

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2012-2

**MONTHLY PERIOD ENDING November 30, 2014**

Record date	November 30, 2014
Payment date	December 15, 2014
Monthly period beginning	November 01, 2014
Monthly period ending	November 30, 2014
Previous payment date	November 17, 2014
Interest period beginning	November 17, 2014
Interest period ending	December 14, 2014
Days in monthly period	30
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$6,899,387,591.53
Beginning of monthly period non-principal receivables balance	\$69,938,467.96
Beginning of monthly period total receivables balance	\$6,969,326,059.49
Addition of principal receivables balance	\$0.00
Addition of non-principal receivables balance	\$0.00
Removal of principal receivables balance	\$0.00
Removal of non-principal receivables balance	\$0.00
End of monthly period principal receivables balance	\$6,921,080,560.77
End of monthly period non-principal receivables balance	\$76,228,973.46
End of monthly period total receivables balance	\$6,997,309,534.23

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$56,905,124.70
Fees	\$9,967,949.02
Interchange	\$30,014,351.42
Recoveries	\$1,740,107.75
Investment earnings on Issuer Accounts	\$10,018.42
Total finance charge collections	\$98,627,532.89
Principal collections	\$1,582,463,913.98
*Total payment rate	23.67%

(\* Total payment rate does not include investment earnings)

**TRUST DEFAULT INFORMATION**

Default Amount	\$17,176,201.98
Gross loss rate	2.99%

**Delinquency Data**

	<u>Percentage</u>	<u>Total receivables</u>
1-30 days delinquent	1.65%	\$115,392,364.58
31-60 days delinquent	0.62%	\$43,630,593.56
61-90 days delinquent	0.46%	\$32,183,498.95
91-120 days delinquent	0.36%	\$24,916,670.29
121-150 days delinquent	0.32%	\$22,088,888.82
151-180 days delinquent	0.28%	\$19,535,435.65
181 and greater days delinquent	0.00%	\$3,171.89

**TRANSFEROR INFORMATION**

Minimum Transferor Amount Percentage in Calendar Month	36.65%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$278,849,428.56
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2012-2
Expected Final Payment Date	10/15/2015
Scheduled start of accumulation period	04/01/2015
Series 2012-2 Stated Principal Amount	\$400,000,000.00
Series 2012-2 Allocation amount	\$400,000,000.00
Series 2012-2 Floating Allocation Percentage	5.7976%
Series 2012-2 Principal Allocation Percentage	5.7976%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A		0.64%	\$300,000,000.00
Class B	0.00%	0.00%	\$100,000,000.00

**ALLOCATION OF SERIES 2012-2 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2012-2 Available Finance Charge Collections	\$5,718,626.46
2) Class A Notes	
a) Class A Monthly Interest	\$160,000.00
b) Class A Monthly Interest previously due but not paid	\$0.00
c) Class A Additional Interest and Class A Additional Interest previously due but not paid	\$0.00
3) Series 2012-2 Servicing Fee paid to Servicer	\$668,762.79
4) Series 2012-2 Servicing Fee, previously due but not paid	\$0.00
5) Class B Notes	
a) Class B Monthly Interest	\$0.00
b) Class B Monthly Interest previously due but not paid	\$0.00
c) Class B Additional Interest and Class B Additional Interest previously due but not paid	\$0.00
6) Series 2012-2 Default Amount treated as Series 2012-2 Available Principal Collections	\$995,810.23
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2012-2 Available Principal Collections	\$0.00
8) Accumulation Reserve Account funding	\$0.00
9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated as Series 2012-2 Available Principal Collections	\$0.00
10) Shared Excess Available Finance Charge Collections available for allocation to other series in Shared Excess Available Finance Charge Collections (Group 1)	\$3,894,053.44
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$3,894,053.44

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2012-2**

1) Series 2012-2 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2012-2	\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any past due amounts	\$0.00
4) Unpaid Servicing Fee	\$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
7) Unreimbursed Investor charge-offs and Reallocated Principal Collections treated as Series 2012-2 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2012-2 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2012-2	\$91,745,181.29
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$995,810.23
plus an amount equal to the sum of Investor Charge-offs and the amount of Reallocated Principal Collections previously not reimbursed, paid by Available Finance Charge Collections	\$0.00
Series 2012-2 Available Principal Collections	\$92,740,991.52
Series 2012-2 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2012-2 Indenture Supplement	\$23,932,105.56

**APPLICATION OF SERIES 2012-2 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$23,932,105.56
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**APPLICATION OF SERIES 2012-2 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 2012-2 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

1) Paid to the Class A Noteholders	\$0.00
2) Paid to the Class B Noteholders	\$0.00
3) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2012-2**

1) Series 2012-2 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a) Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a) Paid to the Class A Noteholders	\$0.00
4a) Paid to the Class B Noteholders	\$0.00

Holder of the Transferor Interest \$23,932,105.56

**SERIES 2012-2 ACCOUNT INFORMATION**

Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00

**SERIES 2012-2 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.17%
Prior Monthly Period	15.94%
Second Prior Monthly Period	16.21%
Base Rate	
Current Monthly Period	2.48%
Prior Monthly Period	2.50%
Second Prior Monthly Period	2.52%
Excess Spread Percentage	
Current Monthly Period	11.69%
Prior Monthly Period	13.44%
Second Prior Monthly Period	13.68%
Quarterly Excess Spread Percentage	12.94%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes

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

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

BARCLAYS BANK DELAWARE, as Servicer

By: /s/ Yasser Rezvi

Name: Yasser Rezvi

Title: Treasurer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2013-1

**MONTHLY PERIOD ENDING November 30, 2014**

Record date	November 30, 2014
Payment date	December 15, 2014
Monthly period beginning	November 01, 2014
Monthly period ending	November 30, 2014
Previous payment date	November 17, 2014
Interest period beginning	November 17, 2014
Interest period ending	December 14, 2014
Days in monthly period	30
Days in interest period	28

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$6,899,387,591.53
Beginning of monthly period non-principal receivables balance	\$69,938,467.96
Beginning of monthly period total receivables balance	\$6,969,326,059.49
Addition of principal receivables balance	\$0.00
Addition of non-principal receivables balance	\$0.00
Removal of principal receivables balance	\$0.00
Removal of non-principal receivables balance	\$0.00
End of monthly period principal receivables balance	\$6,921,080,560.77
End of monthly period non-principal receivables balance	\$76,228,973.46
End of monthly period total receivables balance	\$6,997,309,534.23

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$56,905,124.70
Fees	\$9,967,949.02
Interchange	\$30,014,351.42
Recoveries	\$1,740,107.75
Investment earnings on Issuer Accounts	\$10,018.42
Total finance charge collections	\$98,627,532.89
Principal collections	\$1,582,463,913.98
*Total payment rate	23.67%

(\* Total payment rate does not include investment earnings)

**TRUST DEFAULT INFORMATION**

Default Amount	\$17,176,201.98
Gross loss rate	2.99%

<b>Delinquency Data</b>	<b><u>Percentage</u></b>	<b><u>Total receivables</u></b>
1-30 days delinquent	1.65%	\$115,392,364.58
31-60 days delinquent	0.62%	\$43,630,593.56
61-90 days delinquent	0.46%	\$32,183,498.95
91-120 days delinquent	0.36%	\$24,916,670.29
121-150 days delinquent	0.32%	\$22,088,888.82
151-180 days delinquent	0.28%	\$19,535,435.65
181 and greater days delinquent	0.00%	\$3,171.89

**TRANSFEROR INFORMATION**

Minimum Transferor Amount Percentage in Calendar Month	36.65%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$278,849,428.56
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2013-1
Expected Final Payment Date	09/15/2015
Scheduled start of accumulation period	03/01/2015
Series 2013-1 Stated Principal Amount	\$689,655,000.00
Series 2013-1 Allocation amount	\$689,655,000.00
Series 2013-1 Floating Allocation Percentage	9.9959%
Series 2013-1 Principal Allocation Percentage	9.9959%
Current period USD LIBOR	0.15%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.34%	0.49%	\$500,000,000.00
Class B	0.00%	0.00%	\$189,655,000.00

**ALLOCATION OF SERIES 2013-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2013-1 Available Finance Charge Collections	\$9,859,698.35
2) Class A Notes	
a) Class A Monthly Interest	\$192,383.33
b) Class A Monthly Interest previously due but not paid	\$0.00
c) Class A Additional Interest and Class A Additional Interest previously due but not paid	\$0.00
3) Series 2013-1 Servicing Fee paid to Servicer	\$1,153,038.99
4) Series 2013-1 Servicing Fee, previously due but not paid	\$0.00
5) Class B Notes	
a) Class B Monthly Interest	\$0.00
b) Class B Monthly Interest previously due but not paid	\$0.00
c) Class B Additional Interest and Class B Additional Interest previously due but not paid	\$0.00
6) Series 2013-1 Default Amount treated as Series 2013-1 Available Principal Collections	\$1,716,913.74
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2013-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account funding	\$0.00
9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated as Series 2013-1 Available Principal Collections	\$0.00
10) Shared Excess Available Finance Charge Collections available for allocation to other series in Shared Excess Available Finance Charge Collections (Group 1)	\$6,797,362.29
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$6,797,362.29

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2013-1**

1) Series 2013-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2013-1	\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any past due amounts	\$0.00
4) Unpaid Servicing Fee	\$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
7) Unreimbursed Investor charge-offs and Reallocated Principal Collections treated as Series 2013-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2013-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2013-1	\$158,181,307.56
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$1,716,913.74
plus an amount equal to the sum of Investor Charge-offs and the amount of Reallocated Principal Collections previously not reimbursed, paid by Available Finance Charge Collections	\$0.00
Series 2013-1 Available Principal Collections	\$159,898,221.30
Series 2013-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2013-1 Indenture Supplement	\$45,216,744.66

**APPLICATION OF SERIES 2013-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$45,216,744.66
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**APPLICATION OF SERIES 2013-1 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 2013-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

1) Paid to the Class A Noteholders	\$0.00
2) Paid to the Class B Noteholders	\$0.00
3) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2013-1**

1) Series 2013-1 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a) Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a) Paid to the Class A Noteholders	\$0.00
4a) Paid to the Class B Noteholders	\$0.00

Holder of the Transferor Interest \$45,216,744.66

**SERIES 2013-1 ACCOUNT INFORMATION**

Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00

**SERIES 2013-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.17%
Prior Monthly Period	15.95%
Second Prior Monthly Period	16.21%
Base Rate	
Current Monthly Period	2.33%
Prior Monthly Period	2.41%
Second Prior Monthly Period	2.39%
Excess Spread Percentage	
Current Monthly Period	11.83%
Prior Monthly Period	13.54%
Second Prior Monthly Period	13.82%
Quarterly Excess Spread Percentage	13.06%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes

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

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

BARCLAYS BANK DELAWARE, as Servicer

By: /s/ Yasser Rezvi

Name: Yasser Rezvi

Title: Treasurer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-1

**MONTHLY PERIOD ENDING November 30, 2014**

Record date	November 30, 2014
Payment date	December 15, 2014
Monthly period beginning	November 01, 2014
Monthly period ending	November 30, 2014
Previous payment date	November 17, 2014
Interest period beginning	November 17, 2014
Interest period ending	December 14, 2014
Days in monthly period	30
Days in interest period	28

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$6,899,387,591.53
Beginning of monthly period non-principal receivables balance	\$69,938,467.96
Beginning of monthly period total receivables balance	\$6,969,326,059.49
Addition of principal receivables balance	\$0.00
Addition of non-principal receivables balance	\$0.00
Removal of principal receivables balance	\$0.00
Removal of non-principal receivables balance	\$0.00
End of monthly period principal receivables balance	\$6,921,080,560.77
End of monthly period non-principal receivables balance	\$76,228,973.46
End of monthly period total receivables balance	\$6,997,309,534.23

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$56,905,124.70
Fees	\$9,967,949.02
Interchange	\$30,014,351.42
Recoveries	\$1,740,107.75
Investment earnings on Issuer Accounts	\$10,018.42
Total finance charge collections	\$98,627,532.89
Principal collections	\$1,582,463,913.98
*Total payment rate	23.67%

(\* Total payment rate does not include investment earnings)

**TRUST DEFAULT INFORMATION**

Default Amount	\$17,176,201.98
Gross loss rate	2.99%

<b>Delinquency Data</b>	<b><u>Percentage</u></b>	<b><u>Total receivables</u></b>
1-30 days delinquent	1.65%	\$115,392,364.58
31-60 days delinquent	0.62%	\$43,630,593.56
61-90 days delinquent	0.46%	\$32,183,498.95
91-120 days delinquent	0.36%	\$24,916,670.29
121-150 days delinquent	0.32%	\$22,088,888.82
151-180 days delinquent	0.28%	\$19,535,435.65
181 and greater days delinquent	0.00%	\$3,171.89

**TRANSFEROR INFORMATION**

Minimum Transferor Amount Percentage in Calendar Month	36.65%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$278,849,428.56
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2014-1
Expected Final Payment Date	02/15/2017
Scheduled start of accumulation period	02/01/2016
Series 2014-1 Stated Principal Amount	\$896,551,000.00
Series 2014-1 Allocation amount	\$896,551,000.00
Series 2014-1 Floating Allocation Percentage	12.9946%
Series 2014-1 Principal Allocation Percentage	12.9946%
Current period USD LIBOR	0.15%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.36%	0.51%	\$650,000,000.00
Class B	0.00%	0.00%	\$246,551,000.00

**ALLOCATION OF SERIES 2014-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2014-1 Available Finance Charge Collections	\$12,817,600.74
2) Class A Notes	
a) Class A Monthly Interest	\$260,209.44
b) Class A Monthly Interest previously due but not paid	\$0.00
c) Class A Additional Interest and Class A Additional Interest previously due but not paid	\$0.00
3) Series 2014-1 Servicing Fee paid to Servicer	\$1,498,949.86
4) Series 2014-1 Servicing Fee, previously due but not paid	\$0.00
5) Class B Notes	
a) Class B Monthly Interest	\$0.00
b) Class B Monthly Interest previously due but not paid	\$0.00
c) Class B Additional Interest and Class B Additional Interest previously due but not paid	\$0.00
6) Series 2014-1 Default Amount treated as Series 2014-1 Available Principal Collections	\$2,231,986.64
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2014-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account funding	\$0.00
9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated as Series 2014-1 Available Principal Collections	\$0.00
10) Shared Excess Available Finance Charge Collections available for allocation to other series in Shared Excess Available Finance Charge Collections (Group 1)	\$8,826,454.80
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$8,826,454.80

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2014-1**

1) Series 2014-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2014-1	\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any past due amounts	\$0.00
4) Unpaid Servicing Fee	\$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
7) Unreimbursed Investor charge-offs and Reallocated Principal Collections treated as Series 2014-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2014-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2014-1	\$205,635,585.13
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,231,986.64
plus an amount equal to the sum of Investor Charge-offs and the amount of Reallocated Principal Collections previously not reimbursed, paid by Available Finance Charge Collections	\$0.00
Series 2014-1 Available Principal Collections	\$207,867,571.77
Series 2014-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2014-1 Indenture Supplement	\$58,781,652.15

**APPLICATION OF SERIES 2014-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$58,781,652.15
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**APPLICATION OF SERIES 2014-1 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 2014-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

1) Paid to the Class A Noteholders	\$0.00
2) Paid to the Class B Noteholders	\$0.00
3) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-1**

1) Series 2014-1 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a) Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a) Paid to the Class A Noteholders	\$0.00
4a) Paid to the Class B Noteholders	\$0.00

Holder of the Transferor Interest \$58,781,652.15

**SERIES 2014-1 ACCOUNT INFORMATION**

Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00

**SERIES 2014-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.17%
Prior Monthly Period	15.95%
Second Prior Monthly Period	16.21%
Base Rate	
Current Monthly Period	2.35%
Prior Monthly Period	2.43%
Second Prior Monthly Period	2.41%
Excess Spread Percentage	
Current Monthly Period	11.82%
Prior Monthly Period	13.52%
Second Prior Monthly Period	13.80%
Quarterly Excess Spread Percentage	13.05%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes

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

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

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

BARCLAYS BANK DELAWARE, as Servicer  
By: /s/ Yasser Rezvi  
Name: Yasser Rezvi  
Title: Treasurer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-2

**MONTHLY PERIOD ENDING November 30, 2014**

Record date	November 30, 2014
Payment date	December 15, 2014
Monthly period beginning	November 01, 2014
Monthly period ending	November 30, 2014
Previous payment date	November 17, 2014
Interest period beginning	November 17, 2014
Interest period ending	December 14, 2014
Days in monthly period	30
Days in interest period	28

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$6,899,387,591.53
Beginning of monthly period non-principal receivables balance	\$69,938,467.96
Beginning of monthly period total receivables balance	\$6,969,326,059.49
Addition of principal receivables balance	\$0.00
Addition of non-principal receivables balance	\$0.00
Removal of principal receivables balance	\$0.00
Removal of non-principal receivables balance	\$0.00
End of monthly period principal receivables balance	\$6,921,080,560.77
End of monthly period non-principal receivables balance	\$76,228,973.46
End of monthly period total receivables balance	\$6,997,309,534.23

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$56,905,124.70
Fees	\$9,967,949.02
Interchange	\$30,014,351.42
Recoveries	\$1,740,107.75
Investment earnings on Issuer Accounts	\$10,018.42
Total finance charge collections	\$98,627,532.89
Principal collections	\$1,582,463,913.98
*Total payment rate	23.67%

(\* Total payment rate does not include investment earnings)

**TRUST DEFAULT INFORMATION**

Default Amount	\$17,176,201.98
Gross loss rate	2.99%

**Delinquency Data**

	<u>Percentage</u>	<u>Total receivables</u>
1-30 days delinquent	1.65%	\$115,392,364.58
31-60 days delinquent	0.62%	\$43,630,593.56
61-90 days delinquent	0.46%	\$32,183,498.95
91-120 days delinquent	0.36%	\$24,916,670.29
121-150 days delinquent	0.32%	\$22,088,888.82
151-180 days delinquent	0.28%	\$19,535,435.65
181 and greater days delinquent	0.00%	\$3,171.89

**TRANSFEROR INFORMATION**

Minimum Transferor Amount Percentage in Calendar Month	36.65%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$278,849,428.56
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2014-2
Expected Final Payment Date	05/15/2017
Scheduled start of accumulation period	05/01/2016
Series 2014-2 Stated Principal Amount	\$862,068,000.00
Series 2014-2 Allocation amount	\$862,068,000.00
Series 2014-2 Floating Allocation Percentage	12.4948%
Series 2014-2 Principal Allocation Percentage	12.4948%
Current period USD LIBOR	0.15%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.34%	0.49%	\$625,000,000.00
Class B	0.00%	0.00%	\$237,068,000.00

**ALLOCATION OF SERIES 2014-2 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2014-2 Available Finance Charge Collections	\$12,324,612.22
2) Class A Notes	
a) Class A Monthly Interest	\$240,479.17
b) Class A Monthly Interest previously due but not paid	\$0.00
c) Class A Additional Interest and Class A Additional Interest previously due but not paid	\$0.00
3) Series 2014-2 Servicing Fee paid to Servicer	\$1,441,297.49
4) Series 2014-2 Servicing Fee, previously due but not paid	\$0.00
5) Class B Notes	
a) Class B Monthly Interest	\$0.00
b) Class B Monthly Interest previously due but not paid	\$0.00
c) Class B Additional Interest and Class B Additional Interest previously due but not paid	\$0.00
6) Series 2014-2 Default Amount treated as Series 2014-2 Available Principal Collections	\$2,146,140.33
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2014-2 Available Principal Collections	\$0.00
8) Accumulation Reserve Account funding	\$0.00
9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated as Series 2014-2 Available Principal Collections	\$0.00
10) Shared Excess Available Finance Charge Collections available for allocation to other series in Shared Excess Available Finance Charge Collections (Group 1)	\$8,496,695.23
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$8,496,695.23

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2014-2**

1) Series 2014-2 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2014-2	\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any past due amounts	\$0.00
4) Unpaid Servicing Fee	\$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
7) Unreimbursed Investor charge-offs and Reallocated Principal Collections treated as Series 2014-2 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2014-2 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2014-2	\$197,726,462.42
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,146,140.33
plus an amount equal to the sum of Investor Charge-offs and the amount of Reallocated Principal Collections previously not reimbursed, paid by Available Finance Charge Collections	\$0.00
Series 2014-2 Available Principal Collections	\$199,872,602.75
Series 2014-2 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2014-2 Indenture Supplement	\$56,520,756.94

**APPLICATION OF SERIES 2014-2 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$56,520,756.94
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**APPLICATION OF SERIES 2014-2 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 2014-2 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

1) Paid to the Class A Noteholders	\$0.00
2) Paid to the Class B Noteholders	\$0.00
3) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-2**

1) Series 2014-2 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a) Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a) Paid to the Class A Noteholders	\$0.00
4a) Paid to the Class B Noteholders	\$0.00

Holder of the Transferor Interest \$56,520,756.94

**SERIES 2014-2 ACCOUNT INFORMATION**

Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00

**SERIES 2014-2 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.17%
Prior Monthly Period	15.95%
Second Prior Monthly Period	16.21%
Base Rate	
Current Monthly Period	2.33%
Prior Monthly Period	2.41%
Second Prior Monthly Period	2.39%
Excess Spread Percentage	
Current Monthly Period	11.83%
Prior Monthly Period	13.54%
Second Prior Monthly Period	13.82%
Quarterly Excess Spread Percentage	13.06%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes

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

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

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

BARCLAYS BANK DELAWARE, as Servicer  
 By: /s/ Yasser Rezvi  
 Name: Yasser Rezvi  
 Title: Treasurer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-3

**MONTHLY PERIOD ENDING November 30, 2014**

Record date	November 30, 2014
Payment date	December 15, 2014
Monthly period beginning	November 01, 2014
Monthly period ending	November 30, 2014
Previous payment date	November 17, 2014
Interest period beginning	November 17, 2014
Interest period ending	December 14, 2014
Days in monthly period	30
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$6,899,387,591.53
Beginning of monthly period non-principal receivables balance	\$69,938,467.96
Beginning of monthly period total receivables balance	\$6,969,326,059.49
Addition of principal receivables balance	\$0.00
Addition of non-principal receivables balance	\$0.00
Removal of principal receivables balance	\$0.00
Removal of non-principal receivables balance	\$0.00
End of monthly period principal receivables balance	\$6,921,080,560.77
End of monthly period non-principal receivables balance	\$76,228,973.46
End of monthly period total receivables balance	\$6,997,309,534.23

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$56,905,124.70
Fees	\$9,967,949.02
Interchange	\$30,014,351.42
Recoveries	\$1,740,107.75
Investment earnings on Issuer Accounts	\$10,018.42
Total finance charge collections	\$98,627,532.89
Principal collections	\$1,582,463,913.98
*Total payment rate	23.67%

(\* Total payment rate does not include investment earnings)

**TRUST DEFAULT INFORMATION**

Default Amount	\$17,176,201.98
Gross loss rate	2.99%

**Delinquency Data**

	<u>Percentage</u>	<u>Total receivables</u>
1-30 days delinquent	1.65%	\$115,392,364.58
31-60 days delinquent	0.62%	\$43,630,593.56
61-90 days delinquent	0.46%	\$32,183,498.95
91-120 days delinquent	0.36%	\$24,916,670.29
121-150 days delinquent	0.32%	\$22,088,888.82
151-180 days delinquent	0.28%	\$19,535,435.65
181 and greater days delinquent	0.00%	\$3,171.89

**TRANSFEROR INFORMATION**

Minimum Transferor Amount Percentage in Calendar Month	36.65%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$278,849,428.56
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2014-3
Expected Final Payment Date	09/16/2019
Scheduled start of accumulation period	09/01/2018
Series 2014-3 Stated Principal Amount	\$914,635,000.00
Series 2014-3 Allocation amount	\$914,635,000.00
Series 2014-3 Floating Allocation Percentage	13.2568%
Series 2014-3 Principal Allocation Percentage	13.2568%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A		2.41%	\$750,000,000.00
Class B	0.00%	0.00%	\$164,635,000.00

**ALLOCATION OF SERIES 2014-3 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2014-3 Available Finance Charge Collections	\$13,076,139.81
2) Class A Notes	
a) Class A Monthly Interest	\$1,506,250.00
b) Class A Monthly Interest previously due but not paid	\$0.00
c) Class A Additional Interest and Class A Additional Interest previously due but not paid	\$0.00
3) Series 2014-3 Servicing Fee paid to Servicer	\$1,529,184.60
4) Series 2014-3 Servicing Fee, previously due but not paid	\$0.00
5) Class B Notes	
a) Class B Monthly Interest	\$0.00
b) Class B Monthly Interest previously due but not paid	\$0.00
c) Class B Additional Interest and Class B Additional Interest previously due but not paid	\$0.00
6) Series 2014-3 Default Amount treated as Series 2014-3 Available Principal Collections	\$2,277,007.19
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2014-3 Available Principal Collections	\$0.00
8) Accumulation Reserve Account funding	\$0.00
9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated as Series 2014-3 Available Principal Collections	\$0.00
10) Shared Excess Available Finance Charge Collections available for allocation to other series in Shared Excess Available Finance Charge Collections (Group 1)	\$7,763,698.02
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$7,763,698.02

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2014-3**

1) Series 2014-3 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2014-3	\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any past due amounts	\$0.00
4) Unpaid Servicing Fee	\$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
7) Unreimbursed Investor charge-offs and Reallocated Principal Collections treated as Series 2014-3 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2014-3 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2014-3	\$209,783,384.79
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,277,007.19
plus an amount equal to the sum of Investor Charge-offs and the amount of Reallocated Principal Collections previously not reimbursed, paid by Available Finance Charge Collections	\$0.00
Series 2014-3 Available Principal Collections	\$212,060,391.98
Series 2014-3 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2014-3 Indenture Supplement	\$40,038,177.02

**APPLICATION OF SERIES 2014-3 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$40,038,177.02
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**APPLICATION OF SERIES 2014-3 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 2014-3 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

1) Paid to the Class A Noteholders	\$0.00
2) Paid to the Class B Noteholders	\$0.00
3) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-3**

1) Series 2014-3 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
3) During the Controlled Accumulation Period:	
3a) Amount deposited in the Principal Funding Account	\$0.00
4) During the Early Amortization Period:	
4a) Paid to the Class A Noteholders	\$0.00
4a) Paid to the Class B Noteholders	\$0.00

Holder of the Transferor Interest \$40,038,177.02

**SERIES 2014-3 ACCOUNT INFORMATION**

Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$0.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders	\$0.00
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$0.00

**SERIES 2014-3 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.17%
Prior Monthly Period	14.92%
Second Prior Monthly Period	0.00%
Base Rate	
Current Monthly Period	3.98%
Prior Monthly Period	3.98%
Second Prior Monthly Period	0.00%
Excess Spread Percentage	
Current Monthly Period	10.19%
Prior Monthly Period	10.94%
Second Prior Monthly Period	0.00%
Quarterly Excess Spread Percentage	10.57%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes

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

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

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

BARCLAYS BANK DELAWARE, as Servicer  
By: /s/ Yasser Rezvi  
Name: Yasser Rezvi  
Title: Treasurer