

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-1

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	32

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
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	08/01/2016
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	10.9869%
Series 2014-1 Principal Allocation Percentage	10.9869%
Current period USD LIBOR	0.43%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.36%	0.79%	\$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	\$13,420,894.88
2) Class A Notes	
a) Class A Monthly Interest	\$453,844.44
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	\$1,446,771.13
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	\$2,523,537.44
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)	\$8,996,741.87
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$8,996,741.87

**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	\$210,546,214.91
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,523,537.44
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	\$213,069,752.35
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	\$60,423,623.23

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

1) Shared Excess Available Principal Collections	\$60,423,623.23
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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 \$60,423,623.23

**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	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	2.61%
Prior Monthly Period	2.52%
Second Prior Monthly Period	2.39%
Excess Spread Percentage	
Current Monthly Period	11.98%
Prior Monthly Period	14.69%
Second Prior Monthly Period	13.49%
Quarterly Excess Spread Percentage	13.39%
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.

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/ Deepesh Jain  
Name: Deepesh Jain  
Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-2

MONTHLY PERIOD ENDING January 31, 2016

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	32

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
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	11/01/2016
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	10.5643%
Series 2014-2 Principal Allocation Percentage	10.5643%
Current period USD LIBOR	0.43%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.34%	0.77%	\$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	\$12,904,702.63
2) Class A Notes	
a) Class A Monthly Interest	\$425,277.78
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	\$1,391,125.72
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	\$2,426,477.67
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)	\$8,661,821.46
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$8,661,821.46

**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	\$202,448,220.37
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,426,477.67
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	\$204,874,698.04
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	\$58,099,573.88

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

1) Shared Excess Available Principal Collections	\$58,099,573.88
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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 \$58,099,573.88

**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	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	2.59%
Prior Monthly Period	2.50%
Second Prior Monthly Period	2.38%
Excess Spread Percentage	
Current Monthly Period	11.99%
Prior Monthly Period	14.71%
Second Prior Monthly Period	13.50%
Quarterly Excess Spread Percentage	13.40%
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/ Deepesh Jain  
 Name: Deepesh Jain  
 Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-3

MONTHLY PERIOD ENDING January 31, 2016

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
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	11.2085%
Series 2014-3 Principal Allocation Percentage	11.2085%

<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	\$13,691,602.82
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	\$1,475,953.45
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	\$2,574,438.84
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)	\$8,134,960.53
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$8,134,960.53

**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	\$214,793,065.06
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,574,438.84
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	\$217,367,503.90
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	\$41,237,354.95

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

1) Shared Excess Available Principal Collections	\$41,237,354.95
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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 \$41,237,354.95

**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	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	3.98%
Prior Monthly Period	3.98%
Second Prior Monthly Period	3.98%
Excess Spread Percentage	
Current Monthly Period	10.61%
Prior Monthly Period	13.23%
Second Prior Monthly Period	11.90%
Quarterly Excess Spread Percentage	11.91%
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/ Deepesh Jain  
Name: Deepesh Jain  
Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-4

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	32

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2014-4
Expected Final Payment Date	11/15/2017
Scheduled start of accumulation period	11/01/2016
Series 2014-4 Stated Principal Amount	\$316,456,000.00
Series 2014-4 Allocation amount	\$316,456,000.00
Series 2014-4 Floating Allocation Percentage	3.8780%
Series 2014-4 Principal Allocation Percentage	3.8780%
Current period USD LIBOR	0.43%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.39%	0.82%	\$250,000,000.00
Class B	0.00%	0.00%	\$66,456,000.00

**ALLOCATION OF SERIES 2014-4 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2014-4 Available Finance Charge Collections	\$4,737,179.14
2) Class A Notes	
a) Class A Monthly Interest	\$181,222.22
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 2014-4 Servicing Fee paid to Servicer	\$510,667.45
4) Series 2014-4 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 2014-4 Default Amount treated as Series 2014-4 Available Principal Collections	\$890,734.12
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2014-4 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 2014-4 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)	\$3,154,555.35
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$3,154,555.35

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2014-4**

1) Series 2014-4 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2014-4	\$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 2014-4 Available Principal Collections	\$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	\$74,316,589.88
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$890,734.12
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 2014-4 Available Principal Collections	\$75,207,324.00
Series 2014-4 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2014-4 Indenture Supplement	\$16,497,274.35

**APPLICATION OF SERIES 2014-4 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$16,497,274.35
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**APPLICATION OF SERIES 2014-4 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 2014-4 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 2014-4**

1) Series 2014-4 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 \$16,497,274.35

**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

**SERIES 2014-4 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	2.69%
Prior Monthly Period	2.59%
Second Prior Monthly Period	2.45%
Excess Spread Percentage	
Current Monthly Period	11.90%
Prior Monthly Period	14.62%
Second Prior Monthly Period	13.43%
Quarterly Excess Spread Percentage	13.32%
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/ Deepesh Jain  
 Name: Deepesh Jain  
 Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2014-5

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

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	\$304,879,000.00
Series 2014-5 Allocation amount	\$304,879,000.00
Series 2014-5 Floating Allocation Percentage	3.7362%
Series 2014-5 Principal Allocation Percentage	3.7362%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
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 CHARGE COLLECTIONS**

1) Series 2014-5 Available Finance Charge Collections	\$4,563,877.59
2) Class A Notes	
a) Class A Monthly Interest	\$308,333.33
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 2014-5 Servicing Fee paid to Servicer	\$491,985.58
4) Series 2014-5 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 2014-5 Default Amount treated as Series 2014-5 Available Principal Collections	\$858,148.19
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2014-5 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 2014-5 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)	\$2,905,410.49
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$2,905,410.49

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 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 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 2014-5 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2014-5 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2014-5	\$71,597,844.93
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$858,148.19
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 2014-5 Available Principal Collections	\$72,455,993.12
Series 2014-5 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2014-5 Indenture Supplement	\$13,745,943.47

**APPLICATION OF SERIES 2014-5 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$13,745,943.47
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**APPLICATION OF SERIES 2014-5 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 2014-5 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
3) 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
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 \$13,745,943.47

**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

**SERIES 2014-5 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	3.21%
Prior Monthly Period	3.21%
Second Prior Monthly Period	3.21%
Excess Spread Percentage	
Current Monthly Period	11.37%
Prior Monthly Period	14.00%
Second Prior Monthly Period	12.66%
Quarterly Excess Spread Percentage	12.68%
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/ Deepesh Jain  
Name: Deepesh Jain  
Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2015-1

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00



**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2015-1
Expected Final Payment Date	02/18/2020
Scheduled start of accumulation period	02/01/2019
Series 2015-1 Stated Principal Amount	\$609,757,000.00
Series 2015-1 Allocation amount	\$609,757,000.00
Series 2015-1 Floating Allocation Percentage	7.4723%
Series 2015-1 Principal Allocation Percentage	7.4723%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A		2.20%	\$500,000,000.00
Class B	0.00%	0.00%	\$109,757,000.00

**ALLOCATION OF SERIES 2015-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2015-1 Available Finance Charge Collections	\$9,127,740.22
2) Class A Notes	
a) Class A Monthly Interest	\$916,666.67
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 2015-1 Servicing Fee paid to Servicer	\$983,969.45
4) Series 2015-1 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 2015-1 Default Amount treated as Series 2015-1 Available Principal Collections	\$1,716,293.40
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2015-1 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 2015-1 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)	\$5,510,810.70
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$5,510,810.70

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2015-1**

1) Series 2015-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2015-1	\$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 2015-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2015-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2015-1	\$143,195,455.00
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$1,716,293.40
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 2015-1 Available Principal Collections	\$144,911,748.40
Series 2015-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2015-1 Indenture Supplement	\$27,491,649.07

**APPLICATION OF SERIES 2015-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$27,491,649.07
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**APPLICATION OF SERIES 2015-1 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 2015-1 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 2015-1**

1) Series 2015-1 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 \$27,491,649.07

**SERIES 2015-1 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 2015-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	3.80%
Prior Monthly Period	3.80%
Second Prior Monthly Period	3.80%
Excess Spread Percentage	
Current Monthly Period	10.78%
Prior Monthly Period	13.41%
Second Prior Monthly Period	12.07%
Quarterly Excess Spread Percentage	12.09%
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/ Deepesh Jain  
Name: Deepesh Jain  
Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2015-2

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2015-2
Expected Final Payment Date	05/15/2018
Scheduled start of accumulation period	05/01/2017
Series 2015-2 Stated Principal Amount	\$609,757,000.00
Series 2015-2 Allocation amount	\$609,757,000.00
Series 2015-2 Floating Allocation Percentage	7.4723%
Series 2015-2 Principal Allocation Percentage	7.4723%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A		1.56%	\$500,000,000.00
Class B	0.00%	0.00%	\$109,757,000.00

**ALLOCATION OF SERIES 2015-2 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2015-2 Available Finance Charge Collections	\$9,127,740.22
2) Class A Notes	
a) Class A Monthly Interest	\$650,000.00
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 2015-2 Servicing Fee paid to Servicer	\$983,969.45
4) Series 2015-2 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 2015-2 Default Amount treated as Series 2015-2 Available Principal Collections	\$1,716,293.40
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2015-2 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 2015-2 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)	\$5,777,477.37
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$5,777,477.37

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2015-2**

1) Series 2015-2 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2015-2	\$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 2015-2 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2015-2 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2015-2	\$143,195,455.00
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$1,716,293.40
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 2015-2 Available Principal Collections	\$144,911,748.40
Series 2015-2 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2015-2 Indenture Supplement	\$27,491,649.07

**APPLICATION OF SERIES 2015-2 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$27,491,649.07
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**APPLICATION OF SERIES 2015-2 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 2015-2 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 2015-2**

1) Series 2015-2 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 \$27,491,649.07

**SERIES 2015-2 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 2015-2 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	15.88%
Base Rate	
Current Monthly Period	3.28%
Prior Monthly Period	3.28%
Second Prior Monthly Period	3.28%
Excess Spread Percentage	
Current Monthly Period	11.31%
Prior Monthly Period	13.93%
Second Prior Monthly Period	12.60%
Quarterly Excess Spread Percentage	12.61%
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/ Deepesh Jain  
 Name: Deepesh Jain  
 Title: Authorized Officer

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2015-3

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	32

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2015-3
Expected Final Payment Date	10/16/2017
Scheduled start of accumulation period	10/01/2016
Series 2015-3 Stated Principal Amount	\$316,456,000.00
Series 2015-3 Allocation amount	\$316,456,000.00
Series 2015-3 Floating Allocation Percentage	3.8780%
Series 2015-3 Principal Allocation Percentage	3.8780%
Current period USD LIBOR	0.43%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.50%	0.93%	\$250,000,000.00
Class B	0.00%	0.00%	\$66,456,000.00

**ALLOCATION OF SERIES 2015-3 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2015-3 Available Finance Charge Collections	\$4,737,179.14
2) Class A Notes	
a) Class A Monthly Interest	\$205,666.67
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 2015-3 Servicing Fee paid to Servicer	\$510,667.45
4) Series 2015-3 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 2015-3 Default Amount treated as Series 2015-3 Available Principal Collections	\$890,734.12
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2015-3 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 2015-3 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)	\$3,130,110.90
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$3,130,110.90

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2015-3**

1) Series 2015-3 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2015-3	\$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 2015-3 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2015-3 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2015-3	\$74,316,589.88
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$890,734.12
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 2015-3 Available Principal Collections	\$75,207,324.00
Series 2015-3 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2015-3 Indenture Supplement	\$16,497,274.35

**APPLICATION OF SERIES 2015-3 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$16,497,274.35
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**APPLICATION OF SERIES 2015-3 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 2015-3 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 2015-3**

1) Series 2015-3 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 \$16,497,274.35

**SERIES 2015-3 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 2015-3 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	14.92%
Base Rate	
Current Monthly Period	2.78%
Prior Monthly Period	2.68%
Second Prior Monthly Period	2.56%
Excess Spread Percentage	
Current Monthly Period	11.81%
Prior Monthly Period	14.53%
Second Prior Monthly Period	12.36%
Quarterly Excess Spread Percentage	12.90%
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/ Deepesh Jain  
 Name: Deepesh Jain  
 Title: Authorized Officer



**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2015-4

**MONTHLY PERIOD ENDING January 31, 2016**

Record date	January 31, 2016
Payment date	February 16, 2016
Monthly period beginning	January 01, 2016
Monthly period ending	January 31, 2016
Previous payment date	January 15, 2016
Interest period beginning	January 15, 2016
Interest period ending	February 15, 2016
Days in monthly period	31
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$8,160,217,061.83
Beginning of monthly period non-principal receivables balance	\$89,931,063.99
Beginning of monthly period total receivables balance	\$8,250,148,125.82
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	\$7,900,922,664.73
End of monthly period non-principal receivables balance	\$95,138,175.95
End of monthly period total receivables balance	\$7,996,060,840.68

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$74,267,896.10
Fees	\$11,902,450.27
Interchange	\$31,702,406.77
Recoveries	\$4,217,994.68
Investment earnings on Issuer Accounts	\$63,391.24
Total finance charge collections	\$122,090,747.82
Principal collections	\$1,916,346,995.76
*Total payment rate	24.27%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,968,703.31
Total Recoveries	(\$4,217,994.68)
Total Net Losses	\$18,750,708.63
Portfolio Principal Balance	\$8,160,217,061.83
Total Gross Losses as a percentage of the Portfolio Principal Balance	3.38%
Total Net Losses as a percentage of the Portfolio Principal Balance	2.76%
Number of accounts experiencing a loss	6,662
Average Net Loss per account	\$2,814.58

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.44%	35,255	\$115,477,042.78
31-60 days delinquent	0.60%	13,582	\$47,709,335.96
61-90 days delinquent	0.45%	9,699	\$36,244,302.68
91-120 days delinquent	0.38%	7,707	\$30,612,674.61
121-150 days delinquent	0.32%	6,484	\$25,811,338.35
151-180 days delinquent	0.30%	5,696	\$23,767,985.71
181 and greater days delinquent	0.00%	1	\$3,046.44

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	37.07%
Minimum Transferor Amount Percentage in Calendar Month	35.00%
Required Transferor Amount Percentage	6.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$345,239,857.34
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2015-4
Expected Final Payment Date	10/15/2018
Scheduled start of accumulation period	10/01/2017
Series 2015-4 Stated Principal Amount	\$304,879,000.00
Series 2015-4 Allocation amount	\$304,879,000.00
Series 2015-4 Floating Allocation Percentage	3.7362%
Series 2015-4 Principal Allocation Percentage	3.7362%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A		1.72%	\$250,000,000.00
Class B	0.00%	0.00%	\$54,879,000.00

**ALLOCATION OF SERIES 2015-4 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2015-4 Available Finance Charge Collections	\$4,563,877.59
2) Class A Notes	
a) Class A Monthly Interest	\$358,333.33
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 2015-4 Servicing Fee paid to Servicer	\$491,985.58
4) Series 2015-4 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 2015-4 Default Amount treated as Series 2015-4 Available Principal Collections	\$858,148.19
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2015-4 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 2015-4 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)	\$2,855,410.49
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$2,855,410.49

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2015-4**

1) Series 2015-4 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2015-4	\$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 2015-4 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2015-4 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2015-4	\$71,597,844.93
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$858,148.19
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 2015-4 Available Principal Collections	\$72,455,993.12
Series 2015-4 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2015-4 Indenture Supplement	\$13,745,943.47

**APPLICATION OF SERIES 2015-4 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$13,745,943.47
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**APPLICATION OF SERIES 2015-4 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 2015-4 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 2015-4**

1) Series 2015-4 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 \$13,745,943.47

**SERIES 2015-4 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

**SERIES 2015-4 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	14.59%
Prior Monthly Period	17.21%
Second Prior Monthly Period	14.92%
Base Rate	
Current Monthly Period	3.41%
Prior Monthly Period	3.41%
Second Prior Monthly Period	3.41%
Excess Spread Percentage	
Current Monthly Period	11.18%
Prior Monthly Period	13.80%
Second Prior Monthly Period	11.51%
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 is disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer  
By: /s/ Deepesh Jain  
Name: Deepesh Jain  
Title: Authorized Officer