## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2012-2

# **MONTHLY PERIOD ENDING February 28, 2015**

		E   00 0045
Record date Payment date		February 28, 2015 March 16, 2015
Monthly period beginning		February 01, 2015
Monthly period ending		February 28, 2015
Previous payment date		February 17, 2015
Interest period beginning		February 17, 2015
Interest period ending		March 15, 2015
Days in monthly period		28
Days in interest period		30
TRUST RECEIVABLES INFORMATION		
Beginning of monthly period principal receivables balance		\$6,885,668,111.82
Beginning of monthly period non-principal receivables balance		\$73,979,423.83
Beginning of monthly period total receivables balance		\$6,959,647,535.65
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		\$6,650,681,363.85
End of monthly period non-principal receivables balance		\$76,239,468.98
End of monthly period total receivables balance		\$6,726,920,832.83
TRUST COLLECTIONS INFORMATION		
Finance charge collections		\$62,296,475.81
Fees		\$9,869,301.39
Interchange		\$27,002,188.31
Recoveries		\$1,833,079.75
Investment earnings on Issuer Accounts		\$11,785.15
Total finance charge collections		\$101,001,045.26
Principal collections  *Total payment rate		\$1,649,358,285.47 24.74%
Total payment rate		24.1470
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount		\$18,149,519.69
Gross loss rate		3.16%
Delinquency Data	<u>Percentage</u>	Total receivables
1-30 days delinquent	1.61%	\$108,021,992.58
31-60 days delinquent	0.58%	\$38,795,861.57
61-90 days delinquent	0.45%	\$30,056,473.72
91-120 days delinquent	0.38%	\$25,237,542.95
121-150 days delinquent	0.33%	\$22,354,309.68
151-180 days delinquent	0.30%	\$19,901,086.49
181 and greater days delinquent	0.00%	\$0.00
TRANSFEROR INFORMATION		
Transferor Percentage as of the Transferor Amount Measurement Date		36.33%
Minimum Transferor Amount Percentage in Calendar Month		34.08%
Required Transferor Amount Percentage		6.00%
ISSUER ACCOUNT INFORMATION		

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

Out to Nove			2040.0
Series Name Expected Final Payment Date			2012-2 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			5.8092%
Series 2012-2 Principal Allocation Percentage			5.8092%
<u>Class Details</u>	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
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 C	COLLECTIONS		
1) Series 2012-2 Available Finance Charge Collections			\$5,868,004.59
2) Class A Notes			
<ul><li>a) Class A Monthly Interest</li><li>b) Class A Monthly Interest previously due but not paid</li></ul>			\$160,000.00 \$0.00
c) Class A Additional Interest and Class A Additional Interest previously	ously due but not pa	nid	\$0.00
3) Series 2012-2 Servicing Fee paid to Servicer			\$643,915.42
4) Series 2012-2 Servicing Fee, previously due but not paid			\$0.00
5) Class B Notes			•
<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 Interest previously	ously due but not pa	id	\$0.00
6) Series 2012-2 Default Amount treated as Series 2012-2 Available P			\$1,054,336.09
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collection	·	ries 2012-2	, , ,
Available Principal Collections			\$0.00
<ul><li>8) Accumulation Reserve Account funding</li><li>9) In the event of default and acceleration, the Outstanding Dollar Princ</li></ul>	cinal Amount of the	notes treated	\$2,000,000.00
as Series 2012-2 Available Principal Collections	sipai / iiiiodiii oi iiio	notes treated	\$0.00
10) Shared Excess Available Finance Charge Collections available for a	llocation to other se	eries in	
Shared Excess Available Finance Charge Collections (Group 1) 11) Amount due under any other obligations of Barclays Dryrock Issuance	co Trust under the T	Francaction	\$2,009,753.08
Documents	ce must under the i	Tansaction	\$0.00
12) Holder of the Transferor Interest			\$2,009,753.08
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARG	E 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 So			\$0.00
<ul><li>3) Class A Monthly Interest and Class A Additional Interest and any pa-</li><li>4) Unpaid Servicing Fee</li></ul>	st due amounts		\$0.00 \$0.00
5) Class B Monthly Interest and Class B Additional Interest and any pa	st due amounts		\$0.00
Default Amount treated as Available Principal Collections	or and amounts		\$0.00
7) Unreimbursed Investor charge-offs and Reallocated Principal Collections	tions treated as Ser	ries 2012-2 Available	<b>#0.00</b>
Principal Collections 8) Accumulation Reserve Account			\$0.00 \$0.00
9) Holder of the Transferor Interest			\$0.00
SERVICE 2042 2 AVAILABLE BRINGIBAL COLLECTIONS			
SERIES 2012-2 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2012-2 less Reallocated Principal Collections			\$95,813,986.89 \$0.00
plus Series Default Amount Paid from finance charge collections			\$1,054,336.09
plus an amount equal to the sum of Investor Charge-offs and the am		d Principal Collections	
previously not reimbursed, paid by Available Finance Charge Collectures 2012-2 Available Principal Collections	tions		\$0.00 \$96,868,322.98
Series 2012-2 Available Principal Collections, less any amount relea	sed and used to pu	rchase Receivables	
under Section 4.01(f) of the Series 2012-2 Indenture Supplement	·		\$25,007,832.83
APPLICATION OF SERIES 2012-2 AVAILABLE PRINCIPAL COLLECTION	TIONS DURING R	EVOLVING PERIOD	
Shared Excess Available Principal Collections			\$25,007,832.83
1) Charca Execos Avaliable i Illicipal Collections			Ψ20,001,002.00

# APPLICATION OF SERIES 2012-2 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

Amount deposited in the Principal Funding Account     Shared Excess Available Principal Collections	\$0.00 \$0.00
APPLICATION OF SERIES 2012-2 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION	
1) Paid to the Class A Noteholders 2) Paid to the Class B Noteholders 3) Shared Excess Available Principal Collections	\$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2012	2-2
<ol> <li>Series 2012-2 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> <li>During the Controlled Accumulation Period:</li> </ol>	\$0.00 \$0.00
<ul><li>3a) Amount deposited in the Principal Funding Account</li><li>4) During the Early Amortization Period:</li><li>4a) Paid to the Class A Noteholders</li></ul>	\$0.00 \$0.00
4a) Paid to the Class B Noteholders	\$0.00
Holder of the Transferor Interest	\$25,007,832.83
SERIES 2012-2 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
Current deposit	\$2,000,000.00
Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$2,000,000.00
-	\$2,000,000.00
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 \$0.00
Ending Balance	\$0.00
SERIES 2012-2 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	14.44%
Prior Monthly Period	14.22%
Second Prior Monthly Period	16.91%
Base Rate	
Current Monthly Period	2.48%
Prior Monthly Period	2.48%
Second Prior Monthly Period	2.48%
Excess Spread Percentage	44.000/
Current Monthly Period	11.96% 11.74%
Prior Monthly Period Second Prior Monthly Period	11.74%
Quarterly Excess Spread Percentage	12.71%
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

## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2013-1

# **MONTHLY PERIOD ENDING February 28, 2015**

Record date Payment date Monthly period beginning Monthly period ending Previous payment date Interest period beginning Interest period ending		February 28, 2015 March 16, 2015 February 01, 2015 February 28, 2015 February 17, 2015 February 17, 2015 March 15, 2015
Days in monthly period		28
Days in interest period		27
TRUST RECEIVABLES INFORMATION		
Production of constitution districts about a laboration and		<b>#0.005.000.444.00</b>
Beginning of monthly period principal receivables balance		\$6,885,668,111.82 \$73,979,423.83
Beginning of monthly period non-principal receivables balance  Beginning of monthly period total receivables balance		\$6,959,647,535.65
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		\$6,650,681,363.85
End of monthly period non-principal receivables balance		\$76,239,468.98
End of monthly period total receivables balance		\$6,726,920,832.83
TRUST COLLECTIONS INFORMATION		
Finance charge collections		\$62,296,475.81
Fees		\$9,869,301.39
Interchange		\$27,002,188.31
Recoveries		\$1,833,079.75
Investment earnings on Issuer Accounts		\$11,785.15
Total finance charge collections		\$101,001,045.26
Principal collections		\$1,649,358,285.47
*Total payment rate		24.74%
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount		\$18,149,519.69
Gross loss rate		3.16%
Delinquency Data	<u>Percentage</u>	Total receivables
1-30 days delinquent	1.61%	\$108,021,992.58
31-60 days delinquent	0.58%	\$38,795,861.57
61-90 days delinquent	0.45%	\$30,056,473.72
91-120 days delinquent	0.38%	\$25,237,542.95
121-150 days delinquent	0.33%	\$22,354,309.68
151-180 days delinquent	0.30%	\$19,901,086.49
181 and greater days delinquent	0.00%	\$0.00
TRANSFEROR INFORMATION		
Transferor Percentage as of the Transferor Amount Measurement Date		36.33%
Minimum Transferor Amount Percentage in Calendar Month		34.08%
Required Transferor Amount Percentage		6.00%
ISSUER ACCOUNT INFORMATION		

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

1) Shared Excess Available Principal Collections

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 Series 2013-1 Principal Allocation Percentage			10.0158% 10.0158%
Current period USD LIBOR			0.17%
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A	0.34%	0.51%	\$500,000,000.00
Class B	0.00%	0.00%	\$189,655,000.00
ALLOCATION OF SERIES 2013-1 AVAILABLE FINANCE CHA	RGE COLLECTIONS		
1) Series 2013-1 Available Finance Charge Collections			\$10,117,299.73
2) Class A Notes			Ψ10,117,200.70
a) Class A Monthly Interest			\$192,000.00
b) Class A Monthly Interest previously due but not paid			\$0.00
c) Class A Additional Interest and Class A Additional Interes	t previously due but not pa	aid	\$0.00
<ul><li>3) Series 2013-1 Servicing Fee paid to Servicer</li><li>4) Series 2013-1 Servicing Fee, previously due but not paid</li></ul>			\$1,110,198.68 \$0.00
<ul><li>4) Series 2013-1 Servicing Fee, previously due but not paid</li><li>5) Class B Notes</li></ul>			ψ0.00
a) Class B Monthly Interest			\$0.00
b) Class B Monthly Interest previously due but not paid			\$0.00
c) Class B Additional Interest and Class B Additional Interest	t previously due but not pa	aid	\$0.00
6) Series 2013-1 Default Amount treated as Series 2013-1 Avail			\$1,817,820.32
7) Unreimbursed Investor Charge-offs and Reallocated Principa	•		, ,- ,
Available Principal Collections			\$0.00
Accumulation Reserve Account funding	Dain singl American of the		\$0.00
<ol> <li>In the event of default and acceleration, the Outstanding Dolla as Series 2013-1 Available Principal Collections</li> </ol>	ar Principal Amount of the	notes treated	\$0.00
10) Shared Excess Available Finance Charge Collections availab	le for allocation to other se	eries in	ψ0.00
Shared Excess Available Finance Charge Collections (Group			\$6,997,280.73
11) Amount due under any other obligations of Barclays Dryrock	Issuance Trust under the	Transaction	
Documents 12) Holder of the Transferor Interest			\$0.00 \$6,997,280.73
12) Holder of the Transferor interest			φ0,997,200.73
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE O	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 allocate			\$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
<ul><li>6) Default Amount treated as Available Principal Collections</li><li>7) Unreimbursed Investor charge-offs and Reallocated Principal</li></ul>	Collections treated as Se	ries 2013-1 Available	\$0.00
Principal Collections		1100 2010 17 Wallable	\$0.00
8) Accumulation Reserve Account			\$0.00
Holder of the Transferor Interest			\$0.00
SERIES 2013-1 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2013-1			\$165,196,487.80
less Reallocated Principal Collections			\$0.00
plus Series Default Amount Paid from finance charge collection		d Principal Callections	\$1,817,820.32
plus an amount equal to the sum of Investor Charge-offs and previously not reimbursed, paid by Available Finance Charge		u Fililoipai Collections	\$0.00
Series 2013-1 Available Principal Collections			\$167,014,308.12
Series 2013-1 Available Principal Collections, less any amour		urchase Receivables	¢/7 0/6 00/ 5/
under Section 4.01(f) of the Series 2013-1 Indenture Supplem	nent		\$47,246,824.54
APPLICATION OF SERIES 2013-1 AVAILABLE PRINCIPAL CO	OLLECTIONS DURING R	EVOLVING PERIOD	
1) Shared Excess Available Principal Collections			\$47.246.824.54

\$47,246,824.54

# APPLICATION OF SERIES 2013-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

Amount deposited in the Principal Funding Account     Shared Excess Available Principal Collections	\$0.00 \$0.00
APPLICATION OF SERIES 2013-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 201	13-1
<ol> <li>Series 2013-1 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> <li>During the Controlled Accumulation Period:</li> </ol>	\$0.00 \$0.00
<ul><li>3a) Amount deposited in the Principal Funding Account</li><li>4) During the Early Amortization Period:</li><li>4a) Paid to the Class A Noteholders</li></ul>	\$0.00 \$0.00
4a) Paid to the Class B Noteholders	\$0.00
Holder of the Transferor Interest	\$47,246,824.54
SERIES 2013-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$3,448,275.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$3,448,275.00
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	14.44%
Current Monthly Period Prior Monthly Period	14.22%
Second Prior Monthly Period	16.91%
Base Rate	
Current Monthly Period	2.33%
Prior Monthly Period	2.40%
Second Prior Monthly Period	2.38%
Excess Spread Percentage	
Current Monthly Period	12.11%
Prior Monthly Period	11.82%
Second Prior Monthly Period Quarterly Excess Spread Percentage	14.53% 12.82%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes
to the watering Encode opioad i croomage greater than the required Encess opioad i croomage:	163

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

## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2014-1

# **MONTHLY PERIOD ENDING February 28, 2015**

Record date		February 28, 2015
Payment date  Monthly period beginning		March 16, 2015 February 01, 2015
Monthly period beginning  Monthly period ending		February 28, 2015
Previous payment date		February 17, 2015
Interest period beginning		February 17, 2015
Interest period ending		March 15, 2015
Days in monthly period		28
Days in interest period		27
TRUST RECEIVABLES INFORMATION		
		<b>.</b>
Beginning of monthly period principal receivables balance		\$6,885,668,111.82
Beginning of monthly period non-principal receivables balance		\$73,979,423.83
Beginning of monthly period total receivables balance		\$6,959,647,535.65
Addition of principal receivables balance		\$0.00 \$0.00
Addition of non-principal receivables balance Removal of principal receivables balance		\$0.00
Removal of non-principal receivables balance		\$0.00
End of monthly period principal receivables balance		\$6,650,681,363.85
End of monthly period non-principal receivables balance		\$76,239,468.98
End of monthly period total receivables balance		\$6,726,920,832.83
TRUST COLLECTIONS INFORMATION		
Finance charge collections		<b>PG2 206 475 94</b>
Finance charge collections Fees		\$62,296,475.81 \$9,869,301.39
Interchange		\$27,002,188.31
Recoveries		\$1,833,079.75
Investment earnings on Issuer Accounts		\$11,785.15
Total finance charge collections		\$101,001,045.26
Principal collections		\$1,649,358,285.47
*Total payment rate		24.74%
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount		\$18,149,519.69
Gross loss rate		3.16%
	Danasatana	
Delinquency Data	<u>Percentage</u>	Total receivables
1-30 days delinquent	1.61%	\$108,021,992.58
31-60 days delinquent 61-90 days delinquent	0.58% 0.45%	\$38,795,861.57 \$30,056,473,73
91-120 days delinquent	0.45%	\$30,056,473.72 \$25,237,542.95
121-150 days delinquent	0.33%	\$22,354,309.68
151-180 days delinquent	0.30%	\$19,901,086.49
181 and greater days delinquent	0.00%	\$0.00
		,
TRANSFEROR INFORMATION  Transferor Percentage as of the Transferor Amount Measurement Date		20.200/
Transferor Percentage as of the Transferor Amount Measurement Date  Minimum Transferor Amount Percentage in Calendar Month		36.33% 34.08%
Required Transferor Amount Percentage in Calendar Month  Required Transferor Amount Percentage		6.00%
Toyan as Transfer Amount Forcentage		0.00 /0
ISSUER ACCOUNT INFORMATION		

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

1) Shared Excess Available Principal Collections

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			13.0205% 13.0205%
Series 2014-1 Principal Allocation Percentage Current period USD LIBOR			0.17%
			<b>3</b> ,0
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A	0.36%	0.53%	\$650,000,000.00
Class B	0.00%	0.00%	\$246,551,000.00
ALLOCATION OF SERIES 2014-1 AVAILABLE FINANCE CHA	RGE COLLECTIONS		
Series 2014-1 Available Finance Charge Collections			\$13,152,413.44
2) Class A Notes			Ψ10,102,410.44
a) Class A Monthly Interest			\$259,350.00
b) Class A Monthly Interest previously due but not paid			\$0.00
c) Class A Additional Interest and Class A Additional Interes	t previously due but not pa	aid	\$0.00
3) Series 2014-1 Servicing Fee paid to Servicer			\$1,443,257.49 \$0.00
4) Series 2014-1 Servicing Fee, previously due but not paid			φυ.υυ
5) Class B Notes			\$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 Interest	previously due but not pa	iid	\$0.00
6) Series 2014-1 Default Amount treated as Series 2014-1 Avail			\$2,363,165.11
7) Unreimbursed Investor Charge-offs and Reallocated Principa	•	eries 2014-1	Ψ2,000,100.11
Available Principal Collections			\$0.00
8) Accumulation Reserve Account funding	D: : 1A		\$0.00
<ol> <li>In the event of default and acceleration, the Outstanding Dolla as Series 2014-1 Available Principal Collections</li> </ol>	ar Principal Amount of the	notes treated	\$0.00
10) Shared Excess Available Finance Charge Collections availab	le for allocation to other se	eries in	φ0.00
Shared Excess Available Finance Charge Collections (Group			\$9,086,640.84
11) Amount due under any other obligations of Barclays Dryrock	Issuance Trust under the	Transaction	
Documents 12) Holder of the Transferor Interest			\$0.00
12) Holder of the Transferor Interest			\$9,086,640.84
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE O	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 allocate			\$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
<ul><li>6) Default Amount treated as Available Principal Collections</li><li>7) Unreimbursed Investor charge-offs and Reallocated Principal</li></ul>	Collections treated as Sei	ries 2014-1 Available	\$0.00
Principal Collections	Concononio trodica do Con	1100 Z014 1 / Wallable	\$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			\$214,755,314.38
less Reallocated Principal Collections			\$0.00
plus Series Default Amount Paid from finance charge collection		I Detected Oalleader	\$2,363,165.11
plus an amount equal to the sum of Investor Charge-offs and previously not reimbursed, paid by Available Finance Charge		d Principal Collections	\$0.00
Series 2014-1 Available Principal Collections	· · - · · · · · ·		\$217,118,479.49
Series 2014-1 Available Principal Collections, less any amour		ırchase Receivables	
under Section 4.01(f) of the Series 2014-1 Indenture Supplement	nent		\$61,420,750.81
APPLICATION OF SERIES 2014-1 AVAILABLE PRINCIPAL CO	OLLECTIONS DURING R	EVOLVING PERIOD	
1) Shared Excess Available Principal Collections			\$61 <i>4</i> 20 750 81

\$61,420,750.81

## APPLICATION OF SERIES 2014-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

<ol> <li>Amount deposited in the Principal Funding Account</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
APPLICATION OF SERIES 2014-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-1	
<ol> <li>Series 2014-1 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> <li>During the Controlled Accumulation Period:</li> </ol>	\$0.00 \$0.00
<ul><li>3a) Amount deposited in the Principal Funding Account</li><li>4) During the Early Amortization Period:</li></ul>	\$0.00
4a) Paid to the Class A Noteholders 4a) Paid to the Class B Noteholders	\$0.00 \$0.00
Holder of the Transferor Interest	\$61,420,750.81
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	4.4.4407
Current Monthly Period	14.44% 14.22%
Prior Monthly Period Second Prior Monthly Period	14.22%
Base Rate	10.9176
Current Monthly Period	2.35%
Prior Monthly Period	2.42%
Second Prior Monthly Period	2.39%
Excess Spread Percentage	
Current Monthly Period	12.09%
Prior Monthly Period	11.80%
Second Prior Monthly Period	14.52%
Quarterly Excess Spread Percentage	12.81%
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 in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer

## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2014-2

# **MONTHLY PERIOD ENDING February 28, 2015**

Record date		February 28, 2015
Payment date  Monthly period beginning		March 16, 2015 February 01, 2015
Monthly period beginning  Monthly period ending		February 28, 2015
Previous payment date		February 17, 2015
Interest period beginning		February 17, 2015
Interest period ending		March 15, 2015
Days in monthly period		28
Days in interest period		27
TRUST RECEIVABLES INFORMATION		
		<b>.</b>
Beginning of monthly period principal receivables balance		\$6,885,668,111.82
Beginning of monthly period non-principal receivables balance		\$73,979,423.83
Beginning of monthly period total receivables balance		\$6,959,647,535.65
Addition of principal receivables balance		\$0.00 \$0.00
Addition of non-principal receivables balance Removal of principal receivables balance		\$0.00
Removal of non-principal receivables balance		\$0.00
End of monthly period principal receivables balance		\$6,650,681,363.85
End of monthly period non-principal receivables balance		\$76,239,468.98
End of monthly period total receivables balance		\$6,726,920,832.83
TRUST COLLECTIONS INFORMATION		
Finance charge collections		<b>PG2 206 475 94</b>
Finance charge collections Fees		\$62,296,475.81 \$9,869,301.39
Interchange		\$27,002,188.31
Recoveries		\$1,833,079.75
Investment earnings on Issuer Accounts		\$11,785.15
Total finance charge collections		\$101,001,045.26
Principal collections		\$1,649,358,285.47
*Total payment rate		24.74%
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount		\$18,149,519.69
Gross loss rate		3.16%
	Danasatana	
Delinquency Data	<u>Percentage</u>	Total receivables
1-30 days delinquent	1.61%	\$108,021,992.58
31-60 days delinquent 61-90 days delinquent	0.58% 0.45%	\$38,795,861.57 \$30,056,473,73
91-120 days delinquent	0.45%	\$30,056,473.72 \$25,237,542.95
121-150 days delinquent	0.33%	\$22,354,309.68
151-180 days delinquent	0.30%	\$19,901,086.49
181 and greater days delinquent	0.00%	\$0.00
		,
TRANSFEROR INFORMATION  Transferor Percentage as of the Transferor Amount Measurement Date		20.200/
Transferor Percentage as of the Transferor Amount Measurement Date  Minimum Transferor Amount Percentage in Calendar Month		36.33% 34.08%
Required Transferor Amount Percentage in Calendar Month  Required Transferor Amount Percentage		6.00%
Toyan as Transfer Amount Forcentage		0.00 /0
ISSUER ACCOUNT INFORMATION		

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2014-2 Stated Principal Amount Series 2014-2 Allocation amount Series 2014-2 Floating Allocation Percentage Series 2014-2 Principal Allocation Percentage			2014-2 05/15/2017 05/01/2016 \$862,068,000.00 \$862,068,000.00 12.5197% 12.5197%
Current period USD LIBOR			0.17%
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A	0.34%	0.51%	\$625,000,000.00
Class B	0.00%	0.00%	\$237,068,000.00
ALLOCATION OF SERIES 2014-2 AVAILABLE FINANCE CHARGE CO	LLECTIONS		
1) Series 2014-2 Available Finance Charge Collections			\$12,646,547.47
<ol> <li>Class A Notes         <ul> <li>Class A Monthly Interest</li> <li>Class A Monthly Interest previously due but not paid</li> <li>Class A Additional Interest and Class A Additional Interest previou</li> </ul> </li> <li>Series 2014-2 Servicing Fee paid to Servicer</li> <li>Series 2014-2 Servicing Fee, previously due but not paid</li> <li>Class B Notes</li> </ol>	sly due but not pa	aid	\$240,000.00 \$0.00 \$0.00 \$1,387,747.14 \$0.00
<ul> <li>a) Class B Monthly Interest</li> <li>b) Class B Monthly Interest previously due but not paid</li> <li>c) Class B Additional Interest and Class B Additional Interest previous</li> </ul>	sly due but not pa	aid	\$0.00 \$0.00 \$0.00
<ul> <li>6) Series 2014-2 Default Amount treated as Series 2014-2 Available Prir</li> <li>7) Unreimbursed Investor Charge-offs and Reallocated Principal Collecti Available Principal Collections</li> </ul>	•	eries 2014-2	\$2,272,273.40 \$0.00
8) Accumulation Reserve Account funding			\$0.00
<ol> <li>In the event of default and acceleration, the Outstanding Dollar Principal</li> <li>Series 2014-2 Available Principal Collections</li> </ol>			\$0.00
<ol> <li>Shared Excess Available Finance Charge Collections available for allo</li> <li>Shared Excess Available Finance Charge Collections (Group 1)</li> </ol>			\$8,746,526.93
<ol> <li>Amount due under any other obligations of Barclays Dryrock Issuance Documents</li> </ol>	Trust under the	Transaction	\$0.00
12) Holder of the Transferor Interest			\$8,746,526.93
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE	COLLECTIONS	ALLOCATED TO SERIES 2	2014-2
1) Series 2014-2 Available Finance Charge Collections Shortfall			\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Ser			\$0.00
<ul><li>3) Class A Monthly Interest and Class A Additional Interest and any past</li><li>4) Unpaid Servicing Fee</li></ul>	due amounts		\$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		des 0044 0 A silvida	\$0.00
<ul> <li>Unreimbursed Investor charge-offs and Reallocated Principal Collection</li> <li>Principal Collections</li> </ul>	ons treated as Se	ries 2014-2 Available	\$0.00
<ul><li>8) Accumulation Reserve Account</li><li>9) Holder of the Transferor Interest</li></ul>			\$0.00 \$0.00
SERIES 2014-2 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2014-2 less Reallocated Principal Collections plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the amo	unt of Reallocate	d Principal Collections	\$206,495,430.11 \$0.00 \$2,272,273.40
previously not reimbursed, paid by Available Finance Charge Collectic Series 2014-2 Available Principal Collections			\$0.00 \$208,767,703.51
Series 2014-2 Available Principal Collections, less any amount release under Section 4.01(f) of the Series 2014-2 Indenture Supplement	ed and used to pu	urchase Receivables	\$59,058,349.01
APPLICATION OF SERIES 2014-2 AVAILABLE PRINCIPAL COLLECT	IONS DURING R	EVOLVING PERIOD	
1) Shared Excess Available Principal Collections			\$59,058,349.01

## APPLICATION OF SERIES 2014-2 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

<ol> <li>Amount deposited in the Principal Funding Account</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
APPLICATION OF SERIES 2014-2 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	)
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-2	
<ol> <li>Series 2014-2 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> <li>During the Controlled Accumulation Period:</li> </ol>	\$0.00 \$0.00
<ul><li>3a) Amount deposited in the Principal Funding Account</li><li>4) During the Early Amortization Period:</li></ul>	\$0.00
<ul><li>4a) Paid to the Class A Noteholders</li><li>4a) Paid to the Class B Noteholders</li></ul>	\$0.00 \$0.00
Holder of the Transferor Interest	\$59,058,349.01
SERIES 2014-2 ACCOUNT INFORMATION	
Accumulation Reserve Account balance Beginning balance Current deposit	\$0.00 \$0.00
Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$0.00
Principal Funding Account balance Beginning balance Current deposit Paid to the Class A Noteholders Paid to the Class B Noteholders Ending Balance	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
SERIES 2014-2 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period Prior Monthly Period Second Prior Monthly Period	14.44% 14.22% 16.91%
Base Rate Current Monthly Period Prior Monthly Period Second Prior Monthly Period	2.33% 2.40% 2.38%
Excess Spread Percentage Current Monthly Period Prior Monthly Period Second Prior Monthly Period	12.11% 11.82% 14.53%
Quarterly Excess Spread Percentage Required Excess Spread Percentage Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	12.82% 0.00% 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 in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer

## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2014-3

# **MONTHLY PERIOD ENDING February 28, 2015**

Record date Payment date Monthly period beginning Monthly period ending Previous payment date Interest period beginning Interest period ending		February 28, 2015 March 16, 2015 February 01, 2015 February 28, 2015 February 17, 2015 February 17, 2015 March 15, 2015
Days in monthly period		28
Days in interest period		30
TRUST RECEIVABLES INFORMATION		
Beginning of monthly period principal receivables balance		\$6,885,668,111.82
Beginning of monthly period non-principal receivables balance		\$73,979,423.83
Beginning of monthly period total receivables balance		\$6,959,647,535.65
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		\$6,650,681,363.85
End of monthly period non-principal receivables balance		\$76,239,468.98
End of monthly period total receivables balance		\$6,726,920,832.83
TRUST COLLECTIONS INFORMATION		
Finance charge collections		\$62,296,475.81
Fees		\$9,869,301.39
Interchange		\$27,002,188.31
Recoveries		\$1,833,079.75
Investment earnings on Issuer Accounts		\$11,785.15
Total finance charge collections		\$101,001,045.26
Principal collections		\$1,649,358,285.47
*Total payment rate		24.74%
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount		\$18,149,519.69
Gross loss rate		3.16%
Delinquency Data	Percentage Percentage	Total receivables
1-30 days delinquent	1.61%	\$108,021,992.58
31-60 days delinquent	0.58%	\$38,795,861.57
61-90 days delinquent	0.45%	\$30,056,473.72
91-120 days delinquent	0.38%	\$25,237,542.95
121-150 days delinquent	0.33%	\$22,354,309.68
151-180 days delinquent	0.30%	\$19,901,086.49
181 and greater days delinquent	0.00%	\$0.00
TRANSFEROR INFORMATION		
Transferor Percentage as of the Transferor Amount Measurement Date		36.33%
Minimum Transferor Amount Percentage in Calendar Month		34.08%
Required Transferor Amount Percentage		6.00%
ISSUER ACCOUNT INFORMATION		

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

1) Shared Excess Available Principal Collections

BARCLAYS DRYROCK ISSUANCE TRUST			
Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2014-3 Stated Principal Amount Series 2014-3 Allocation amount Series 2014-3 Floating Allocation Percentage Series 2014-3 Principal Allocation Percentage			2014-3 09/16/2019 09/01/2018 \$914,635,000.00 \$914,635,000.00 13.2832% 13.2832%
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
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			\$13,417,705.99
<ul> <li>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 previously</li> </ul> </li> <li>3) Series 2014-3 Servicing Fee paid to Servicer</li> <li>4) Series 2014-3 Servicing Fee, previously due but not paid</li> </ul>	iously due but not p	paid	\$1,506,250.00 \$0.00 \$0.00 \$1,472,368.85 \$0.00
<ul> <li>5) Class B Notes</li> <li>a) Class B Monthly Interest</li> <li>b) Class B Monthly Interest previously due but not paid</li> <li>c) Class B Additional Interest and Class B Additional Interest previously</li> </ul>	ously due but not p	aid	\$0.00 \$0.00 \$0.00
6) Series 2014-3 Default Amount treated as Series 2014-3 Available F	-		\$2,410,831.55
<ul> <li>7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections</li> <li>8) Accumulation Reserve Account funding</li> </ul>			\$0.00 \$0.00
<ol> <li>In the event of default and acceleration, the Outstanding Dollar Prir as Series 2014-3 Available Principal Collections</li> </ol>	ncipal Amount of the	e notes treated	\$0.00
10) Shared Excess Available Finance Charge Collections available for Shared Excess Available Finance Charge Collections (Group 1)			\$8,028,255.59
<ol> <li>Amount due under any other obligations of Barclays Dryrock Issuar Documents</li> </ol>	nce I rust under the	Transaction	\$0.00
12) Holder of the Transferor Interest			\$8,028,255.59
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR	GE COLLECTIONS	S ALLOCATED TO SERIES	2014-3
Series 2014-3 Available Finance Charge Collections Shortfall			\$0.00
2) Shared Excess Available Finance Charge Collections allocated to S	Series 2014-3		\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any pa	ast due amounts		\$0.00
<ul><li>4) Unpaid Servicing Fee</li><li>5) Class B Monthly Interest and Class B Additional Interest and any page 1</li></ul>	ast due amounts		\$0.00 \$0.00
<ul><li>6) Default Amount treated as Available Principal Collections</li><li>7) Unreimbursed Investor charge-offs and Reallocated Principal Colle</li></ul>		eries 2014-3 Available	\$0.00
Principal Collections  8) Accumulation Reserve Account  9) Holder of the Transferor Interest			\$0.00 \$0.00 \$0.00
SERIES 2014-3 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2014-3			\$219,087,064.74
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 ar	mount of Reallocate	ed Principal Collections	\$2,410,831.55
previously not reimbursed, paid by Available Finance Charge Collections	ctions	·	\$0.00 \$221,497,896.29
Series 2014-3 Available Principal Collections, less any amount rele under Section 4.01(f) of the Series 2014-3 Indenture Supplement	ased and used to p	urchase Kecelvables	\$41,846,670.88
APPLICATION OF SERIES 2014-3 AVAILABLE PRINCIPAL COLLEGE	CTIONS DURING F	REVOLVING PERIOD	

\$41,846,670.88

## APPLICATION OF SERIES 2014-3 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

<ol> <li>Amount deposited in the Principal Funding Account</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
APPLICATION OF SERIES 2014-3 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	)
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-3	
<ol> <li>Series 2014-3 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> <li>During the Controlled Accumulation Period:</li> </ol>	\$0.00 \$0.00
<ul><li>3a) Amount deposited in the Principal Funding Account</li><li>4) During the Early Amortization Period:</li></ul>	\$0.00
4a) Paid to the Class A Noteholders 4a) Paid to the Class B Noteholders	\$0.00 \$0.00
Holder of the Transferor Interest	\$41,846,670.88
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	14.44%
Prior Monthly Period	14.22%
Second Prior Monthly Period	16.91%
Base Rate	
Current Monthly Period	3.98%
Prior Monthly Period	3.98%
Second Prior Monthly Period	3.98%
Excess Spread Percentage	
Current Monthly Period	10.46%
Prior Monthly Period	10.25%
Second Prior Monthly Period	12.93%
Quarterly Excess Spread Percentage	11.21%
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 in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer

## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2014-4

# **MONTHLY PERIOD ENDING February 28, 2015**

Record date		February 28, 2015
Payment date		March 16, 2015
Monthly period beginning		February 01, 2015
Monthly period ending		February 28, 2015
Previous payment date		February 17, 2015
Interest period beginning		February 17, 2015
Interest period ending		March 15, 2015
Days in monthly period		28
Days in interest period		27
TRUST RECEIVABLES INFORMATION		
Beginning of monthly period principal receivables balance		\$6,885,668,111.82
Beginning of monthly period non-principal receivables balance		\$73,979,423.83
Beginning of monthly period total receivables balance		\$6,959,647,535.65
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		\$6,650,681,363.85
End of monthly period non-principal receivables balance		\$76,239,468.98
End of monthly period total receivables balance		\$6,726,920,832.83
End of monthly period total receivables balance		ψ0,720,920,032.03
TRUST COLLECTIONS INFORMATION		
Finance charge collections		\$62,296,475.81
Fees		\$9,869,301.39
Interchange		\$27,002,188.31
Recoveries		\$1,833,079.75
Investment earnings on Issuer Accounts		\$11,785.15
Total finance charge collections		\$101,001,045.26
Principal collections		\$1,649,358,285.47
*Total payment rate		24.74%
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount		\$18,149,519.69
Gross loss rate		3.16%
Delinguanov Data	Porcontago	Total receivables
Delinquency Data	Percentage	
1-30 days delinquent	1.61%	\$108,021,992.58
31-60 days delinquent	0.58%	\$38,795,861.57
61-90 days delinquent	0.45%	\$30,056,473.72
91-120 days delinquent	0.38%	\$25,237,542.95
121-150 days delinquent	0.33%	\$22,354,309.68
151-180 days delinquent	0.30%	\$19,901,086.49
181 and greater days delinquent	0.00%	\$0.00
TRANSFEROR INFORMATION		
Transferor Percentage as of the Transferor Amount Measurement Date		36.33%
Minimum Transferor Amount Percentage in Calendar Month		34.08%
Required Transferor Amount Percentage		6.00%
ISSUER ACCOUNT INFORMATION		
		<b>#</b> 000 070 000 75

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

Series Name Expected Final Payment Date			2014-4 11/15/2017
Scheduled start of accumulation period Series 2014-4 Stated Principal Amount			11/01/2016 \$316,456,000.00
Series 2014-4 Allocation amount			\$316,456,000.00
Series 2014-4 Floating Allocation Percentage Series 2014-4 Principal Allocation Percentage			4.5959% 4.5959%
Current period USD LIBOR			0.17%
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A	0.39%	0.56%	\$250,000,000.00
Class B	0.00%	0.00%	\$66,456,000.00
ALLOCATION OF SERIES 2014-4 AVAILABLE FINANCE CHA	RGE COLLECTIONS		
1) Series 2014-4 Available Finance Charge Collections			\$4,642,413.17
<ul> <li>2) Class A Notes</li> <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</li> </ul>	st previously due but not b	aid	\$105,375.00 \$0.00 \$0.00
<ol> <li>Series 2014-4 Servicing Fee paid to Servicer</li> <li>Series 2014-4 Servicing Fee, previously due but not paid</li> </ol>	it providually due but not pr	aid	\$509,427.23 \$0.00
5) Class B Notes			
<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 Interes	t previously due but not pa	aid	\$0.00
<ul><li>6) Series 2014-4 Default Amount treated as Series 2014-4 Avail</li><li>7) Unreimbursed Investor Charge-offs and Reallocated Principa</li></ul>	•		\$834,127.42
Available Principal Collections 8) Accumulation Reserve Account funding			\$0.00 \$0.00
9) In the event of default and acceleration, the Outstanding Dollars.	ar Principal Amount of the	e notes treated	ψ0.00
as Series 2014-4 Available Principal Collections 10) Shared Excess Available Finance Charge Collections availab	ale for allocation to other s	arias in	\$0.00
Shared Excess Available Finance Charge Collections (Group 11) Amount due under any other obligations of Barclays Dryrock	1)		\$3,193,483.52
Documents 12) Holder of the Transferor Interest			\$0.00 \$3,193,483.52
,			¥-,,
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE (	CHARGE COLLECTIONS	ALLOCATED TO SERIES	2014-4
1) Series 2014-4 Available Finance Charge Collections Shortfall			\$0.00
<ul><li>2) Shared Excess Available Finance Charge Collections allocate</li><li>3) Class A Monthly Interest and Class A Additional Interest and</li></ul>			\$0.00 \$0.00
4) Unpaid Servicing Fee	any past due amounts		\$0.00
5) Class B Monthly Interest and Class B Additional Interest and	any past due amounts		\$0.00
<ul><li>6) Default Amount treated as Available Principal Collections</li><li>7) Unreimbursed Investor charge-offs and Reallocated Principal Principal Collections</li></ul>	Collections treated as Se	eries 2014-4 Available	\$0.00 \$0.00
8) Accumulation Reserve Account			\$0.00
9) Holder of the Transferor Interest			\$0.00
SERIES 2014-4 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2014-4 less Reallocated Principal Collections plus Series Default Amount Paid from finance charge collections	ons		\$75,802,277.57 \$0.00 \$834,127.42
plus an amount equal to the sum of Investor Charge-offs and previously not reimbursed, paid by Available Finance Charge	the amount of Reallocate	d Principal Collections	\$0.00
Series 2014-4 Available Principal Collections Series 2014-4 Available Principal Collections, less any amour	nt released and used to ກເ	urchase Receivables	\$76,636,404.99
under Section 4.01(f) of the Series 2014-4 Indenture Supplement			\$16,752,663.18
APPLICATION OF SERIES 2014-4 AVAILABLE PRINCIPAL CO	OLLECTIONS DURING R	REVOLVING PERIOD	
1) Shared Excess Available Principal Collections			\$16,752,663.18

## APPLICATION OF SERIES 2014-4 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

<ol> <li>Amount deposited in the Principal Funding Account</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
APPLICATION OF SERIES 2014-4 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PER	RIOD
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00 \$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-4	
<ol> <li>Series 2014-4 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> <li>During the Controlled Accumulation Period:</li> </ol>	\$0.00 \$0.00
<ul><li>3a) Amount deposited in the Principal Funding Account</li><li>4) During the Early Amortization Period:</li></ul>	\$0.00
<ul><li>4a) Paid to the Class A Noteholders</li><li>4a) Paid to the Class B Noteholders</li></ul>	\$0.00 \$0.00
Holder of the Transferor Interest	\$16,752,663.18
SERIES 2014-4 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
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SERIES 2014-4 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	14.44%
Prior Monthly Period	14.22%
Second Prior Monthly Period	15.14%
Base Rate	
Current Monthly Period	2.40%
Prior Monthly Period	2.48%
Second Prior Monthly Period	2.45%
Excess Spread Percentage	
Current Monthly Period	12.04%
Prior Monthly Period	11.74%
Second Prior Monthly Period	12.69%
Quarterly Excess Spread Percentage	12.16%
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 in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer

## **BARCLAYS DRYROCK ISSUANCE TRUST**

## Series 2014-5

# **MONTHLY PERIOD ENDING February 28, 2015**

Record date Payment date Monthly period beginning Monthly period ending Previous payment date Interest period beginning Interest period ending Days in monthly period Days in interest period		February 28, 2015 March 16, 2015 February 01, 2015 February 28, 2015 February 17, 2015 February 17, 2015 March 15, 2015 28
TRUST RECEIVABLES INFORMATION		
Beginning of monthly period principal receivables balance Beginning of monthly period non-principal receivables balance Beginning of monthly period total receivables balance Addition of principal receivables balance Addition of non-principal receivables balance Removal of principal receivables balance Removal of non-principal receivables balance End of monthly period principal receivables balance End of monthly period non-principal receivables balance End of monthly period total receivables balance		\$6,885,668,111.82 \$73,979,423.83 \$6,959,647,535.65 \$0.00 \$0.00 \$0.00 \$0.00 \$6,650,681,363.85 \$76,239,468.98 \$6,726,920,832.83
TRUST COLLECTIONS INFORMATION		
Finance charge collections Fees Interchange Recoveries Investment earnings on Issuer Accounts Total finance charge collections Principal collections *Total payment rate		\$62,296,475.81 \$9,869,301.39 \$27,002,188.31 \$1,833,079.75 \$11,785.15 \$101,001,045.26 \$1,649,358,285.47 24.74%
(* Total payment rate does not include investment earnings)		
TRUST DEFAULT INFORMATION		
Default Amount Gross loss rate		\$18,149,519.69 3.16%
Delinquency Data 1-30 days delinquent 31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent 151-180 days delinquent 181 and greater days delinquent	Percentage 1.61% 0.58% 0.45% 0.38% 0.33% 0.30% 0.00%	\$108,021,992.58 \$38,795,861.57 \$30,056,473.72 \$25,237,542.95 \$22,354,309.68 \$19,901,086.49 \$0.00
TRANSFEROR INFORMATION		
Transferor Percentage as of the Transferor Amount Measurement Date Minimum Transferor Amount Percentage in Calendar Month Required Transferor Amount Percentage		36.33% 34.08% 6.00%
ISSUER ACCOUNT INFORMATION		

\$323,072,362.75

\$0.00

Barclays Dryrock Issuance Trust Collection Account balance as of end of monthly period

Series Name			2014-5
Expected Final Payment Date			11/15/2017
Scheduled start of accumulation period			11/01/2016
Series 2014-5 Stated Principal Amount Series 2014-5 Allocation amount			\$304,879,000.00 \$304,879,000.00
Series 2014-5 Floating Allocation Percentage			4.4277%
Series 2014-5 Principal Allocation Percentage			4.4277%
Class Details	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A		1.48%	\$250,000,000.00
Class B	0.00%	0.00%	\$54,879,000.00
ALLOCATION OF SERIES 2014-5 AVAILABLE FINANCE CHARG	GE COLLECTIONS		
1) Series 2014-5 Available Finance Charge Collections			\$4,472,578.43
2) Class A Notes			
<ul><li>a) Class A Monthly Interest</li><li>b) Class A Monthly Interest previously due but not paid</li></ul>			\$308,333.33 \$0.00
c) Class A Additional Interest and Class A Additional Interest p	reviously due but not pa	aid	\$0.00
3) Series 2014-5 Servicing Fee paid to Servicer			\$490,790.69
4) Series 2014-5 Servicing Fee, previously due but not paid			\$0.00
5) Class B Notes			***
a) Class B Monthly Interest			\$0.00 \$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 previously</li></ul>	reviously due but not pa	nid	\$0.00
6) Series 2014-5 Default Amount treated as Series 2014-5 Availab			\$803,612.27
<ol> <li>Unreimbursed Investor Charge-offs and Reallocated Principal C Available Principal Collections</li> </ol>	· ·	eries 2014-5	\$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	Ф0.00
as Series 2014-5 Available Principal Collections  10) Shared Excess Available Finance Charge Collections available	for allocation to other se	arias in	\$0.00
Shared Excess Available Finance Charge Collections (Group 1)		C1163 III	\$2,869,842.14
11) Amount due under any other obligations of Barclays Dryrock Iss Documents		Transaction	\$0.00
12) Holder of the Transferor Interest			\$2,869,842.14
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CH	ARGE COLLECTIONS	ALLOCATED TO SERIES	S 2014-5
1) Series 2014-5 Available Finance Charge Collections Shortfall			\$0.00
2) Shared Excess Available Finance Charge Collections allocated	to Series 2014-5		\$0.00
3) Class A Monthly Interest and Class A Additional Interest and any	y past due amounts		\$0.00
4) Unpaid Servicing Fee  5) Class B Marthly Interest and Class B Additional Interest and cross Section 1.			\$0.00
<ul><li>5) Class B Monthly Interest and Class B Additional Interest and ang</li><li>6) Default Amount treated as Available Principal Collections</li></ul>	y past due amounts		\$0.00 \$0.00
Unreimbursed Investor charge-offs and Reallocated Principal Co.	ollections treated as Sei	ries 2014-5 Available	ψ0.00
Principal Collections			\$0.00
Accumulation Reserve Account     Holder of the Transferor Interest			\$0.00 \$0.00
9) Holder of the Transferor Interest			φ0.00
SERIES 2014-5 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2014-5			\$73,029,181.26
less Reallocated Principal Collections plus Series Default Amount Paid from finance charge collections	3		\$0.00 \$803,612.27
plus an amount equal to the sum of Investor Charge-offs and the	e amount of Reallocated	d Principal Collections	<b>*****</b>
previously not reimbursed, paid by Available Finance Charge Co	ollections		\$0.00
Series 2014-5 Available Principal Collections Series 2014-5 Available Principal Collections, less any amount r	released and used to no	ırchase Receivables	\$73,832,793.53
under Section 4.01(f) of the Series 2014-5 Indenture Supplemen			\$13,949,051.72
APPLICATION OF SERIES 2014-5 AVAILABLE PRINCIPAL COL	LECTIONS DURING R	EVOLVING PERIOD	
1) Shared Excess Available Principal Collections			\$13,949,051.72

## APPLICATION OF SERIES 2014-5 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD

Amount deposited in the Principal Funding Account     Shared Excess Available Principal Collections	\$0.00 \$0.00
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APPLICATION OF SERIES 2014-5 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
Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2014-5	
1) Series 2014-5 Principal Collections Shortfall	\$0.00
2) Shared Excess Available Principal Collections	\$0.00
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	\$13,949,051.72
SERIES 2014-5 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
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SERIES 2014-5 PERFORMANCE DATA	
Portfolio Yield Current Monthly Period	14.44%
Prior Monthly Period	14.22%
Second Prior Monthly Period	15.14%
Base Rate	
Current Monthly Period	3.21%
Prior Monthly Period	3.21%
Second Prior Monthly Period	3.21%
Excess Spread Percentage	
Current Monthly Period	11.23%
Prior Monthly Period	11.01%
Second Prior Monthly Period	11.93%
Quarterly Excess Spread Percentage	11.39%
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.

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