

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2021-1

MONTHLY PERIOD ENDING November 30, 2022

Record date	November 30, 2022
Payment date	December 15, 2022
Monthly period beginning	November 01, 2022
Monthly period ending	November 30, 2022
Previous payment date	November 15, 2022
Interest period beginning	November 15, 2022
Interest period ending	December 14, 2022
Days in monthly period	30
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$5,731,618,641.43
Beginning of monthly period non-principal receivables balance	\$68,359,103.38
Beginning of monthly period total receivables balance	\$5,799,977,744.81
Addition of principal receivables balance (end of addition day)	\$0.00
Addition of non-principal receivables balance (end of addition day)	\$0.00
Removal of principal receivables balance	\$0.00
Removal of non-principal receivables balance	\$0.00
End of monthly period principal receivables balance	\$5,813,107,438.92
End of monthly period non-principal receivables balance	\$71,852,750.99
End of monthly period total receivables balance	\$5,884,960,189.91

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$64,424,032.61
Fees	\$10,838,421.57
Interchange	\$39,432,793.76
Recoveries	\$2,837,092.33
Investment earnings on Issuer Accounts	\$751.45
Total finance charge collections	\$117,532,340.27
Principal collections	\$1,792,262,220.11
*Total payment rate	32.20%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$11,462,679.36
Total Recoveries	(\$2,837,092.33)
Total Net Losses	\$8,625,587.03
Portfolio Principal Balance	\$5,731,618,641.43
Total Gross Losses as a percentage of the Portfolio Principal Balance	2.40%
Total Net Losses as a percentage of the Portfolio Principal Balance	1.81%
Number of accounts experiencing a loss	2,051
Average Net Loss per account	\$4,205.55

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.23%	15,573	\$72,510,300.72
31-60 days delinquent	0.46%	5,067	\$26,880,045.67
61-90 days delinquent	0.31%	3,227	\$18,439,919.78
91-120 days delinquent	0.25%	2,298	\$14,637,682.88
121-150 days delinquent	0.23%	2,013	\$13,285,135.68
151-180 days delinquent	0.20%	1,711	\$11,815,111.44
181 and greater days delinquent	0.00%	1	\$1,415.42
Sixty Day Delinquent Assets	0.99%	9,250	\$58,179,265.20

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	63.81%
Minimum Transferor Amount Percentage in Calendar Month	62.58%
Required Transferor Amount Percentage	6.00%

**SELLERS INTEREST**

Seller's Interest as of the Transferor Amount Measurement Date	215.04%
Required Seller's Interest	5.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$183,236,985.87
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2021-1
Expected Final Payment Date	09/16/2024
Scheduled start of accumulation period	07/01/2023
Series 2021-1 Stated Principal Amount	\$1,219,513,000.00
Series 2021-1 Allocation amount	\$1,219,513,000.00
Series 2021-1 Floating Allocation Percentage	21.2769%
Series 2021-1 Principal Allocation Percentage	21.2769%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.00%	0.63%	\$1,000,000,000.00
Class B	0.00%	0.00%	\$219,513,000.00

**ALLOCATION OF SERIES 2021-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2021-1 Available Finance Charge Collections	\$25,007,444.24
2) Class A Notes	
a) Class A Monthly Interest	\$525,000.00
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 2021-1 Servicing Fee paid to Servicer	\$2,061,418.87
4) Series 2021-1 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 2021-1 Default Amount treated as Series 2021-1 Available Principal Collections	\$2,438,907.30
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2021-1	
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 2021-1 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)	\$19,982,118.07
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction	
) Documents	\$0.00
12) Holder of the Transferor Interest	\$19,982,118.07
)	

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2021-1**

1) Series 2021-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2021-1	\$0.00
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 2021-1 Available	
Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2021-1	\$381,338,538.68
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,438,907.30
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 2021-1 Available Principal Collections	\$383,777,445.98
Series 2021-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2021-1 Indenture Supplement	\$71,080,050.64

**APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$71,080,050.64
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**APPLICATION OF SERIES 2021-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD**

1) Amount deposited in the Principal Funding Account	\$0.00
2) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

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
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**APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2021-1**

1) Series 2021-1 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
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Holder of the Transferor Interest	\$71,080,050.64
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**SERIES 2021-1 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 2021-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	22.21%

Prior Monthly Period	22.51%
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Second Prior Monthly Period	21.88%
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Base Rate	
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Current Monthly Period	2.52%
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Prior Monthly Period	2.52%
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Second Prior Monthly Period	2.52%
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Excess Spread Percentage	
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Current Monthly Period	19.69%
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Prior Monthly Period	19.99%
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Second Prior Monthly Period	19.36%
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Quarterly Excess Spread Percentage	19.68%
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Required Excess Spread Percentage	0.00%
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Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes
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Delinquency Trigger Percentage	9.00%
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Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	No
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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/ Wai Chung  
 Name: Wai Chung  
 Title: Director

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2022-1

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*Total payment rate	32.20%

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**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$11,462,679.36
Total Recoveries	(\$2,837,092.33)
Total Net Losses	\$8,625,587.03
Portfolio Principal Balance	\$5,731,618,641.43
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91-120 days delinquent	0.25%	2,298	\$14,637,682.88
121-150 days delinquent	0.23%	2,013	\$13,285,135.68
151-180 days delinquent	0.20%	1,711	\$11,815,111.44
181 and greater days delinquent	0.00%	1	\$1,415.42
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**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	63.81%
Minimum Transferor Amount Percentage in Calendar Month	62.58%
Required Transferor Amount Percentage	6.00%

**SELLERS INTEREST**

Seller's Interest as of the Transferor Amount Measurement Date	215.04%
Required Seller's Interest	5.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$183,236,985.87
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2022-1
Expected Final Payment Date	04/15/2025
Scheduled start of accumulation period	02/01/2024
Series 2022-1 Stated Principal Amount	\$884,147,000.00
Series 2022-1 Allocation amount	\$884,147,000.00
Series 2022-1 Floating Allocation Percentage	15.4258%
Series 2022-1 Principal Allocation Percentage	15.4258%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.00%	3.07%	\$725,000,000.00
Class B	0.00%	0.00%	\$159,147,000.00

**ALLOCATION OF SERIES 2022-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2022-1 Available Finance Charge Collections	\$18,130,398.56
2) Class A Notes	
a) Class A Monthly Interest	\$1,854,791.67
b) Class A Monthly Interest previously due but not paid	\$0.00
c) Class A Additional Interest and Class A Additional Interest previously due but not paid	\$0.00
3) Series 2022-1 Servicing Fee paid to Servicer	\$1,494,528.80
4) Series 2022-1 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 2022-1 Default Amount treated as Series 2022-1 Available Principal Collections	\$1,768,207.93
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2022-1	
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 2022-1 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)	\$13,012,870.16
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction	
) Documents	\$0.00
12) Holder of the Transferor Interest	\$13,012,870.16
)	

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2022-1**

1) Series 2022-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2022-1	\$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 2022-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2022-1	\$276,470,463.98
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$1,768,207.93
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 2022-1 Available Principal Collections	\$278,238,671.91
Series 2022-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2022-1 Indenture Supplement	\$51,533,060.35

**APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$51,533,060.35
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**APPLICATION OF SERIES 2022-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD**

1) Amount deposited in the Principal Funding Account	\$0.00
2) Shared Excess Available Principal Collections	\$0.00

**APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD**

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 2022-1**

1) Series 2022-1 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	\$51,533,060.35

**SERIES 2022-1 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 2022-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	22.21%
Prior Monthly Period	22.51%
Second Prior Monthly Period	21.88%
Base Rate	
Current Monthly Period	4.52%
Prior Monthly Period	4.52%
Second Prior Monthly Period	4.52%
Excess Spread Percentage	
Current Monthly Period	17.69%
Prior Monthly Period	17.99%
Second Prior Monthly Period	17.36%
Quarterly Excess Spread Percentage	17.68%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes
Delinquency Trigger Percentage	9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	No

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/ Wai Chung  
 Name: Wai Chung  
 Title: Director