

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2018-1

**MONTHLY PERIOD ENDING September 30, 2020**

Record date	September 30, 2020
Payment date	October 15, 2020
Monthly period beginning	September 01, 2020
Monthly period ending	September 30, 2020
Previous payment date	September 15, 2020
Interest period beginning	September 15, 2020
Interest period ending	October 14, 2020
Days in monthly period	30
Days in interest period	30

**TRUST RECEIVABLES INFORMATION**

Beginning of monthly period principal receivables balance	\$6,406,033,784.03
Beginning of monthly period non-principal receivables balance	\$77,528,646.54
Beginning of monthly period total receivables balance	\$6,483,562,430.57
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	\$6,299,959,847.99
End of monthly period non-principal receivables balance	\$77,655,288.23
End of monthly period total receivables balance	\$6,377,615,136.22

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$69,653,805.07
Fees	\$9,256,378.22
Interchange	\$32,654,422.90
Recoveries	\$4,938,014.02
Investment earnings on Issuer Accounts	\$557.02
Total finance charge collections	\$116,502,620.21
Principal collections	\$1,671,138,787.23
*Total payment rate	26.99%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,647,688.69
Total Recoveries	(\$4,938,014.02)
Total Net Losses	\$17,709,674.67
Portfolio Principal Balance	\$6,406,033,784.03
Total Gross Losses as a percentage of the Portfolio Principal Balance	4.24%
Total Net Losses as a percentage of the Portfolio Principal Balance	3.32%
Number of accounts experiencing a loss	4,156
Average Net Loss per account	\$4,261.23

<b>Delinquency Data</b>	<b><u>Percentage</u></b>	<b><u># accounts</u></b>	<b><u>Total receivables</u></b>
1-30 days delinquent	1.24%	19,020	\$79,350,969.02
31-60 days delinquent	0.57%	7,000	\$36,285,420.29
61-90 days delinquent	0.47%	4,950	\$30,281,533.02
91-120 days delinquent	0.30%	3,174	\$19,059,278.77
121-150 days delinquent	0.28%	2,834	\$17,679,899.98
151-180 days delinquent	0.35%	3,491	\$22,458,598.15
181 and greater days delinquent	0.00%	0	\$0.00
Sixty Day Delinquent Assets	1.40%	14,449	\$89,479,309.92

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	74.78%
Minimum Transferor Amount Percentage in Calendar Month	74.09%
Required Transferor Amount Percentage	6.00%

**SELLERS INTEREST**

Seller's Interest as of the Transferor Amount Measurement Date	360.35%
Required Seller's Interest	5.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$135,669,885.20
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2018-1
Expected Final Payment Date	09/15/2021
Scheduled start of accumulation period	12/01/2020
Series 2018-1 Stated Principal Amount	\$822,785,000.00
Series 2018-1 Allocation amount	\$822,785,000.00
Series 2018-1 Floating Allocation Percentage	12.8439%
Series 2018-1 Principal Allocation Percentage	12.8439%
Current period USD LIBOR	0.15%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A	0.33%	0.48%	\$650,000,000.00
Class B	0.00%	0.00%	\$172,785,000.00

**ALLOCATION OF SERIES 2018-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2018-1 Available Finance Charge Collections	\$14,963,567.75
2) Class A Notes	
a) Class A Monthly Interest	\$261,289.17
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 2018-1 Servicing Fee paid to Servicer	\$1,348,601.64
4) Series 2018-1 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 2018-1 Default Amount treated as Series 2018-1 Available Principal Collections	\$2,908,848.07
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2018-1 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 2018-1 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)	\$10,444,828.87
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$10,444,828.87

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2018-1**

1) Series 2018-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2018-1	\$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 2018-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2018-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2018-1	\$214,639,506.03
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,908,848.07
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 2018-1 Available Principal Collections	\$217,548,354.10
Series 2018-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2018-1 Indenture Supplement	\$47,983,183.47

**APPLICATION OF SERIES 2018-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$47,983,183.47
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**APPLICATION OF SERIES 2018-1 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 2018-1 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 2018-1**

1) Series 2018-1 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 \$47,983,183.47

**SERIES 2018-1 ACCOUNT INFORMATION**

Accumulation Reserve Account balance	
Beginning balance	\$4,113,925.00
Current deposit	\$0.00
Accumulation Reserve Draw Amount	\$0.00
Ending Balance	\$4,113,925.00

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 2018-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	17.58%
Prior Monthly Period	16.96%
Second Prior Monthly Period	17.60%
Base Rate	
Current Monthly Period	2.38%
Prior Monthly Period	2.38%
Second Prior Monthly Period	2.44%
Excess Spread Percentage	
Current Monthly Period	15.20%
Prior Monthly Period	14.59%
Second Prior Monthly Period	15.16%
Quarterly Excess Spread Percentage	14.98%
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

**MONTHLY SERVICER'S STATEMENT**

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series 2019-1

**MONTHLY PERIOD ENDING September 30, 2020**

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**TRUST RECEIVABLES INFORMATION**

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Beginning of monthly period non-principal receivables balance	\$77,528,646.54
Beginning of monthly period total receivables balance	\$6,483,562,430.57
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End of monthly period principal receivables balance	\$6,299,959,847.99
End of monthly period non-principal receivables balance	\$77,655,288.23
End of monthly period total receivables balance	\$6,377,615,136.22

**TRUST COLLECTIONS INFORMATION**

Finance charge collections	\$69,653,805.07
Fees	\$9,256,378.22
Interchange	\$32,654,422.90
Recoveries	\$4,938,014.02
Investment earnings on Issuer Accounts	\$557.02
Total finance charge collections	\$116,502,620.21
Principal collections	\$1,671,138,787.23
*Total payment rate	26.99%

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

**TRUST DEFAULT INFORMATION**

Default Amount / Total Gross Losses	\$22,647,688.69
Total Recoveries	(\$4,938,014.02)
Total Net Losses	\$17,709,674.67
Portfolio Principal Balance	\$6,406,033,784.03
Total Gross Losses as a percentage of the Portfolio Principal Balance	4.24%
Total Net Losses as a percentage of the Portfolio Principal Balance	3.32%
Number of accounts experiencing a loss	4,156
Average Net Loss per account	\$4,261.23

**Delinquency Data**

	<u>Percentage</u>	<u># accounts</u>	<u>Total receivables</u>
1-30 days delinquent	1.24%	19,020	\$79,350,969.02
31-60 days delinquent	0.57%	7,000	\$36,285,420.29
61-90 days delinquent	0.47%	4,950	\$30,281,533.02
91-120 days delinquent	0.30%	3,174	\$19,059,278.77
121-150 days delinquent	0.28%	2,834	\$17,679,899.98
151-180 days delinquent	0.35%	3,491	\$22,458,598.15
181 and greater days delinquent	0.00%	0	\$0.00
Sixty Day Delinquent Assets	1.40%	14,449	\$89,479,309.92

**TRANSFEROR INFORMATION**

Transferor Percentage as of the Transferor Amount Measurement Date	74.78%
Minimum Transferor Amount Percentage in Calendar Month	74.09%
Required Transferor Amount Percentage	6.00%

**SELLERS INTEREST**

Seller's Interest as of the Transferor Amount Measurement Date	360.35%
Required Seller's Interest	5.00%

**ISSUER ACCOUNT INFORMATION**

Dryrock Issuance Trust Collection Account balance as of end of monthly period	\$135,669,885.20
Barclays Dryrock Issuance Trust Excess Funding Account balance as of end of monthly period	\$0.00

**BARCLAYS DRYROCK ISSUANCE TRUST**

Series Name	2019-1
Expected Final Payment Date	07/15/2022
Scheduled start of accumulation period	07/01/2021
Series 2019-1 Stated Principal Amount	\$792,683,000.00
Series 2019-1 Allocation amount	\$792,683,000.00
Series 2019-1 Floating Allocation Percentage	12.3740%
Series 2019-1 Principal Allocation Percentage	12.3740%

<u>Class Details</u>	<u>Margin</u>	<u>Total Interest Rate</u>	<u>Stated Principal Amount</u>
Class A		1.96%	\$650,000,000.00
Class B	0.00%	0.00%	\$142,683,000.00

**ALLOCATION OF SERIES 2019-1 AVAILABLE FINANCE CHARGE COLLECTIONS**

1) Series 2019-1 Available Finance Charge Collections	\$14,416,110.04
2) Class A Notes	
a) Class A Monthly Interest	\$1,061,666.67
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 2019-1 Servicing Fee paid to Servicer	\$1,299,262.35
4) Series 2019-1 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 2019-1 Default Amount treated as Series 2019-1 Available Principal Collections	\$2,802,426.36
7) Unreimbursed Investor Charge-offs and Reallocated Principal Collections treated as Series 2019-1 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 2019-1 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)	\$9,252,754.66
11) Amount due under any other obligations of Barclays Dryrock Issuance Trust under the Transaction Documents	\$0.00
12) Holder of the Transferor Interest	\$9,252,754.66

**APPLICATION OF SHARED EXCESS AVAILABLE FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 2019-1**

1) Series 2019-1 Available Finance Charge Collections Shortfall	\$0.00
2) Shared Excess Available Finance Charge Collections allocated to Series 2019-1	\$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 2019-1 Available Principal Collections	\$0.00
8) Accumulation Reserve Account	\$0.00
9) Holder of the Transferor Interest	\$0.00

**SERIES 2019-1 AVAILABLE PRINCIPAL COLLECTIONS**

Principal Collections allocated to Series 2019-1	\$206,786,812.54
less Reallocated Principal Collections	\$0.00
plus Series Default Amount Paid from finance charge collections	\$2,802,426.36
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 2019-1 Available Principal Collections	\$209,589,238.90
Series 2019-1 Available Principal Collections, less any amount released and used to purchase Receivables under Section 4.01(f) of the Series 2019-1 Indenture Supplement	\$40,024,068.25

**APPLICATION OF SERIES 2019-1 AVAILABLE PRINCIPAL COLLECTIONS DURING REVOLVING PERIOD**

1) Shared Excess Available Principal Collections	\$40,024,068.25
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**APPLICATION OF SERIES 2019-1 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 2019-1 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 2019-1**

1) Series 2019-1 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 \$40,024,068.25

**SERIES 2019-1 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 2019-1 PERFORMANCE DATA**

Portfolio Yield	
Current Monthly Period	17.58%
Prior Monthly Period	16.96%
Second Prior Monthly Period	17.60%
Base Rate	
Current Monthly Period	3.61%
Prior Monthly Period	3.61%
Second Prior Monthly Period	3.61%
Excess Spread Percentage	
Current Monthly Period	13.97%
Prior Monthly Period	13.35%
Second Prior Monthly Period	14.00%
Quarterly Excess Spread Percentage	13.78%
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