrod</li> <li>Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest and</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and</li> <li>Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Principal</li> </ol>	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 td any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Dryrod</li> <li>Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest ar</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest ar</li> <li>Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Principal Collections</li> <li>Accumulation Reserve Account</li> </ol>	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 td any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest and Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> </ol>	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 td any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS</li> </ol>	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 td any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Dryrod Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest at</li> <li>Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest at</li> <li>Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Principal Available Principal Collections</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2</li> </ol>	k Issuance Trust under the CHARGE COLLECTIONS fall ated to Series 2023-2 nd any past due amounts nd any past due amounts	ALLOCATED TO SERIE	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE (a) Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc (a) Class A Monthly Interest and Class A Additional Interest and (b) Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and (c) Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge colle plus an amount equal to the sum of Investor Charge-offs</li> </ol>	ctions nd smount of Reallocat	eries 2023-2	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc 3) Class A Monthly Interest and Class A Additional Interest and 4) Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and 6) Default Amount treated as Available Principal Collections</li> <li>Unreimbursed Investor charge-offs and Reallocated Princip Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections</li> </ol>	ctions nd smount of Reallocat	eries 2023-2	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE (a) Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc (a) Class A Monthly Interest and Class A Additional Interest and (b) Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and (c) Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge colle plus an amount equal to the sum of Investor Charge-offs a Collections previously not reimbursed, paid by Available Finance</li> </ol>	ctions nd smount of Reallocat	eries 2023-2	\$0.00 \$11,890,613.69 \$2023-2 \$0.000\$0.000\$
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE (a) Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc (a) Class A Monthly Interest and Class A Additional Interest and (b) Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and (c) Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge colle plus an amount equal to the sum of Investor Charge-offs</li> </ol>	ctions nd smount of Reallocat	eries 2023-2	\$0.00 \$11,890,613.69 <b>35 2023-2</b> \$0.00 \$0
<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE (a) Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc (a) Class A Monthly Interest and Class A Additional Interest and (b) Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and (c) Default Amount treated as Available Principal Collections</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge colle plus an amount equal to the sum of Investor Charge-offs a Collections previously not reimbursed, paid by Available Finance</li> </ol>	ctions nd the amount of Reallocat name Charge Collections	eries 2023-2	\$0.00 \$11,890,613.69 \$2023-2 \$0.000\$0.000\$
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<ol> <li>Amount due under any other obligations of Barclays Drynol Documents</li> <li>Holder of the Transferor Interest</li> <li>APPLICATION OF SHARED EXCESS AVAILABLE FINANCE</li> <li>Series 2023-2 Available Finance Charge Collections Short</li> <li>Shared Excess Available Finance Charge Collections alloc</li> <li>Class A Monthly Interest and Class A Additional Interest and Unpaid Servicing Fee</li> <li>Class B Monthly Interest and Class B Additional Interest and</li> <li>Default Amount treated as Available Principal Collections</li> <li>Accumulation Reserve Account</li> <li>Holder of the Transferor Interest</li> <li>SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections</li> <li>plus Series Default Amount Paid from finance charge colle plus an amount equal to the sum of Investor Charge-offs a Collections previously not reimbursed, paid by Available Fi Series 2023-2 Available Principal Collections</li> </ol>	ctions name Collections range Collections read to Series 2023-2 nd any past due amounts and any past due amounts bal Collections treated as S ctions nd the amount of Reallocat nance Charge Collections	ed Principal	\$0.00 \$11,890,613.69 \$2023-2 \$0.00

APPLICATION OF SERIES 2023-2 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
1) Amount deposited in the Principal Funding Account	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> </ol>	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2023-2	
<ol> <li>Series 2023-2 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
<ol> <li>During the Controlled Accumulation Period:</li> <li>3a Amount deposited in the Principal Funding Account</li> </ol>	\$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	\$57,013,142.43
SERIES 2023-2 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$0.00 \$0.00
Principal Funding Account balance Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00 \$0.00
Paid to the Class B Noteholders Ending Balance	\$0.00
SERIES 2023-2 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	22.68%
Prior Monthly Period	23.12%
Second Prior Monthly Period Base Rate	0.00%
Current Monthly Period Prior Monthly Period	7.12% 7.10%
Second Prior Monthly Period	0.00%
Excess Spread Percentage	15 550/
Current Monthly Period Prior Monthly Period	15.55% 16.02%
Second Prior Monthly Period	0.00%
Quarterly Excess Spread Percentage	15.79% 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	9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	No

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.