# BARCLAYS DRYROCK ISSUANCE TRUST

# Series 2021-1

	••••••••••		
Record date			July 31, 2024
Payment date			August 15, 2024
Monthly period beginning			July 01, 2024
Monthly period ending Previous payment date			July 31, 2024 July 15, 2024
Interest period beginning			July 15, 2024
Interest period ending			August 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$7,743,297,789.94
Beginning of monthly period non-principal receivables balance			\$118,535,780.77
Beginning of monthly period total receivables balance			\$7,861,833,570.71
Addition of principal receivables balance (end of addition day) Addition of non-principal receivables balance (end of addition day)			\$0.00 \$0.00
Addition of non-philopal receivables balance (end of addition day)			φ0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance			\$0.00
End of monthly period principal receivables balance			\$7,685,747,393.79
End of monthly period non-principal receivables balance			\$115,300,144.86
End of monthly period total receivables balance			\$7,801,047,538.65
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$105,059,018.71
Fees			\$14,798,176.74
Interchange			\$53,177,516.33
			\$4,639,379.04
Investment earnings on Issuer Accounts Total finance charge collections			\$1,188,119.23 \$177,674,090.82
Principal collections			\$2,580,998,597.83
*Total payment rate			34.35%
(* Total payment rate does not include investment earnings)			
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$27,942,028.97
Total Recoveries			(\$4,639,379.04)
Total Net Losses Portfolio Principal Balance			\$23,302,649.93
Total Gross Losses as a percentage of the Portfolio Principal Balance			\$7,743,297,789.94 4.33%
Total Net Losses as a percentage of the Portfolio Principal Balance			3.61%
Number of accounts experiencing a loss			3,936
Average Net Loss per account			\$5,920.39
Delinquency Data	Percentage		Total receivables
1-30 days delinquent	1.63%	# accounts 21,063	\$127,356,935.70
31-60 days delinquent	0.62%	6,840	\$48,063,744.33
61-90 days delinquent	0.49%	4,969	\$38,381,050.21
91-120 days delinquent	0.41%	3,860	\$32,138,853.38
121-150 days delinquent	0.42%	3,621	\$32,407,785.53
151-180 days delinquent	0.40%	3,428	\$30,872,814.98
181 and greater days delinquent Sixty Day Delinquent Assets	0.00%	2 15,880	\$24,145.28 \$122 824 640 28
TRANSFEROR INFORMATION	1.72%	13,000	\$133,824,649.38
Transferor Percentage as of the Transferor Amount Measurement Date			63.37%
Minimum Transferor Amount Percentage in Calendar Month			60.25%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			400.0001
Seller's Interest as of the Transferor Amount Measurement Date Required Seller's Interest			136.39% 5.00%
			0.00 /0

ISSUER ACCOUNT INFORMATION Dryrock Issuance Trust Collection Account balance as of end of month Barclays Dryrock Issuance Trust Excess Funding Account balance as of	• •	od	\$519,993,390.75 \$0.00
BARCLAYS DRYROCK ISSUANCE TRUST			
Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2021-1 Stated Principal Amount Series 2021-1 Allocation amount Series 2021-1 Floating Allocation Percentage Series 2021-1 Principal Allocation Percentage			2021-1 09/16/2024 03/01/2024 \$1,219,513,000.00 \$609,756,499.99 7.8746% 15.7493%
<u>Class Details</u>	Margin	Total Interest Rate	Stated Principal Amount
Class A Class B	0.00% 0.00%	0.63% 0.00%	\$1,000,000,000.00 \$219,513,000.00
ALLOCATION OF SERIES 2021-1 AVAILABLE FINANCE CHARGE	COLLECTIONS		
<ol> <li>Series 2021-1 Available Finance Charge Collections</li> <li>Class A Notes         <ul> <li>Class A Monthly Interest</li> <li>Class A Monthly Interest previously due but not paid</li> <li>Class A Additional Interest and Class A Additional Interest process (Class A Additional Interest and Class A Additional Interest process)</li> </ul> </li> </ol>	oviously due but pot r	seid	\$15,761,442.77 \$525,000.00 \$0.00 \$0.00
,	eviously due but not p	Jaiu	
<ol> <li>Series 2021-1 Servicing Fee paid to Servicer</li> <li>Series 2021-1 Servicing Fee, previously due but not paid</li> <li>Class B Notes</li> </ol>			\$1,008,707.72 \$0.00
<ul><li>a) Class B Monthly Interest</li><li>b) Class B Monthly Interest previously due but not paid</li></ul>			\$0.00 \$0.00
c) Class B Additional Interest and Class B Additional Interest pro	eviously due but not p	paid	\$0.00
<ol> <li>Series 2021-1 Default Amount treated as Series 2021-1 Available</li> <li>Unreimbursed Investor Charge-offs and Reallocated Principal Col</li> </ol>		eries 2021-1	\$2,200,333.07
Available Principal Collections 8) Accumulation Reserve Account funding			\$0.00 \$0.00
Accumulation Reserve Account funding     \$0.00     The event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated			
as Series 2021-1 Available Principal Collections 10) Shared Excess Available Finance Charge Collections available fo	r allocation to other s	eries in	\$0.00
Shared Excess Available Finance Charge Collections (Group 1) 11) Amount due under any other obligations of Barclays Dryrock Issue Documents	ance Trust under the	Transaction	\$12,027,401.98
12) Holder of the Transferor Interest			\$0.00 \$12,027,401.98
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR	GE COLLECTIONS A	LLOCATED TO SERIES 20	021-1
1) Series 2021-1 Available Finance Charge Collections Shortfall	0 1 0004 4		\$0.00
<ol> <li>Shared Excess Available Finance Charge Collections allocated to</li> <li>Class A Monthly Interest and Class A Additional Interest and any p</li> </ol>			\$0.00 \$0.00
4) Unpaid Servicing Fee			\$0.00
<ol> <li>Class B Monthly Interest and Class B Additional Interest and any p</li> <li>Default Amount treated as Available Principal Collections</li> </ol>	oast due amounts		\$0.00 \$0.00
<ol> <li>Onreimbursed Investor charge-offs and Reallocated Principal Collections treated as Series 2021-1 Available Principal Collections</li> <li>Accumulation Reserve Account</li> </ol>			\$0.00 \$0.00
9) Holder of the Transferor Interest			\$0.00
SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2021-1 less Reallocated Principal Collections			\$406,488,479.27 \$0.00
plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the previously not reimbursed, paid by Available Finance Charge Coll		d Principal Collections	\$2,200,333.07
Series 2021-1 Available Principal Collections			\$0.00 \$408,688,812.34
Series 2021-1 Available Principal Collections, less any amount rel under Section 4.01(f) of the Series 2021-1 Indenture Supplement	eased and used to pu	urchase Receivables	\$143,688,532.31

APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD	
1) Shared Excess Available Principal Collections	\$0.00
·,	
APPLICATION OF SERIES 2021-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PER	IOD
1) Amount deposited in the Principal Funding Account	\$143,688,532.31
2) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SERIES 2021-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION F	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 2021-	1
1) Series 2021-1 Principal Collections Shortfall	\$59,563,634.36
2) Shared Excess Available Principal Collections	\$59,563,634.36
3) During the Controlled Accumulation Period:	
3a) Amount deposited in the Principal Funding Account	\$59,563,634.36
	•••••
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	\$0.00
SERIES 2021-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$6,097,565.00
	\$0,037,505.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$6,097,565.00
Principal Funding Account balance	
Beginning balance	\$813,008,666.68
Current deposit	\$203,252,166.67
Paid to the Class A Noteholders	\$203,232,100.07
Paid to the Class B Noteholders	\$0.00
Ending Balance	\$1,016,260,833.35
SERIES 2021-1 PERFORMANCE DATA	
Portfolio Yield	
Current Monthly Period	26.69%
Prior Monthly Period	24.24%
Second Prior Monthly Period	24.90%
Base Rate Current Monthly Period	2.52%
Prior Monthly Period	2.52%
Second Prior Monthly Period	2.52%
Excess Spread Percentage	
Current Monthly Period	24.17%
Prior Monthly Period	21.73%
Second Prior Monthly Period	22.39%
Quarterly Excess Spread Percentage	22.76%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage? Delinquency Trigger Percentage	Yes 9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	9.00% No
	NO

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

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

# BARCLAYS DRYROCK ISSUANCE TRUST

# Series 2022-1

Record date			July 31, 2024
Payment date			August 15, 2024
Monthly period beginning			July 01, 2024
Monthly period ending Previous payment date			July 31, 2024 July 15, 2024
Interest period beginning			July 15, 2024
Interest period ending			August 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$7,743,297,789.94
Beginning of monthly period non-principal receivables balance			\$118,535,780.77
Beginning of monthly period total receivables balance Addition of principal receivables balance (end of addition day)			\$7,861,833,570.71 \$0.00
Addition of non-principal receivables balance (end of addition day)			\$0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance End of monthly period principal receivables balance			\$0.00 \$7,685,747,393.79
End of monthly period principal receivables balance			\$115,300,144.86
End of monthly period total receivables balance			\$7,801,047,538.65
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$105,059,018.71
Fees			\$14,798,176.74
Interchange Recoveries			\$53,177,516.33
Investment earnings on Issuer Accounts			\$4,639,379.04 \$1,188,119.23
Total finance charge collections			\$177,674,090.82
Principal collections			\$2,580,998,597.83
*Total payment rate			34.35%
(* Total payment rate does not include investment earnings)			
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$27,942,028.97
Total Recoveries			(\$4,639,379.04)
Total Net Losses Portfolio Principal Balance			\$23,302,649.93 \$7,743,297,789.94
Total Gross Losses as a percentage of the Portfolio Principal Balance			4.33%
Total Net Losses as a percentage of the Portfolio Principal Balance			3.61%
Number of accounts experiencing a loss			3,936
Average Net Loss per account			\$5,920.39
Delinquency Data	Percentage		Total receivables
1-30 days delinquent	1.63%	# accounts 21,063	¢107 256 025 70
31-60 days delinquent	0.62%	6,840	\$127,356,935.70 \$48,063,744.33
61-90 days delinquent	0.49%	4,969	\$38,381,050.21
91-120 days delinquent	0.41%	3,860	\$32,138,853.38
121-150 days delinquent	0.42%	3,621	\$32,407,785.53
151-180 days delinquent	0.40%	3,428	\$30,872,814.98
181 and greater days delinquent Sixty Day Delinquent Assets	0.00%	2	\$24,145.28 \$122 824 640 28
TRANSFEROR INFORMATION	1.72%	15,880	\$133,824,649.38
Transferor Percentage as of the Transferor Amount Measurement Date			63.37%
Minimum Transferor Amount Percentage in Calendar Month			60.25%
Required Transferor Amount Percentage			6.00%
SELLERS INTEREST			400.000
Seller's Interest as of the Transferor Amount Measurement Date Required Seller's Interest			136.39% 5.00%
			0.0070

ISSUER ACCOUNT INFORMATION Dryrock Issuance Trust Collection Account balance as of end of month Barclays Dryrock Issuance Trust Excess Funding Account balance as	• •	od	\$519,993,390.75 \$0.00
BARCLAYS DRYROCK ISSUANCE TRUST			
Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2022-1 Stated Principal Amount Series 2022-1 Allocation amount Series 2022-1 Floating Allocation Percentage Series 2022-1 Principal Allocation Percentage			2022-1 04/15/2025 10/01/2024 \$884,147,000.00 \$884,147,000.00 11.4182% 11.4182%
Class Details	Margin	Total Interest Rate	Stated Principal Amount
Class A Class B	0.00% 0.00%	3.07% 0.00%	\$725,000,000.00 \$159,147,000.00
ALLOCATION OF SERIES 2022-1 AVAILABLE FINANCE CHARGE	COLLECTIONS		
<ol> <li>Series 2022-1 Available Finance Charge Collections</li> <li>Class A Notes         <ul> <li>Class A Monthly Interest</li> </ul> </li> </ol>			\$20,422,885.80 \$1,854,791.67
<ul> <li>b) Class A Monthly Interest previously due but not paid</li> <li>c) Class A Additional Interest and Class A Additional Interest pr</li> </ul>	eviously due but not p	paid	\$0.00 \$0.00
<ol> <li>Series 2022-1 Servicing Fee paid to Servicer</li> <li>Series 2022-1 Servicing Fee, previously due but not paid</li> <li>Class B Notes</li> </ol>			\$1,462,626.29 \$0.00
a) Class B Monthly Interest			\$0.00
<ul> <li>b) Class B Monthly Interest previously due but not paid</li> <li>c) Class B Additional Interest and Class B Additional Interest pr</li> </ul>	eviously due but not p	paid	\$0.00 \$0.00
<ol> <li>Series 2022-1 Default Amount treated as Series 2022-1 Available</li> <li>Unreimbursed Investor Charge-offs and Reallocated Principal Co</li> </ol>		eries 2022-1	\$3,190,483.18
Available Principal Collections			\$0.00
8) Accumulation Reserve Account funding         \$4,420,735.00           9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated         \$4,420,735.00			
as Series 2022-1 Available Principal Collections 10) Shared Excess Available Finance Charge Collections available fo	or allocation to other se	eries in	\$0.00
Shared Excess Available Finance Charge Collections (Group 1) 11) Amount due under any other obligations of Barclays Dryrock Issu Documents	ance Trust under the <sup>-</sup>	Transaction	\$9,494,249.66
12) Holder of the Transferor Interest			\$0.00 \$9,494,249.66
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR	GE COLLECTIONS A	LLOCATED TO SERIES 20	22-1
1) Series 2022-1 Available Finance Charge Collections Shortfall	0		\$0.00
<ol> <li>Shared Excess Available Finance Charge Collections allocated to</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> </ol>			\$0.00 \$0.00
4) Unpaid Servicing Fee			\$0.00
<ol> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> </ol>	past due amounts		\$0.00 \$0.00
<ol> <li>Unreimbursed Investor charge-offs and Reallocated Principal Col Principal Collections</li> </ol>	lections treated as Se	ries 2022-1 Available	\$0.00
8) Accumulation Reserve Account 9) Holder of the Transferor Interest			\$0.00 \$0.00 \$0.00
SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2022-1 less Reallocated Principal Collections			\$294,704,172.45 \$0.00
plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the previously not reimbursed, paid by Available Finance Charge Col		d Principal Collections	\$3,190,483.18
Series 2022-1 Available Principal Collections			\$0.00 \$297,894,655.63
Series 2022-1 Available Principal Collections, less any amount re under Section 4.01(f) of the Series 2022-1 Indenture Supplement		urchase Receivables	\$105,769,453.52

APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD	
1) Shared Excess Available Principal Collections	\$105,769,453.52
APPLICATION OF SERIES 2022-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
Amount deposited in the Principal Funding Account     Shared Excess Available Principal Collections	\$0.00 \$0.00
APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> </ol>	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2022-1	
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	\$83,904,338.29
SERIES 2022-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$0.00
	<b>*</b> 4 400 705 00
Current deposit Accumulation Reserve Draw Amount	\$4,420,735.00 \$0.00
Ending Balance	\$4,420,735.00
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 Ending Balance	\$0.00 \$0.00
SERIES 2022-1 PERFORMANCE DATA	φ0.00
Portfolio Yield	
Current Monthly Period	23.39%
Prior Monthly Period	22.86%
Second Prior Monthly Period Base Rate	24.19%
Current Monthly Period	4.52%
Prior Monthly Period	4.52%
Second Prior Monthly Period Excess Spread Percentage	4.52%
Current Monthly Period	18.87%
Prior Monthly Period	18.34%
Second Prior Monthly Period Quarterly Excess Spread Percentage	19.67% 18.96%
Required Excess Spread Percentage	0.00%
Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	Yes
Delinquency Trigger Percentage Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	9.00% No
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Capitalized terms used in the Monthly Servicer's Statement have their respective meanings set forth in the Indenture, Indenture Supplement and the Servicing Agreement

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

# BARCLAYS DRYROCK ISSUANCE TRUST

# Series 2023-1

	ouly 01, 2021		
Record date			July 31, 2024
Payment date			August 15, 2024
Monthly period beginning			July 01, 2024
Monthly period ending			July 31, 2024
Previous payment date Interest period beginning			July 15, 2024 July 15, 2024
Interest period ending			August 14, 2024
Days in monthly period			31
Days in interest period			30
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$7,743,297,789.94
Beginning of monthly period non-principal receivables balance			\$118,535,780.77
Beginning of monthly period total receivables balance			\$7,861,833,570.71
Addition of principal receivables balance (end of addition day)			\$0.00 \$0.00
Addition of non-principal receivables balance (end of addition day)			\$0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance			\$0.00
End of monthly period principal receivables balance			\$7,685,747,393.79
End of monthly period non-principal receivables balance			\$115,300,144.86
End of monthly period total receivables balance			\$7,801,047,538.65
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$105,059,018.71
Fees			\$14,798,176.74
Interchange			\$53,177,516.33
Recoveries			\$4,639,379.04
Investment earnings on Issuer Accounts			\$1,188,119.23
Total finance charge collections Principal collections			\$177,674,090.82 \$2,580,998,597.83
*Total payment rate			34.35%
(* Total payment rate does not include investment earnings)			
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$27,942,028.97
Total Recoveries			(\$4,639,379.04)
Total Net Losses			\$23,302,649.93
Portfolio Principal Balance			\$7,743,297,789.94
Total Gross Losses as a percentage of the Portfolio Principal Balance			4.33%
Total Net Losses as a percentage of the Portfolio Principal Balance Number of accounts experiencing a loss			3.61% 3,936
Average Net Loss per account			\$5,920.39
Delinquency Data	Percentage		Total receivables
		# accounts	
1-30 days delinquent	1.63%	21,063	\$127,356,935.70
31-60 days delinquent	0.62%	6,840	\$48,063,744.33
61-90 days delinquent	0.49%	4,969	\$38,381,050.21 \$32,138,853.38
91-120 days delinquent 121-150 days delinquent	0.41% 0.42%	3,860 3,621	\$32,407,785.53
151-180 days delinquent	0.40%	3,428	\$30,872,814.98
181 and greater days delinquent	0.00%	2	\$24,145.28
Sixty Day Delinquent Assets	1.72%	15,880	\$133,824,649.38
TRANSFEROR INFORMATION			
Transferor Percentage as of the Transferor Amount Measurement Date			63.37%
Minimum Transferor Amount Percentage in Calendar Month Required Transferor Amount Percentage			60.25% 6.00%
SELLERS INTEREST			0.00%
Seller's Interest as of the Transferor Amount Measurement Date			136.39%
Required Seller's Interest			5.00%

ISSUER ACCOUNT INFORMATION Dryrock Issuance Trust Collection Account balance as of end of montl Barclays Dryrock Issuance Trust Excess Funding Account balance as	• •	od	\$519,993,390.75 \$0.00
BARCLAYS DRYROCK ISSUANCE TRUST			
Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2023-1 Stated Principal Amount Series 2023-1 Allocation amount Series 2023-1 Floating Allocation Percentage Series 2023-1 Principal Allocation Percentage			2023-1 04/15/2026 03/31/2025 \$609,757,000.00 \$609,757,000.00 7.8746% 7.8746%
<u>Class Details</u>	<u>Margin</u>	Total Interest Rate	Stated Principal Amount
Class A Class B	0.00% 0.00%	4.72% 0.00%	\$500,000,000.00 \$109,757,000.00
ALLOCATION OF SERIES 2023-1 AVAILABLE FINANCE CHARGE	COLLECTIONS		
<ol> <li>Series 2023-1 Available Finance Charge Collections</li> <li>Class A Notes</li> </ol>			\$14,084,759.18
<ul> <li>a) Class A Monthly Interest</li> <li>b) Class A Monthly Interest previously due but not paid</li> <li>c) Class A Additional Interest and Class A Additional Interest p</li> </ul>	reviously due but not p	paid	\$1,966,666.67 \$0.00 \$0.00
<ol> <li>Series 2023-1 Servicing Fee paid to Servicer</li> <li>Series 2023-1 Servicing Fee, previously due but not paid</li> <li>Class B Notes</li> </ol>			\$1,008,708.49 \$0.00
a) Class B Monthly Interest			\$0.00
<ul> <li>b) Class B Monthly Interest previously due but not paid</li> <li>c) Class B Additional Interest and Class B Additional Interest p</li> </ul>	reviously due but not r	aid	\$0.00 \$0.00
<ul> <li>6) Series 2023-1 Default Amount treated as Series 2023-1 Available</li> </ul>	e Principal Collections		\$2,200,334.75
<ol> <li>Unreimbursed Investor Charge-offs and Reallocated Principal Co Available Principal Collections</li> </ol>	ollections treated as Se	eries 2023-1	\$0.00
<ul> <li>8) Accumulation Reserve Account funding \$0.0</li> <li>9) In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated</li> </ul>			
as Series 2023-1 Available Principal Collections 10) Shared Excess Available Finance Charge Collections available fi			\$0.00
Shared Excess Available Finance Charge Collections (Group 1) 11) Amount due under any other obligations of Barclays Dryrock Issu Documents	uance Trust under the <sup>-</sup>	Transaction	\$8,909,049.27
12) Holder of the Transferor Interest			\$0.00 \$8,909,049.27
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHAR	GE COLLECTIONS A	LLOCATED TO SERIES 20	023-1
1) Series 2023-1 Available Finance Charge Collections Shortfall			\$0.00
<ol> <li>Shared Excess Available Finance Charge Collections allocated to</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> </ol>			\$0.00 \$0.00
<ul> <li>4) Unpaid Servicing Fee</li> </ul>	puor duo amounio		\$0.00
<ol> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> </ol>	past due amounts		\$0.00 \$0.00
7) Unreimbursed Investor charge-offs and Reallocated Principal Co	ellections treated as Se	ries 2023-1 Available	¢0.00
Principal Collections 8) Accumulation Reserve Account 9) Holder of the Transferor Interest			\$0.00 \$0.00 \$0.00
SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2023-1 less Reallocated Principal Collections			\$203,244,406.29 \$0.00
plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the previously not reimbursed, paid by Available Finance Charge Co	amount of Reallocate	d Principal Collections	\$2,200,334.75
Series 2023-1 Available Principal Collections			\$0.00 \$205,444,741.04
Series 2023-1 Available Principal Collections, less any amount re under Section 4.01(f) of the Series 2023-1 Indenture Supplemen		urchase Receivables	\$72,944,606.54

APPLICATION OF SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD	
1) Shared Excess Available Principal Collections	\$72,944,606.54
APPLICATION OF SERIES 2023-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD	
<ol> <li>Amount deposited in the Principal Funding Account</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
APPLICATION OF SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD	
<ol> <li>Paid to the Class A Noteholders</li> <li>Paid to the Class B Noteholders</li> </ol>	\$0.00 \$0.00
3) Shared Excess Available Principal Collections	\$0.00
APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2023-1	
<ol> <li>Series 2023-1 Principal Collections Shortfall</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
<ol> <li>During the Controlled Accumulation Period:</li> <li>3a) Amount deposited in the Principal Funding Account</li> </ol>	\$0.00
<ul><li>4) During the Early Amortization Period:</li><li>4a) Paid to the Class A Noteholders</li></ul>	\$0.00
4a) Paid to the Class B Noteholders	\$0.00
Holder of the Transferor Interest	\$57,865,184.51
SERIES 2023-1 ACCOUNT INFORMATION	
Accumulation Reserve Account balance Beginning balance	\$0.00
Current deposit Accumulation Reserve Draw Amount Ending Balance	\$0.00 \$0.00 \$0.00
Principal Funding Account balance Beginning balance	\$0.00
Current deposit Paid to the Class A Noteholders Paid to the Class B Noteholders Ending Balance SERIES 2023-1 PERFORMANCE DATA	\$0.00 \$0.00 \$0.00 \$0.00
Portfolio Yield Current Monthly Period	23.39%
Prior Monthly Period Second Prior Monthly Period Base Rate	22.86% 24.19%
Current Monthly Period Prior Monthly Period Second Prior Monthly Period	5.87% 5.87% 5.87%
Excess Spread Percentage Current Monthly Period Prior Monthly Period Second Prior Monthly Period	17.52% 16.99% 18.32%
Second Phol Monthly Period Quarterly Excess Spread Percentage Required Excess Spread Percentage Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage?	18.32% 17.61% 0.00% Yes
Delinquency Trigger Percentage Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger Percentage?	9.00% No

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

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

# BARCLAYS DRYROCK ISSUANCE TRUST

# Series 2023-2

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Record date			July 31, 2024
Payment date			August 15, 2024
Monthly period beginning			July 01, 2024
Monthly period ending Previous payment date			July 31, 2024 July 15, 2024
Interest period beginning			July 15, 2024
Interest period ending			August 14, 2024
Days in monthly period			31
Days in interest period			31
TRUST RECEIVABLES INFORMATION			
Beginning of monthly period principal receivables balance			\$7,743,297,789.94
Beginning of monthly period non-principal receivables balance			\$118,535,780.77
Beginning of monthly period total receivables balance			\$7,861,833,570.71 \$0.00
Addition of principal receivables balance (end of addition day) Addition of non-principal receivables balance (end of addition day)			\$0.00
			\$0.00
Removal of principal receivables balance			\$0.00
Removal of non-principal receivables balance End of monthly period principal receivables balance			\$0.00 \$7,685,747,393.79
End of monthly period philopal receivables balance			\$115,300,144.86
End of monthly period total receivables balance			\$7,801,047,538.65
TRUST COLLECTIONS INFORMATION			
Finance charge collections			\$105,059,018.71
Fees			\$14,798,176.74
Interchange Recoveries			\$53,177,516.33 \$4,639,379.04
Investment earnings on Issuer Accounts			\$1,188,119.23
Total finance charge collections			\$177,674,090.82
Principal collections			\$2,580,998,597.83
*Total payment rate			34.35%
(* Total payment rate does not include investment earnings)			
TRUST DEFAULT INFORMATION			
Default Amount / Total Gross Losses			\$27,942,028.97
Total Recoveries Total Net Losses			(\$4,639,379.04) \$23,302,649.93
Portfolio Principal Balance			\$7,743,297,789.94
Total Gross Losses as a percentage of the Portfolio Principal Balance			4.33%
Total Net Losses as a percentage of the Portfolio Principal Balance			3.61%
Number of accounts experiencing a loss			3,936
Average Net Loss per account	Deveetere		\$5,920.39
Delinquency Data	Percentage	# accounts	Total receivables
1-30 days delinquent	1.63%	21,063	\$127,356,935.70
31-60 days delinquent	0.62%	6,840	\$48,063,744.33
61-90 days delinquent	0.49%	4,969	\$38,381,050.21
91-120 days delinquent 121-150 days delinquent	0.41%	3,860	\$32,138,853.38 \$32,407,785.53
151-180 days delinquent	0.42% 0.40%	3,621 3,428	\$30,872,814.98
181 and greater days delinquent	0.00%	2	\$24,145.28
Sixty Day Delinquent Assets	1.72%	15,880	\$133,824,649.38
TRANSFEROR INFORMATION			
Transferor Percentage as of the Transferor Amount Measurement Date			63.37% 60.25%
Minimum Transferor Amount Percentage in Calendar Month Required Transferor Amount Percentage			60.25% 6.00%
SELLERS INTEREST			0.0070
Seller's Interest as of the Transferor Amount Measurement Date			136.39%
Required Seller's Interest			5.00%

ISSUER ACCOUNT INFORMATION Dryrock Issuance Trust Collection Account balance as of end of mont Barclays Dryrock Issuance Trust Excess Funding Account balance as		iod	\$519,993,390.75 \$0.00
BARCLAYS DRYROCK ISSUANCE TRUST			
Series Name Expected Final Payment Date Scheduled start of accumulation period Series 2023-2 Stated Principal Amount Series 2023-2 Allocation amount Series 2023-2 Floating Allocation Percentage Series 2023-2 Principal Allocation Percentage Current period SOFR			2023-2 10/15/2025 12/01/2024 \$914,635,000.00 \$914,635,000.00 11.8120% 11.8120% 5.34%
<u>Class Details</u> Class A	<u>Margin</u> 0.90%	<u>Total Interest Rate</u> 6.24%	Stated Principal Amount \$750,000,000.00
Class B	0.00%	0.00%	\$164,635,000.00
ALLOCATION OF SERIES 2023-2 AVAILABLE FINANCE CHARGE	COLLECTIONS		
<ol> <li>Series 2023-2 Available Finance Charge Collections</li> <li>Class A Notes</li> </ol>			\$21,133,416.51
<ul> <li>a) Class A Monthly Interest</li> <li>b) Class A Monthly Interest previously due but not paid</li> <li>c) Class A Additional Interest and Class A Additional Interest p</li> </ul>	reviously due but not p	paid	\$4,028,327.29 \$0.00 \$0.00
<ol> <li>Series 2023-2 Servicing Fee paid to Servicer</li> <li>Series 2023-2 Servicing Fee, previously due but not paid</li> <li>Class B Notes</li> </ol>			\$1,513,061.96 \$0.00
a) Class B Monthly Interest			\$0.00
<ul><li>b) Class B Monthly Interest previously due but not paid</li><li>c) Class B Additional Interest and Class B Additional Interest p</li></ul>	reviously due but not p	paid	\$0.00 \$0.00
<ol> <li>Series 2023-2 Default Amount treated as Series 2023-2 Availabl</li> <li>Unreimbursed Investor Charge-offs and Reallocated Principal Comparison</li> </ol>		eries 2023-2	\$3,300,500.45
Available Principal Collections     Accumulation Reserve Account funding     In the event of default and acceleration, the Outstanding Dollar Principal Amount of the notes treated			\$0.00 \$0.00
as Series 2023-2 Available Principal Collections 10) Shared Excess Available Finance Charge Collections available f			\$0.00
Shared Excess Available Finance Charge Collections (Group 1) 11) Amount due under any other obligations of Barclays Dryrock Issu Documents	uance Trust under the	Transaction	\$12,291,526.81
12) Holder of the Transferor Interest			\$0.00 \$12,291,526.81
APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2023-2			
<ol> <li>Series 2023-2 Available Finance Charge Collections Shortfall</li> <li>Shared Excess Available Finance Charge Collections allocated t</li> <li>Class A Monthly Interest and Class A Additional Interest and any</li> <li>Unpaid Servicing Fee</li> </ol>			\$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Class B Monthly Interest and Class B Additional Interest and any</li> <li>Default Amount treated as Available Principal Collections</li> </ol>	past due amounts		\$0.00 \$0.00
<ol> <li>Unreimbursed Investor charge-offs and Reallocated Principal Co Principal Collections</li> </ol>	ellections treated as Se	ries 2023-2 Available	\$0.00
<ul><li>8) Accumulation Reserve Account</li><li>9) Holder of the Transferor Interest</li></ul>			\$0.00 \$0.00
SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS			
Principal Collections allocated to Series 2023-2 less Reallocated Principal Collections			\$304,866,442.76 \$0.00
plus Series Default Amount Paid from finance charge collections plus an amount equal to the sum of Investor Charge-offs and the previously not reimbursed, paid by Available Finance Charge Co	amount of Reallocate	d Principal Collections	\$3,300,500.45
Series 2023-2 Available Principal Collections			\$0.00 \$308,166,943.21
Series 2023-2 Available Principal Collections, less any amount re under Section 4.01(f) of the Series 2023-2 Indenture Supplemen		urchase Receivables	\$109,416,735.97

APPLICATION OF SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOL	VING PERIOD
1) Shared Excess Available Principal Collections	\$109,416,735.97
APPLICATION OF SERIES 2023-2 PRINCIPAL COLLECTIONS DURING CONTROLLED ACC	UMULATION PERIOD
<ol> <li>Amount deposited in the Principal Funding Account</li> <li>Shared Excess Available Principal Collections</li> </ol>	\$0.00 \$0.00
APPLICATION OF SERIES 2023-2 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 2023-2
1) Series 2023-2 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
<ul><li>4) During the Early Amortization Period:</li><li>4a) Paid to the Class A Noteholders</li></ul>	\$0.00
	\$0.00
4a) Paid to the Class B Noteholders	\$0.00
Holder of the Transferor Interest	\$86,797,638.87
SERIES 2023-2 ACCOUNT INFORMATION	
Accumulation Reserve Account balance	
Beginning balance	\$4,573,175.00
Current deposit Accumulation Reserve Draw Amount	\$0.00 \$0.00
Ending Balance	\$0.00 \$4,573,175.00
Principal Funding Account balance	
Beginning balance	\$0.00
Current deposit	\$0.00
Paid to the Class A Noteholders Paid to the Class B Noteholders	\$0.00 \$0.00
Ending Balance	\$0.00
SERIES 2023-2 PERFORMANCE DATA	
Portfolio Yield	
Current Monthly Period	23.40%
Prior Monthly Period	22.86%
Second Prior Monthly Period Base Rate	24.19%
Current Monthly Period	7.29%
Prior Monthly Period	6.77%
Second Prior Monthly Period	7.61%
Excess Spread Percentage	10.110
Current Monthly Period Prior Monthly Period	16.11% 16.09%
Second Prior Monthly Period	16.57%
Quarterly Excess Spread Percentage	16.26%
Required Excess Spread Percentage Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage	0.00% Yes
Delinquency Trigger Percentage	9.00%
Is the Sixty Day Delinquency Rate Percentage equal to or greater than the Delinquency Trigger I	

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