MONTHLY SERVICER'S STATEMENT

BARCLAYS DRYROCK ISSUANCE TRUST

Series 2022-1

MONTHLY PERIOD ENDING January 31, 2025

| Record date Payment date | | | January 31, 2025 February 18, 2025 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------|---------------------------------------------------------------------------------------------------------------|
| Monthly period beginning Monthly period ending Previous payment date Interest period beginning Interest period ending Days in monthly period Days in interest period | | | January 01, 2025 January 31, 2025 January 15, 2025 January 15, 2025 February 17, 2025 31 30 |
| TRUST RECEIVABLES INFORMATION | | | |
| Beginning of monthly period principal receivables balance Beginning of monthly period non-principal receivables balance Beginning of monthly period total receivables balance Addition of principal receivables balance (end of addition day) Addition of non-principal receivables balance (end of addition day) | | | \$7,786,903,658.17 \$114,874,483.28 \$7,901,778,141.45 \$0.00 \$0.00 |
| Removal of principal receivables balance | | | \$0.00 |
| Removal of non-principal receivables balance | | | \$0.00 |
| End of monthly period principal receivables balance End of monthly period non-principal receivables balance | | | \$7,584,258,542.03 \$117,058,232.91 |
| | | | |
| End of monthly period total receivables balance | | | \$7,701,316,774.94 |
| TRUST COLLECTIONS INFORMATION | | | |
| Finance charge collections | | | \$102,764,493.60 |
| Fees Interchange | | | \$15,427,069.09 \$50,566,147.55 |
| Recoveries | | | \$5,688,803.16 |
| Investment earnings on Issuer Accounts | | | \$1,731,422.49 |
| Total finance charge collections | | | \$174,446,513.40 |
| Principal collections | | | \$2,592,202,589.04 |
| *Total payment rate | | | 34.30% |
| (* Total payment rate does not include investment earnings) | | | |
| TRUST DEFAULT INFORMATION | | | |
| Default Amount / Total Gross Losses | | | \$29,574,992.39 |
| Total Recoveries | | | (\$5,688,803.16) |
| Total Net Losses | | | \$23,886,189.23 |
| Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance | | | \$7,786,903,658.17 4.56% |
| Total Net Losses as a percentage of the Portfolio Principal Balance | | | 3.68% |
| Number of accounts experiencing a loss | | | 3,890 |
| Average Net Loss per account | | | \$6,140.41 |
| Delinquency Data | Percentage | | Total receivables |
| | | # accounts | |
| 1-30 days delinquent 31-60 days delinquent | 1.32% 0.61% | 16,270 6,481 | \$102,028,188.22 |
| 61-90 days delinquent | 0.48% | 4,606 | \$47,218,118.69 \$37,136,965.69 |
| 91-120 days delinquent | 0.46% | 4,141 | \$35,144,617.62 |
| 121-150 days delinquent | 0.46% | 3,991 | \$35,249,442.03 |
| 151-180 days delinquent | 0.42% | 3,526 | \$32,683,031.20 |
| 181 and greater days delinquent | 0.00% | 4 | \$65,959.69 |
| Sixty Day Delinquent Assets | 1.82% | 16,268 | \$140,280,016.23 |
| TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date | | | 75.28% |
| Minimum Transferor Amount Percentage in Calendar Month | | | 73.20% |
| Required Transferor Amount Percentage | | | 6.00% |
| SELLERS INTEREST | | | |
| Seller's Interest as of the Transferor Amount Measurement Date | | | 262.06% |
| Required Seller's Interest | | | 5.00% |

| ISSUER ACCOUNT INFORMATION | | | |
|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------|--------------------------------------|
| Dryrock Issuance Trust Collection Account balan Barclays Dryrock Issuance Trust Excess Fundin | | iod | \$465,841,953.89 \$0.00 |
| BARCLAYS DRYROCK ISSUANCE TRUST | g Account balance as of end of monthly pen | lou | φ0.00 |
| Series Name | | | 2022-1 |
| Expected Final Payment Date | | | 04/15/2025 |
| Scheduled start of accumulation period | | | 10/01/2024 |
| Series 2022-1 Stated Principal Amount | | | \$884,147,000.00 |
| Series 2022-1 Allocation amount | | | \$589,431,333.34 |
| Series 2022-1 Floating Allocation Percentage Series 2022-1 Principal Allocation Percentage | | | 7.5695% 11.3543% |
| 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 |
| Class D | 0.00% | 0.00% | \$159,147,000.00 |
| ALLOCATION OF SERIES 2022-1 AVAILABLE | | | ¢14 659 606 00 |
| Series 2022-1 Available Finance Charge Co Class A Notes | pliections | | \$14,658,606.92 |
| a) Class A Monthly Interest | | | \$1,854,791.67 |
| b) Class A Monthly Interest previously duec) Class A Additional Interest and Class A | | aid | \$0.00 \$0.00 |
| 3) Series 2022-1 Servicing Fee paid to Service | | | \$956,820.07 |
| Series 2022-1 Servicing Fee, previously du Class B Notes | e but not paid | | \$0.00 |
| a) Class B Monthly Interest | | | \$0.00 |
| b) Class B Monthly Interest previously due | e but not paid | | \$0.00 |
| c) Class B Additional Interest and Class B | Additional Interest previously due but not pa | aid | \$0.00 |
| 6) Series 2022-1 Default Amount treated as Se | eries 2022-1 Available Principal Collections | | \$2,238,685.26 |
| 7) Unreimbursed Investor Charge-offs and Re | allocated Principal Collections treated as Se | ries 2022-1 | |
| Available Principal Collections8) Accumulation Reserve Account funding | | | \$0.00 \$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 Collec 10) Shared Excess Available Finance Charge C | | eries in | \$0.00 |
| Shared Excess Available Finance Charge C 11) Amount due under any other obligations of I Documents | | Fransaction | \$9,608,309.92 |
| 12) Holder of the Transferor Interest | | | \$0.00 \$9,608,309.92 |
| APPLICATION OF SHARED EXCESS AVAILA | BLE FINANCE CHARGE COLLECTIONS A | ALLOCATED TO SERIES | 2022-1 |
| 1) Series 2022-1 Available Finance Charge Co | ellections Shortfall | | \$0.00 |
| 2) Shared Excess Available Finance Charge (| collections allocated to Series 2022-1 | | \$0.00 |
| Class A Monthly Interest and Class A Additi Unpaid Servicing Fee | | | \$0.00 \$0.00 |
| 5) Class B Monthly Interest and Class B Additi | onal Interest and any past due amounts | | \$0.00 |
| 6) Default Amount treated as Available Princip | | | \$0.00 |
| | | rian 2022 1 | |
| Unreimbursed Investor charge-offs and Rea Available Principal Collections | niocated Frincipal Collections treated as Sel | 105 2022-1 | \$0.00 |
| Accumulation Reserve Account Holder of the Transferor Interest | | | \$0.00 \$0.00 |
| SERIES 2022-1 AVAILABLE PRINCIPAL COL | ECTIONS | | \$0.00 |
| Principal Collections allocated to Series 202 less Reallocated Principal Collections | | | \$294,325,991.82 |
| | | | \$0.00 |
| plus Series Default Amount Paid from finan- plus an amount equal to the sum of Investo Collections previously not reimbursed, paid | Charge-offs and the amount of Reallocated | l Principal | \$2,238,685.26 |
| Series 2022-1 Available Principal Collection | s | | \$0.00 \$296,564,677.08 |
| Series 2022-1 Available Principal Collection Receivables under Section 4.01(f) of the Se | | rchase | \$142,886,132.66 |
| | | | |

| APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD | |
|------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 1) Shared Excess Available Principal Collections | \$0.00 |
| | |
| | |
| APPLICATION OF SERIES 2022-1 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD | |
| 1) Amount deposited in the Principal Funding Account | \$142,886,132.66 |
| 2) Shared Excess Available Principal Collections | \$0.00 |
| APPLICATION OF SERIES 2022-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD | |
| Paid to the Class A Noteholders Paid to the Class B Noteholders | \$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 | \$4,471,700.67 |
| 2) Shared Excess Available Principal Collections | \$4,471,700.67 |
| 3) During the Controlled Accumulation Period: | |
| 3a) Amount deposited in the Principal Funding Account | \$4,471,700.67 |
| 4) During the Early Amortization Period: 4a) Paid to the Class A Noteholders | \$0.00 |
| | |
| 4a) Paid to the Class B Noteholders Holder of the Transferor Interest | \$0.00 \$0.00 |
| | φ0.00 |
| SERIES 2022-1 ACCOUNT INFORMATION | |
| Accumulation Reserve Account balance | |
| Beginning balance | \$4,420,735.00 |
| Current deposit | \$0.00 |
| Accumulation Reserve Draw Amount | \$0.00 |
| Ending Balance | \$4,420,735.00 |
| Principal Funding Account balance | |
| Beginning balance | \$442,073,499.99 |
| Current deposit | \$147,357,833.33 |
| Paid to the Class A Noteholders | \$0.00 |
| Paid to the Class B Noteholders | \$0.00 |
| Ending Balance SERIES 2022-1 PERFORMANCE DATA | \$589,431,333.32 |
| Portfolio Yield | |
| Current Monthly Period | 25.29% |
| Prior Monthly Period | 26.73% |
| Second Prior Monthly Period Base Rate | 22.64% |
| Current Monthly Period | 4.52% |
| Prior Monthly Period | 4.52% |
| Second Prior Monthly Period | 4.52% |
| Excess Spread Percentage | 00.77% |
| Current Monthly Period Prior Monthly Period | 20.77% 22.21% |
| Second Prior Monthly Period | 18.12% |
| Quarterly Excess Spread Percentage | 20.37% |
| Required Excess Spread Percentage Is the Quarterly Excess Spread Percentage greater than the Required Excess Spread Percentage? | 0.00% Yes |
| Delinguency 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 in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer By: /s/ Danielle Manley Name: Danielle Manley Title: Director

MONTHLY SERVICER'S STATEMENT

BARCLAYS DRYROCK ISSUANCE TRUST

Series 2023-1

MONTHLY PERIOD ENDING January 31, 2025

| Record date Payment date | | | January 31, 2025 February 18, 2025 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------|---------------------------------------------------------------------------------------------------------------|
| Monthly period beginning Monthly period ending Previous payment date Interest period beginning Interest period ending Days in monthly period Days in interest period | | | January 01, 2025 January 31, 2025 January 15, 2025 January 15, 2025 February 17, 2025 31 30 |
| TRUST RECEIVABLES INFORMATION | | | |
| Beginning of monthly period principal receivables balance Beginning of monthly period non-principal receivables balance Beginning of monthly period total receivables balance Addition of principal receivables balance (end of addition day) Addition of non-principal receivables balance (end of addition day) | | | \$7,786,903,658.17 \$114,874,483.28 \$7,901,778,141.45 \$0.00 \$0.00 |
| Removal of principal receivables balance | | | \$0.00 |
| Removal of non-principal receivables balance | | | \$0.00 |
| End of monthly period principal receivables balance End of monthly period non-principal receivables balance | | | \$7,584,258,542.03 \$117,058,232.91 |
| | | | |
| End of monthly period total receivables balance | | | \$7,701,316,774.94 |
| TRUST COLLECTIONS INFORMATION | | | |
| Finance charge collections | | | \$102,764,493.60 |
| Fees Interchange | | | \$15,427,069.09 \$50,566,147.55 |
| Recoveries | | | \$5,688,803.16 |
| Investment earnings on Issuer Accounts | | | \$1,731,422.49 |
| Total finance charge collections | | | \$174,446,513.40 |
| Principal collections | | | \$2,592,202,589.04 |
| *Total payment rate | | | 34.30% |
| (* Total payment rate does not include investment earnings) | | | |
| TRUST DEFAULT INFORMATION | | | |
| Default Amount / Total Gross Losses | | | \$29,574,992.39 |
| Total Recoveries | | | (\$5,688,803.16) |
| Total Net Losses | | | \$23,886,189.23 |
| Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance | | | \$7,786,903,658.17 4.56% |
| Total Net Losses as a percentage of the Portfolio Principal Balance | | | 3.68% |
| Number of accounts experiencing a loss | | | 3,890 |
| Average Net Loss per account | | | \$6,140.41 |
| Delinquency Data | Percentage | | Total receivables |
| | | # accounts | |
| 1-30 days delinquent 31-60 days delinquent | 1.32% 0.61% | 16,270 6,481 | \$102,028,188.22 |
| 61-90 days delinquent | 0.48% | 4,606 | \$47,218,118.69 \$37,136,965.69 |
| 91-120 days delinquent | 0.46% | 4,141 | \$35,144,617.62 |
| 121-150 days delinquent | 0.46% | 3,991 | \$35,249,442.03 |
| 151-180 days delinquent | 0.42% | 3,526 | \$32,683,031.20 |
| 181 and greater days delinquent | 0.00% | 4 | \$65,959.69 |
| Sixty Day Delinquent Assets | 1.82% | 16,268 | \$140,280,016.23 |
| TRANSFEROR INFORMATION Transferor Percentage as of the Transferor Amount Measurement Date | | | 75.28% |
| Minimum Transferor Amount Percentage in Calendar Month | | | 73.20% |
| Required Transferor Amount Percentage | | | 6.00% |
| SELLERS INTEREST | | | |
| Seller's Interest as of the Transferor Amount Measurement Date | | | 262.06% |
| Required Seller's Interest | | | 5.00% |

| ISSUER ACCOUNT INFORMATION | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------------|----------------------------|
| Dryrock Issuance Trust Collection Account balance as of end of Barclays Dryrock Issuance Trust Excess Funding Account balan | • · | eriod | \$465,841,953.89 \$0.00 |
| BARCLAYS DRYROCK ISSUANCE TRUST | | chou | φ0.00 |
| Series Name | | | 2023-1 |
| Expected Final Payment Date | | | 04/15/2026 |
| Scheduled start of accumulation period | | | 04/01/2025 |
| Series 2023-1 Stated Principal Amount | | | \$609,757,000.00 |
| Series 2023-1 Allocation amount | | | \$609,757,000.00 |
| Series 2023-1 Floating Allocation Percentage Series 2023-1 Principal Allocation Percentage | | | 7.8305% 7.8305% |
| <u>Class Details</u> | Margin | Total Interest Rate | Stated Principal Amount |
| Class A | 0.00% | 4.72% | \$500,000,000.00 |
| Class B | 0.00% | 0.00% | \$109,757,000.00 |
| ALLOCATION OF SERIES 2023-1 AVAILABLE FINANCE CHA | ARGE COLLECTIONS | | |
| Series 2023-1 Available Finance Charge Collections Class A Notes | | | \$13,801,366.87 |
| a) Class A Monthly Interest | | | \$1,966,666.67 |
| b) Class A Monthly Interest previously due but not paid c) Class A Additional Interest and Class A Additional Interest | est previously due but not | paid | \$0.00 \$0.00 |
| 3) Series 2023-1 Servicing Fee paid to Servicer | | | \$989,814.63 |
| Series 2023-1 Servicing Fee, previously due but not paid Class B Notes | | | \$0.00 |
| a) Class B Monthly Interest | | | \$0.00 |
| b) Class B Monthly Interest previously due but not paid | | | \$0.00 |
| c) Class B Additional Interest and Class B Additional Intere | est previously due but not | paid | \$0.00 |
| 6) Series 2023-1 Default Amount treated as Series 2023-1 Ava | ailable Principal Collection | s | \$2,315,883.09 |
| 7) Unreimbursed Investor Charge-offs and Reallocated Princip | al Collections treated as \$ | Series 2023-1 | |
| Available Principal Collections8) Accumulation Reserve Account funding | | | \$0.00 \$0.00 |
| 9) In the event of default and acceleration, the Outstanding Do | llar Principal Amount of th | e notes treated | |
| as Series 2023-1 Available Principal Collections 10) Shared Excess Available Finance Charge Collections availa | able for allocation to other | series in | \$0.00 |
| Shared Excess Available Finance Charge Collections (Grou 11) Amount due under any other obligations of Barclays Dryrock Documents | | e Transaction | \$8,529,002.48 |
| 12) Holder of the Transferor Interest | | | \$0.00 \$8,529,002.48 |
| APPLICATION OF SHARED EXCESS AVAILABLE FINANCE | CHARGE COLLECTIONS | ALLOCATED TO SERIES | \$ 2023-1 |
| 1) Series 2023-1 Available Finance Charge Collections Shortfa | all | | \$0.00 |
| 2) Shared Excess Available Finance Charge Collections alloca | ated to Series 2023-1 | | \$0.00 |
| Class A Monthly Interest and Class A Additional Interest and Unpaid Servicing Fee | | | \$0.00 \$0.00 |
| 5) Class B Monthly Interest and Class B Additional Interest and | d any past due amounts | | \$0.00 |
| 6) Default Amount treated as Available Principal Collections | | | \$0.00 |
| Unreimbursed Investor charge-offs and Reallocated Principal Available Principal Collections | al Collections treated as S | Series 2023-1 | \$0.00 |
| 8) Accumulation Reserve Account | | | \$0.00 |
| 9) Holder of the Transferor Interest | | | \$0.00 |
| SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS | | | |
| Principal Collections allocated to Series 2023-1 less Reallocated Principal Collections | | | \$202,983,591.86 \$0.00 |
| Nus Series Default Amount Paid from finance charge collect | tions | | ¢0 24E 002 00 |
| plus Series Default Amount Paid from finance charge collect plus an amount equal to the sum of Investor Charge-offs an Collections previously not reimbursed, paid by Available Fin | d the amount of Reallocat | ed Principal | \$2,315,883.09 |
| Series 2023-1 Available Principal Collections | | | \$0.00 \$205,299,474.95 |
| Series 2023-1 Available Principal Collections, less any amou Receivables under Section 4.01(f) of the Series 2023-1 Inde | | purchase | \$99,314,275.14 |
| | | | |

| APPLICATION OF SERIES 2023-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD | |
|------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 1) Shared Excess Available Principal Collections | \$99,314,275.14 |
| | |
| | |
| APPLICATION OF SERIES 2023-1 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 2023-1 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD | |
| Paid to the Class A Noteholders Paid to the Class B Noteholders | \$0.00 \$0.00 |
| | \$0.00 |
| 3) Shared Excess Available Principal Collections | \$0.00 |
| APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2023-1 | |
| 1) Series 2023-1 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: | \$ 0.00 |
| 4a) Paid to the Class A Noteholders | \$0.00 |
| 4a) Paid to the Class B Noteholders Holder of the Transferor Interest | \$0.00 |
| SERIES 2023-1 ACCOUNT INFORMATION | \$96,482,378.69 |
| | |
| Accumulation Reserve Account balance | ¢2 049 795 00 |
| Beginning balance | \$3,048,785.00 |
| Current deposit Accumulation Reserve Draw Amount | \$0.00 \$0.00 |
| Ending Balance | \$3,048,785.00 |
| 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 2023-1 PERFORMANCE DATA | φ0.00 |
| Portfolio Yield Current Monthly Period | 22.60% |
| | |
| Prior Monthly Period Second Prior Monthly Period | 25.33% 22.11% |
| Base Rate | C 070/ |
| Current Monthly Period Prior Monthly Period | 5.87% 5.87% |
| Second Prior Monthly Period | 5.87% |
| Excess Spread Percentage | |
| Current Monthly Period Prior Monthly Period | 16.73% 19.46% |
| Second Prior Monthly Period | 16.24% |
| Quarterly Excess Spread Percentage | 17.48% |
| 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 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 in disclosed in the relevant section of this report.

BARCLAYS BANK DELAWARE, as Servicer By: /s/ Danielle Manley Name: Danielle Manley Title: Director

MONTHLY SERVICER'S STATEMENT

BARCLAYS DRYROCK ISSUANCE TRUST

Series 2023-2

MONTHLY PERIOD ENDING January 31, 2025

| MONTHETT ENOD ENDING SC | anuary 51, 2025 | | |
|------------------------------------------------------------------------------------------------------|-----------------|----------------|----------------------------------------------------------|
| Record date Payment date | | | January 31, 2025 February 18, 2025 |
| Monthly period beginning Monthly period ending Previous payment date | | | January 01, 2025 January 31, 2025 January 15, 2025 |
| Interest period beginning Interest period ending | | | January 15, 2025 February 17, 2025 |
| Days in monthly period | | | 31 |
| Days in interest period | | | 34 |
| TRUST RECEIVABLES INFORMATION | | | |
| Beginning of monthly period principal receivables balance | | | \$7,786,903,658.17 |
| Beginning of monthly period non-principal receivables balance | | | \$114,874,483.28 |
| Beginning of monthly period total receivables balance | | | \$7,901,778,141.45 |
| 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 End of monthly period principal receivables balance | | | \$0.00 |
| End of monthly period principal receivables balance | | | \$7,584,258,542.03 \$117,058,232.91 |
| | | | |
| End of monthly period total receivables balance | | | \$7,701,316,774.94 |
| TRUST COLLECTIONS INFORMATION | | | |
| Finance charge collections | | | \$102,764,493.60 |
| Fees | | | \$15,427,069.09 |
| Interchange | | | \$50,566,147.55 |
| Recoveries Investment earnings on Issuer Accounts | | | \$5,688,803.16 \$1,731,422.49 |
| Total finance charge collections | | | \$1,731,422.49 |
| Principal collections | | | \$2,592,202,589.04 |
| *Total payment rate | | | 34.30% |
| (* Total payment rate does not include investment earnings) | | | |
| TRUST DEFAULT INFORMATION | | | |
| Default Amount / Total Gross Losses | | | \$29,574,992.39 |
| Total Recoveries | | | (\$5,688,803.16) |
| Total Net Losses | | | \$23,886,189.23 |
| Portfolio Principal Balance Total Gross Losses as a percentage of the Portfolio Principal Balance | | | \$7,786,903,658.17 4.56% |
| Total Net Losses as a percentage of the Portfolio Principal Balance | | | 4.56% |
| Number of accounts experiencing a loss | | | 3.890 |
| Average Net Loss per account | | | \$6,140.41 |
| Delinquency Data | Percentage | | Total receivables |
| | | # accounts | |
| 1-30 days delinquent | 1.32% | 16,270 | \$102,028,188.22 |
| 31-60 days delinquent | 0.61% | 6,481 | \$47,218,118.69 |
| 61-90 days delinquent 91-120 days delinquent | 0.48% 0.46% | 4,606 4,141 | \$37,136,965.69 \$35,144,617.62 |
| 121-150 days delinquent | 0.46% | 3,991 | \$35,249,442.03 |
| 151-180 days delinquent | 0.42% | 3,526 | \$32,683,031.20 |
| 181 and greater days delinquent | 0.00% | 4 | \$65,959.69 |
| Sixty Day Delinquent Assets | 1.82% | 16,268 | \$140,280,016.23 |
| TRANSFEROR INFORMATION | | | |
| Transferor Percentage as of the Transferor Amount Measurement Date | | | 75.28% |
| Minimum Transferor Amount Percentage in Calendar Month | | | 72.21% |
| Required Transferor Amount Percentage SELLERS INTEREST | | | 6.00% |
| Seller's Interest as of the Transferor Amount Measurement Date | | | 262.06% |
| Required Seller's Interest | | | 5.00% |
| | | | |

| 15 | SUER ACCOUNT INFORMATION | | | |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------|----------------------------|
| | ryrock Issuance Trust Collection Account balance as of end of r arclays Dryrock Issuance Trust Excess Funding Account balanc | • • | riod | \$465,841,953.89 \$0.00 |
| | ARCLAYS DRYROCK ISSUANCE TRUST | | | \$0.00 |
| s | eries Name | | | 2023-2 |
| | xpected Final Payment Date | | | 10/15/2025 |
| S | cheduled start of accumulation period | | | 12/01/2024 |
| | eries 2023-2 Stated Principal Amount | | | \$914,635,000.00 |
| | eries 2023-2 Allocation amount | | | \$914,635,000.00 |
| | eries 2023-2 Floating Allocation Percentage eries 2023-2 Principal Allocation Percentage | | | 11.7458% 11.7458% |
| | urrent period SOFR | | | 4.41% |
| <u>C</u> | lass Details | Margin | Total Interest Rate | Stated Principal Amount |
| С | lass A | 0.90% | 5.31% | \$750,000,000.00 |
| С | lass B | 0.00% | 0.00% | \$164,635,000.00 |
| А | LLOCATION OF SERIES 2023-2 AVAILABLE FINANCE CHAI | RGE COLLECTIONS | | |
| 1 |) Series 2023-2 Available Finance Charge Collections | | | \$21,167,458.20 |
| 2 |) Class A Notes | | | |
| | a) Class A Monthly Interest | | | \$3,758,799.17 |
| | b) Class A Monthly Interest previously due but not paid c) Class A Additional Interest and Class A Additional Intere | est previouely due but pot r | aaid | \$0.00 \$0.00 |
| | | | | |
| | Series 2023-2 Servicing Fee paid to Servicer Series 2023-2 Servicing Fee, previously due but not paid | | | \$1,484,721.12 \$0.00 |
| |) Class B Notes | | | \$0.00 |
| | a) Class B Monthly Interest | | | \$0.00 |
| | b) Class B Monthly Interest previously due but not paid | | | \$0.00 |
| | c) Class B Additional Interest and Class B Additional Intere | est previously due but not p | baid | \$0.00 |
| 6 |) Series 2023-2 Default Amount treated as Series 2023-2 Avai | ilable Principal Collections | : | \$3,473,822.71 |
| 7 |) Unreimbursed Investor Charge-offs and Reallocated Principa | al Collections treated as S | eries 2023-2 | |
| 8 | Available Principal Collections Accumulation Reserve Account funding | | | \$0.00 \$268,137.25 |
| 9 |) In the event of default and acceleration, the Outstanding Doll | lar Principal Amount of the | e notes treated | |
| 1 | as Series 2023-2 Available Principal Collections 0) Shared Excess Available Finance Charge Collections available | ble for allocation to other s | series in | \$0.00 |
| 1 | Shared Excess Available Finance Charge Collections (Group 1) Amount due under any other obligations of Barclays Dryrock Documents | . , | Transaction | \$12,181,977.95 |
| 1 | 2) Holder of the Transferor Interest | | | \$0.00 \$12,181,977.95 |
| | | | | |
| A | PPLICATION OF SHARED EXCESS AVAILABLE FINANCE C | | ALLOCATED TO SERIES | |
| 1 |) Series 2023-2 Available Finance Charge Collections Shortfal | 11 | | \$0.00 |
| 2 | , | | | \$0.00 |
| | Class A Monthly Interest and Class A Additional Interest and Unpaid Servicing Fee | l any past due amounts | | \$0.00 \$0.00 |
| 5 |) Class B Monthly Interest and Class B Additional Interest and | l any past due amounts | | \$0.00 |
| 6 |) Default Amount treated as Available Principal Collections | | | \$0.00 |
| 7 |) Unreimbursed Investor charge-offs and Reallocated Principa | al Collections treated as Se | eries 2023-2 | |
| 8 | Available Principal Collections Accumulation Reserve Account | | | \$0.00 \$0.00 |
| 9 | | | | \$0.00 |
| | , ERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS | | | |
| Ŭ | Principal Collections allocated to Series 2023-2 | | | \$304,475,221.37 |
| | less Reallocated Principal Collections | | | \$304,473,221.37 |
| | plus Series Default Amount Paid from finance charge collecti | ions | | \$3,473,822.71 |
| | plus an amount equal to the sum of Investor Charge-offs and Collections previously not reimbursed, paid by Available Fina | d the amount of Reallocate | ed Principal | 40, 0,022.1 T |
| | Series 2023-2 Available Principal Collections | | | \$0.00 \$307 040 044 08 |
| | · | | | \$307,949,044.08 |
| | Series 2023-2 Available Principal Collections, less any amou Receivables under Section 4.01(f) of the Series 2023-2 Inder | | urchase | \$148,971,240.72 |
| | | | | |

| APPLICATION OF SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD | |
|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 1) Shared Excess Available Principal Collections | \$0.00 |
| | |
| APPLICATION OF SERIES 2023-2 PRINCIPAL COLLECTIONS DURING CONTROLLED ACCUMULATION PERIOD | |
| 1) Amount deposited in the Principal Funding Account | \$91,463,500.00 |
| 2) Shared Excess Available Principal Collections | \$0.00 |
| APPLICATION OF SERIES 2023-2 AVAILABLE PRINCIPAL COLLECTIONS DURING EARLY AMORTIZATION PERIOD | |
| Paid to the Class A Noteholders Paid to the Class B Noteholders | \$0.00 \$0.00 |
| 3) Shared Excess Available Principal Collections | \$0.00 |
| APPLICATION OF SHARED EXCESS AVAILABLE PRINCIPAL COLLECTIONS ALLOCATED TO SERIES 2023-2 | |
| Series 2023-2 Principal Collections Shortfall Shared Excess Available Principal Collections | \$0.00 \$0.00 |
| During the Controlled Accumulation Period: 3a) Amount deposited in the Principal Funding Account | \$0.00 |
| 4) During the Early Amortization Period: 4a) Paid to the Class A Noteholders | \$0.00 |
| 4a) Paid to the Class B Noteholders Holder of the Transferor Interest | \$0.00 \$55,867,936.50 |
| SERIES 2023-2 ACCOUNT INFORMATION | |
| Accumulation Reserve Account balance | |
| Beginning balance | \$4,573,175.00 |
| Current deposit Accumulation Reserve Draw Amount Ending Balance | \$268,137.25 \$268,137.25 \$4,573,175.00 |
| Principal Funding Account balance | |
| Beginning balance | \$91,463,500.00 |
| Current deposit | \$91,463,500.00 |
| Paid to the Class A Noteholders Paid to the Class B Noteholders | \$0.00 \$0.00 |
| Ending Balance | \$182,927,000.00 |
| SERIES 2023-2 PERFORMANCE DATA Portfolio Yield | |
| Current Monthly Period | 23.21% |
| Prior Monthly Period Second Prior Monthly Period Base Rate | 25.35% 22.13% |
| Current Monthly Period | 6.93% |
| Prior Monthly Period Second Prior Monthly Period | 6.51% 6.83% |
| Excess Spread Percentage | |
| Current Monthly Period Prior Monthly Period | 16.28% 18.84% |
| Second Prior Monthly Period | 15.29% |
| Quarterly Excess Spread Percentage Required Excess Spread Percentage | 16.81% 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 |

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

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

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

BARCLAYS BANK DELAWARE, as Servicer By: /s/ Danielle Manley Name: Danielle Manley Title: Director