

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

April 15, 2001

Date of report (Date of earliest event reported)

Bank of America National Association

(Exact name of registrant as specified in its charter)

U.S.A.	333-4152	86-0645265
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(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification Number)

1825 East Buckeye Road Phoenix, Arizona	85034
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(Address of principal executive offices)	(Zip Code)

(704) 388-3689

(Registrant's telephone number, including area code)

N/A

(Former Name or Former Address, if Changed Since Last Report)

INFORMATION TO BE INCLUDED IN THE REPORT

Items 1-4. Not Applicable.

Item 5. Not Applicable.

Item 6. Not Applicable.

Item 7. Exhibits.

The following are filed as Exhibits to this Report under Exhibits
20.1, 20.2, 20.3, 20.4, 20.5, 20.06, 20.07, 20.08 20.09, 20.10, 20.11
and 20.12.

Exhibit 20.1 SERIES 1996-A - Monthly Certificateholders' Statement,
dated as of March 31, 2001

Exhibit 20.2 SERIES 1996-A - Schedule to Monthly Servicers'
Certificate, dated as of March 31, 2001

Exhibit 20.3 SERIES 1996-A - Monthly Servicer's Certificate, dated
as of March 31, 2001

Exhibit 20.4 SERIES 1997-A - Monthly Certificateholders' Statement,
dated as of March 31, 2001

Exhibit 20.5 SERIES 1997-A - Schedule to Monthly Servicer's
Certificate, dated as of March 31, 2001

Exhibit 20.6 SERIES 1997-A - Monthly Servicer's Certificate, dated
as of March 31, 2001

Exhibit 20.7 SERIES 1998-A - Monthly Certificateholders' Statement,

dated as of March 31, 2001

- Exhibit 20.8 SERIES 1998-A - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.9 SERIES 1998-A - Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.10 SERIES 1998-B - Monthly Certificateholders' Statement, dated as of March 31, 2001
- Exhibit 20.11 SERIES 1998-B - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.12 SERIES 1998-B - Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.13 SERIES 1999-A - Monthly Certificateholders' Statement, dated as of March 31, 2001
- Exhibit 20.14 SERIES 1999-A - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.15 SERIES 1999-A - Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.16 SERIES 1999-B - Monthly Certificateholders' Statement, dated as of March 31, 2001
- Exhibit 20.17 SERIES 1999-B - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.18 SERIES 1999-B - Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.19 SERIES 1999-C - Monthly Certificateholders' Statement, dated as of March 31, 2001
- Exhibit 20.20 SERIES 1999-C - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- Exhibit 20.21 SERIES 1999-C - Monthly Servicer's Certificate, dated as of March 31, 2001

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

Date: April 15, 2001

INDEX TO EXHIBITS

Exhibit Number	Exhibit Description
20.1	SERIES 1996-A - Monthly Certificateholders' Statement, dated as of March 31, 2001
20.2	SERIES 1996-A - Schedule to Monthly Servicers' Certificate, dated as of March 31, 2001
20.3	SERIES 1996-A - Monthly Servicer's Certificate, dated as of March 31, 2001
20.4	SERIES 1997-A - Monthly Certificateholders' Statement, dated as of March 31, 2001

- 20.5 SERIES 1997-A - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- 20.6 SERIES 1997-A - Monthly Servicer's Certificate, dated as of March 31, 2001
- 20.7 SERIES 1998-A - Monthly Certificateholders' Statement, dated as of March 31, 2001
- 20.8 SERIES 1998-A - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- 20.9 SERIES 1998-A - Monthly Servicer's Certificate, dated as of March 31, 2001
- 20.10 SERIES 1998-B - Monthly Certificateholders' Statement, dated as of March 31, 2001
- 20.11 SERIES 1998-B - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
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- 20.18 SERIES 1999-B - Monthly Servicer's Certificate, dated as of March 31, 2001
- 20.19 SERIES 1999-C - Monthly Certificateholders' Statement, dated as of March 31, 2001
- 20.20 SERIES 1999-C - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001
- 20.21 SERIES 1999-C - Monthly Servicer's Certificate, dated as of March 31, 2001

MONTHLY SERIES 1996-A CERTIFICATEHOLDERS' STATEMENT

Series 1996-A

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of April 16, 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....\$	0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....\$	0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....\$	0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....\$	4.70556
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....\$	0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....\$	0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....\$	4.84778
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....\$	0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....\$	0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....\$	4.94556
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....\$	0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....\$	59,134,189.03
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(b) The aggregate amount of Collections of Principal Receivables processed during

the related Monthly Period which were allocated in respect of the Class B Certificates.....\$ 4,495,581.62

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....\$ 5,533,023.54

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period.....\$8,702,687,243.35

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period.....\$ 500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Series 1996-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....\$ 500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 427,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....\$ 427,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 32,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period.....\$ 40,000,000.00

(h) The Floating Investor Percentage with respect to the related Monthly Period..... 5.6311%

(i) The Class A Floating Allocation with respect to the related Monthly Period..... 85.50%

(j) The Class B Floating Allocation with respect to the related Monthly Period..... 6.50%

(k) The Collateral Floating Allocation with respect to the related Monthly Period..... 8.00%

(l) The Fixed Investor Percentage with respect to the related Monthly Period..... N/A

(m) The Class A Fixed Allocation with respect to the related Monthly Period..... N/A

(n) The Class B Fixed Allocation with respect to the related Monthly Period..... N/A

(o) The Collateral Fixed Allocation with respect to the related Monthly Period..... N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance -----	Percentage of Total Receivables -----
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....\$ 2,772,497.72

(b) The Class A Investor Default Amount for the related Monthly Period.....\$ 2,370,485.55

(c) The Class B Investor Default Amount for the related Monthly Period.....\$ 180,212.35

(d) The Collateral Default Amount for the related Monthly Period.....\$ 221,799.82

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....\$ 0.00

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....\$ 0.00

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....\$ 0.00

(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount.....\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$ 0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$ 0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$ 0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$ 356,250.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$ 27,083.33

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period..	\$ 33,333.34

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$ 416,666.67

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date.....	\$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date.....	\$ 40,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date.....	\$ 32,500,000.00

8. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....\$ 6,972,889.15
- (b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....\$ 530,102.67
- (c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....\$ 652,434.08

9. Principal Funding Account

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....\$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period.....\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....\$ 0.00
- (d) The Principal Funding Investment Shortfall.....\$ 0.00
- (e) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account.....\$ 0.00

10. Reserve Draw Amount.....\$ 0.00

11. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 6,972,889.15
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 530,102.67
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 652,434.08

12. Portfolio Yield

- (a) The Portfolio Yield (Net) for the related Monthly Period..... 13.9190%

(b) The Portfolio Adjusted Yield for
the related Monthly Period..... 5.7382%

C. Floating Rate Determinations

1. LIBOR for the Interest Period ending on
this Distribution Date..... 5.16375%

2. Class A Certificate Rate..... 5.29375%

Class B Certificate Rate..... 5.45375%

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1996-A

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$ 69,162,794.19

2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 8,154,452.16

3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 417,640.41

4.	The aggregate amount of Servicer Interchange.....	\$ 416,666.67

5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1996-A Certificates.....	\$ 8,155,425.90

6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1996-A Certificates.....	\$ 69,162,794.19

7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1996-A Certificates.....	\$ 0.00

8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00

9.	The excess, if any, of the Required Collateral Interest over the Collateral Interest.....	\$ 0.00

10.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 40,000,000.00

11.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i) Class A Certificateholders.....	\$ 2,011,625.00

	(ii) Class B Certificateholders.....	\$ 157,552.78

	(iii) Collateral Interest Holder.....	\$ 197,822.22

12.	The amount of principal payable to the	
	(i) Class A Certificateholders.....	\$ 0.00

	(ii) Class B Certificateholders.....	\$ 0.00

	(iii) Collateral Interest Holder.....	\$ 0.00

13.	The sum of all amounts payable to the	
	(i) Class A Certificateholders.....	\$ 2,011,625.00

	(ii) Class B Certificateholders	\$ 157,552.78

	(iii) Collateral Interest Holder.....	\$ 197,822.22

14. To the knowledge of the undersigned, no Series
1996-A Pay Out Event or Trust Pay Out Event
has occurred except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1996-A only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340,416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 69,320,062.10

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 8,038,632.91

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 8,572,092.57

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$ 69,162,794.19

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 69,162,794.19

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 115,819.25

14. The aggregate amount of Interchange
to be deposited in the Finance Charge Account on the
Transfer Date of the current month is equal to.....\$ 417,640.41

15. The aggregate amount of all sums
payable to the Investor Certificateholder of each Series
on the succeeding Distribution Date with respect to
Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums
payable to the Investor Certificateholder of each
Series on the succeeding Distribution Date with respect
to Certificate Interest.....\$ 2,367,000.00

17. The aggregate amount of Default
Amounts processed by the Servicer as of the end of the
last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on
any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and
delivered this certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERIES 1997-A CERTIFICATEHOLDERS' STATEMENT

Series 1997-A

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of APRIL 16, 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....	\$	0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....	\$	0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....	\$	0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....	\$	4.68778
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....	\$	0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....	\$	0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....	\$	4.84778
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....	\$	0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....	\$	0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....	\$	4.99000
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....	\$	0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$	89,739,256.67
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B

Certificates.....	\$ 5,705,964.29

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$ 8,299,584.44

2. Principal Receivables in the Trust	
(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period.....	\$8,702,687,243.35

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-A as of the end of the day on the last day of the related Monthly Period.....	\$ 750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Series 1997-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....	\$ 750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 648,750,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....	\$ 648,750,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 41,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 60,000,000.00

(h) The Floating Investor Percentage with respect to the related Monthly Period.....	8.4467%

(i) The Class A Floating Allocation with respect to the related Monthly Period.....	86.50%

(j) The Class B Floating Allocation with respect to the related Monthly Period.....	5.50%

(k) The Collateral Floating Allocation with respect to the related Monthly Period.....	8.00%

(l) The Fixed Investor Percentage with respect to the related Monthly Period.....	N/A

(m) The Class A Fixed Allocation with respect to the related Monthly Period.....	N/A

(n) The Class B Fixed Allocation with respect to the related Monthly Period.....	N/A

(o) The Collateral Fixed Allocation with respect to the related Monthly Period..... N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance	Percentage of Total Receivables
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....	\$ 4,158,771.20
(b) The Class A Investor Default Amount for the related Monthly Period.....	\$ 3,597,337.09
(c) The Class B Investor Default Amount for the related Monthly Period.....	\$ 228,732.42
(d) The Collateral Default Amount for the related Monthly Period.....	\$ 332,701.69

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$	0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	540,625.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	34,375.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	50,000.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$	625,000.00

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date.....	\$	0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$	0.00

(c) The Collateral Interest as of the close of business on this Distribution Date.....	\$	60,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date.....	\$	41,250,000.00

8. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....\$ 10,581,730.96
- (b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....\$ 672,826.82
- (c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....\$ 978,657.20

9. Principal Funding Account

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....\$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period.....\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....\$ 0.00
- (d) The Principal Funding Investment Shortfall.....\$ 0.00
- (e) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account.....\$ 0.00

10. Reserve Draw Amount.....\$ 0.00

11. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 10,581,730.96
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 672,826.82
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 978,657.20

12. Portfolio Yield

- (a) The Portfolio Yield (Net) for the related Monthly Period..... 13.9190%
- (b) The Portfolio Adjusted Yield for

the related Monthly Period..... 5.7541%

C. Floating Rate Determinations

1. LIBOR for the Interest Period ending on
this Distribution Date..... 5.16375%

2. Class A Certificate Rate..... 5.27375%

Class B Certificate Rate..... 5.45375%

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1997-A

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$103,744,805.40

2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 12,231,750.65

3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 626,464.33

4.	The aggregate amount of Servicer Interchange.....	\$ 625,000.00

5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1997-A Certificates.....	\$ 12,233,214.98

6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1997-A Certificates.....	\$ 103,744,805.40

7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1997-A Certificates.....	\$ 0.00

8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00

9.	The excess, if any, of the Required Collateral Interest over the Collateral Interest.....	\$ 0.00

10.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 60,000,000.00

11.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i) Class A Certificateholders.....	\$ 3,041,195.83

	(ii) Class B Certificateholders.....	\$ 199,970.83

	(iii) Collateral Interest Holder.....	\$ 299,400.00

12.	The amount of principal payable to the	
	(i) Class A Certificateholders.....	\$ 0.00

	(ii) Class B Certificateholders.....	\$ 0.00

	(iii) Collateral Interest Holder.....	\$ 0.00

13.	The sum of all amounts payable to the	
	(i) Class A Certificateholders.....	\$ 3,041,195.83

	(ii) Class B Certificateholders	\$ 199,970.83

	(iii) Collateral Interest Holder.....	\$ 299,400.00

14. To the knowledge of the undersigned, no Series
1997-A Pay Out Event or Trust Pay Out Event
has occurred except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1997-A only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340,416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 103,980,708.66

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 12,058,020.75

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 12,858,214.98

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$103,744,805.40

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 103,744,805.40

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 173,729.90

14. The aggregate amount of Interchange to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to.....\$ 626,464.33

15. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Interest.....\$ 3,540,566.66

17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERIES 1998-A CERTIFICATEHOLDERS' STATEMENT

Series 1998-A

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of APRIL 16, 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....	\$	0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....	\$	0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....	\$	0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....	\$	4.68778
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....	\$	0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....	\$	0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....	\$	4.83000
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....	\$	0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....	\$	0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....	\$	5.03444
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....	\$	0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$	89,739,256.67
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B

Certificates.....	\$ 5,705,964.29

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$ 8,299,584.44

2. Principal Receivables in the Trust	
(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period.....	\$8,702,687,243.35

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-A as of the end of the day on the last day of the related Monthly Period.....	\$ 750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Series 1997-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....	\$ 750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 648,750,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....	\$ 648,750,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 41,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 60,000,000.00

(h) The Floating Investor Percentage with respect to the related Monthly Period.....	8.4467%

(i) The Class A Floating Allocation with respect to the related Monthly Period.....	86.50%

(j) The Class B Floating Allocation with respect to the related Monthly Period.....	5.50%

(k) The Collateral Floating Allocation with respect to the related Monthly Period.....	8.00%

(l) The Fixed Investor Percentage with respect to the related Monthly Period.....	N/A

(m) The Class A Fixed Allocation with respect to the related Monthly Period.....	N/A

(n) The Class B Fixed Allocation with respect to the related Monthly Period.....	N/A

(o) The Collateral Fixed Allocation with respect to the related Monthly Period..... N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance	Percentage of Total Receivables
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....	\$ 4,158,771.20
(b) The Class A Investor Default Amount for the related Monthly Period.....	\$ 3,597,337.09
(c) The Class B Investor Default Amount for the related Monthly Period.....	\$ 228,732.42
(d) The Collateral Default Amount for the related Monthly Period.....	\$ 332,701.69

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$	0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	540,625.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	34,375.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	50,000.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$	625,000.00

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date.....	\$	0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$	0.00

(c) The Collateral Interest as of the close of business on this Distribution Date.....	\$	60,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date.....	\$	41,250,000.00

8. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....\$ 10,581,730.96

- (b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....\$ 672,826.82

- (c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....\$ 978,657.20

9. Principal Funding Account

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....\$ 0.00

- (b) The Accumulation Shortfall with respect to the related Monthly Period.....\$ 0.00

- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....\$ 0.00

- (d) The Principal Funding Investment Shortfall.....\$ 0.00

- (e) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account.....\$ 0.00

10. Reserve Draw Amount.....\$ 0.00

11. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 10,581,730.96

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 672,826.82

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....\$ 978,657.20

12. Portfolio Yield

(a) The Portfolio Yield (Net) for the related Monthly Period..... 13.9190%

(b) The Portfolio Adjusted Yield for

the related Monthly Period..... 5.7510%

C. Floating Rate Determinations

1. LIBOR for the Interest Period ending on
this Distribution Date..... 5.16375%

2. Class A Certificate Rate..... 5.27375%

Class B Certificate Rate..... 5.43375%

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1998-A

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$ 103,744,805.40	-----
2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 12,231,750.65	-----
3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 626,464.33	-----
4.	The aggregate amount of Servicer Interchange.....	\$ 625,000.00	-----
5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1998-A Certificates.....	\$ 12,233,214.98	-----
6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1998-A Certificates.....	\$ 103,744,805.40	-----
7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1998-A Certificates.....	\$ 0.00	-----
8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00	-----
9.	The excess, if any, of the Required Collateral Interest over the Collateral Interest.....	\$ 0.00	-----
10.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 60,000,000.00	-----
11.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the		
	(i) Class A Certificateholders.....	\$ 3,041,195.83	-----
	(ii) Class B Certificateholders.....	\$ 199,237.50	-----
	(iii) Collateral Interest Holder.....	\$ 302,066.67	-----
12.	The amount of principal payable to the		
	(i) Class A Certificateholders.....	\$ 0.00	-----
	(ii) Class B Certificateholders.....	\$ 0.00	-----
	(iii) Collateral Interest Holder.....	\$ 0.00	-----
13.	The sum of all amounts payable to the		
	(i) Class A Certificateholders.....	\$ 3,041,195.83	-----
	(ii) Class B Certificateholders	\$ 199,237.50	-----
	(iii) Collateral Interest Holder.....	\$ 302,066.67	-----

14. To the knowledge of the undersigned, no Series
1998-A Pay Out Event or Trust Pay Out Event
has occurred except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1998-A only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340,416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 103,980,708.66

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 12,058,020.75

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 12,858,214.98

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$ 103,744,805.40

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 103,744,805.40

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 173,729.90

14. The aggregate amount of Interchange to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to.....\$ 626,464.33

15. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Interest.....\$ 3,542,500.00

17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERIES 1998-B CERTIFICATEHOLDERS' STATEMENT

Series 1998-B

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of APRIL 16, 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....	\$	0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....	\$	0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....	\$	0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....	\$	4.69667
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....	\$	0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....	\$	0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....	\$	4.83889
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....	\$	0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....	\$	0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....	\$	5.10111
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....	\$	0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$	89,739,256.67
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B

Certificates.....	\$ 5,705,964.29

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$ 8,299,584.44

2. Principal Receivables in the Trust	
(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period.....	\$8,702,687,243.35

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-A as of the end of the day on the last day of the related Monthly Period.....	\$ 750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Series 1997-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....	\$ 750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 648,750,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....	\$ 648,750,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 41,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period.....	\$ 60,000,000.00

(h) The Floating Investor Percentage with respect to the related Monthly Period.....	8.4467%

(i) The Class A Floating Allocation with respect to the related Monthly Period.....	86.50%

(j) The Class B Floating Allocation with respect to the related Monthly Period.....	5.50%

(k) The Collateral Floating Allocation with respect to the related Monthly Period.....	8.00%

(l) The Fixed Investor Percentage with respect to the related Monthly Period.....	N/A

(m) The Class A Fixed Allocation with respect to the related Monthly Period.....	N/A

(n) The Class B Fixed Allocation with respect to the related Monthly Period.....	N/A

(o) The Collateral Fixed Allocation with respect to the related Monthly Period..... N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance	Percentage of Total Receivables
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....	\$ 4,158,771.20
(b) The Class A Investor Default Amount for the related Monthly Period.....	\$ 3,597,337.09
(c) The Class B Investor Default Amount for the related Monthly Period.....	\$ 228,732.42
(d) The Collateral Default Amount for the related Monthly Period.....	\$ 332,701.69

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$	0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	540,625.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	34,375.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	50,000.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$	625,000.00

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$	0.00

(c) The Collateral Interest as of the close of business on this Distribution Date.....	\$	60,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date.....	\$	41,250,000.00

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$ 10,581,730.96

(b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$ 672,826.82

(c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$ 978,657.20

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....	\$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period.....	\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....	\$ 0.00

(d) The Principal Funding Investment Shortfall.....	\$ 0.00

(e) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account.....	\$ 0.00

10. Reserve Draw Amount.....\$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$ 10,581,730.96

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$ 672,826.82

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$ 978,657.20

12. Portfolio Yield

(a) The Portfolio Yield (Net) for the related Monthly Period.....	13.9190%

(b) The Portfolio Adjusted Yield for	

the related Monthly Period..... 5.7348%

C. Floating Rate Determinations

1. LIBOR for the Interest Period ending on
this Distribution Date..... 5.16375%

Class A Certificate Rate..... 5.28375%

Class B Certificate Rate..... 5.44375%

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1998-B

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$103,744,805.40

2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 12,231,750.65

3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 626,464.33

4.	The aggregate amount of Servicer Interchange.....	\$ 625,000.00

5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1998-A Certificates.....	\$ 12,233,214.98

6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1998-A Certificates.....	\$ 103,744,805.40

7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1998-A Certificates.....	\$ 0.00

8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00

9.	The excess, if any, of the Required Collateral Interest over the Collateral Interest.....	\$ 0.00

10.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 60,000,000.00

11.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i) Class A Certificateholders.....	\$ 3,046,962.50

	(ii) Class B Certificateholders.....	\$ 199,604.17

	(iii) Collateral Interest Holder.....	\$ 306,066.67

12.	The amount of principal payable to the	
	(i) Class A Certificateholders.....	\$ 0.00

	(ii) Class B Certificateholders.....	\$ 0.00

	(iii) Collateral Interest Holder.....	\$ 0.00

13.	The sum of all amounts payable to the	
	(i) Class A Certificateholders.....	\$ 3,046,962.50

	(ii) Class B Certificateholders	\$ 199,604.17

	(iii) Collateral Interest Holder.....	\$ 306,066.67

14. To the knowledge of the undersigned, no Series
1998-B Pay Out Event or Trust Pay Out Event
has occurred except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1998-B only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340,416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 103,980,708.66

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 12,058,020.75

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 12,858,214.98

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$ 103,744,805.40

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 103,744,805.40

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 173,729.90

14. The aggregate amount of Interchange to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to.....\$ 626,464.33

15. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Interest.....\$ 3,552,633.34

17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

Series 1999-A

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of April 16, 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings Set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the

Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....	\$	0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....	\$	0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....	\$	0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....	\$	4.73222
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....	\$	0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....	\$	0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....	\$	4.91000
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....	\$	0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....	\$	0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....	\$	5.23000
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....	\$	0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$	59,825,816.97
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$	3,803,953.68
(c) The aggregate amount of Collections of Principal Receivables processed during		

the related Monthly Period which were allocated in respect of the Collateral Interest.....\$ 5,533,023.54

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period.....\$8,702,687,243.35

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-A as of the end of the day on the last day of the related Monthly Period.....\$ 500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Series 1999-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....\$ 500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 432,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....\$ 432,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 27,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 27,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period.....\$ 40,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the last day of the related Monthly Period.....\$ 40,000,000.00

(j) The Floating Investor Percentage with respect to the related Monthly Period..... 5.6311%

(k) The Class A Floating Allocation with respect to the related Monthly Period..... 86.50%

(l) The Class B Floating Allocation with respect to the related Monthly Period..... 5.50%

(m) The Collateral Floating Allocation with respect to the related Monthly Period..... 8.00%

(n) The Fixed Investor Percentage with

respect to the related Monthly Period.....	N/A
(o) The Class A Fixed Allocation with respect to the related Monthly Period.....	N/A
(P) The Class B Fixed Allocation with respect to the related Monthly Period.....	N/A
(q) The Collateral Fixed Allocation with respect to the related Monthly Period.....	N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance	Percentage of Total Receivables
	-----	-----
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....	\$ 2,772,497.72
(b) The Class A Investor Default Amount for the related Monthly Period.....	\$ 2,398,210.53
(c) The Class B Investor Default Amount for the related Monthly Period.....	\$ 152,487.37
(d) The Collateral Default Amount for the related Monthly Period.....	\$ 221,799.82

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate	

principal amount.....	\$	0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$	0.00

6. Investor Servicing Fee		

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	270,312.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	17,187.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	25,000.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$	417,640.41

7. Reallocations		

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$	0.00

(c) The Collateral Interest as of the		

	close of business on this Distribution Date.....	\$ 40,000,000.00	-----
(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date.....	\$ 40,000,000.00	-----
(e)	The Class B Investor Interest as of the close of business on this Distribution Date.....	\$ 27,500,000.00	-----
(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date.....	\$ 27,500,000.00	-----
(g)	The Class A Investor Interest as of the close of business on this Distribution Date.....	\$ 432,500,000.00	-----
(h)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date.....	\$ 432,500,000.00	-----
8.	Collection of Finance Charge Receivables -----		
(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$ 7,053,601.12	-----
(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$ 448,494.87	-----
(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$ 652,356.17	-----
9.	Principal Funding Account -----		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....	\$ 0.00	-----
(b)	The Accumulation Shortfall with respect to the related Monthly Period.....	\$ 0.00	-----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....	\$ 0.00	-----
(d)	The Principal Funding Investment Shortfall.....	\$ 0.00	-----
(e)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account.....	\$ 0.00	-----
10.	Reserve Draw Amount.....	\$ 0.00	-----

11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$ 7,053,601.12
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$ 448,494.87
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$ 652,356.17

12. Portfolio Yield

(a) The Portfolio Yield (Net) for the related Monthly Period.....	13.9190%
(b) The Portfolio Adjusted Yield for the related Monthly Period.....	5.9273%

C. Floating Rate Determinations

1. LIBOR for the Interest Period ending on this Distribution Date.....	5.16375%
Class A Certificate Rate.....	5.32375%
Class B Certificate Rate.....	5.52375%

BANK OF AMERICA NATIONAL ASSOCIATION
Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1999-A

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$69,162,794.19

2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 8,154,452.16

3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 417,640.41

4.	The aggregate amount of Servicer Interchange.....	\$ 417,640.41

5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1999-A Certificates.....	\$ 8,154,452.16

6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1999-A Certificates.....	\$ 69,162,794.19

7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1999-A Certificates.....	\$ 0.00

8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00

9.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 40,000,000.00

10.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i) Class A Certificateholders.....	\$ 2,046,686.11

	(ii) Class B Certificateholders.....	\$ 135,025.00

	(iii) Collateral Interest Holder.....	\$ 209,200.00

11.	The amount of principal payable to the	
	(i) Class A Certificateholders.....	\$ 0.00

	(ii) Class B Certificateholders.....	\$ 0.00

	(iii) Collateral Interest Holder.....	\$ 0.00

12.	The sum of all amounts payable to the	
	(i) Class A Certificateholders.....	\$ 2,046,686.11

	(ii) Class B Certificateholders	\$ 135,025.00

	(iii) Collateral Interest Holder.....	\$ 209,200.00

13.	To the knowledge of the undersigned, no Series 1999-A Pay Out Event or Trust Pay Out Event has occurred except as described below:	

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1999-A only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 69,320,062.10

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 8,038,632.91

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 8,571,592.57

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$ 69,162,794.19

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 69,162,794.19

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 115,819.25

14. The aggregate amount of Interchange

to be deposited in the Finance Charge Account on the
Transfer Date of the current month is equal to.....\$ 417,640.41

15. The aggregate amount of all sums
payable to the Investor Certificateholder of each Series
on the succeeding Distribution Date with respect to
Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums
payable to the Investor Certificateholder of each
Series on the succeeding Distribution Date with respect
to Certificate Interest.....\$ 2,390,911.11

17. The aggregate amount of Default
Amounts processed by the Servicer as of the end of the
last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on
any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and
delivered this certificate this 11h day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

Series 1999-B

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of April 16 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings Set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the

Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....	\$	0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....	\$	0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....	\$	0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....	\$	4.72333
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....	\$	0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....	\$	0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....	\$	4.94556
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....	\$	0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....	\$	0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....	\$	5.36333
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....	\$	0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$	119,652,696.35
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$	7,607,974.91
(c) The aggregate amount of Collections of Principal Receivables processed during		

the related Monthly Period which were allocated in respect of the Collateral Interest.....\$ 11,066,145.34

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period.....\$ 8,702,687,243.35

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-A as of the end of the day on the last day of the related Monthly Period.....\$ 1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Series 1999-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....\$ 1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 865,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period.....\$ 865,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 55,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period.....\$ 55,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period.....\$ 80,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the last day of the related Monthly Period.....\$ 80,000,000.00

(j) The Floating Investor Percentage with respect to the related Monthly Period..... 11.2623%

(k) The Class A Floating Allocation with respect to the related Monthly Period..... 86.50%

(l) The Class B Floating Allocation with respect to the related Monthly Period..... 5.50%

(m) The Collateral Floating Allocation with respect to the related Monthly Period..... 8.00%

(n) The Fixed Investor Percentage with

respect to the related Monthly Period.....	N/A
(o) The Class A Fixed Allocation with respect to the related Monthly Period.....	N/A
(P) The Class B Fixed Allocation with respect to the related Monthly Period.....	N/A
(q) The Collateral Fixed Allocation with respect to the related Monthly Period.....	N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance	Percentage of Total Receivables
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....	\$ 5,545,044.68
(b) The Class A Investor Default Amount for the related Monthly Period.....	\$ 4,796,463.65
(c) The Class B Investor Default Amount for the related Monthly Period.....	\$ 304,977.46
(d) The Collateral Default Amount for the related Monthly Period.....	\$ 443,603.57

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly	
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....	\$	0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount.....	\$	0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$	0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	540,625.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	34,375.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	50,000.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$	835,288.24

7. Reallocations

(a) The amount of Reallocated Collateral
--

Principal Collections with respect to this Distribution Date	\$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date.....	\$ 80,000,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date.....	\$ 80,000,000.00

(e) The Class B Investor Interest as of the close of business on this Distribution Date.....	\$ 55,000,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date.....	\$ 55,000,000.00

(g) The Class A Investor Interest as of the close of business on this Distribution Date.....	\$ 865,000,000.00

(h) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date.....	\$ 865,000,000.00

8. Collection of Finance Charge Receivables	

(a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$ 14,107,327.50

(b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$ 896,997.70

(c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$ 1,304,723.94

9. Principal Funding Account	

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....	\$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period.....	\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....	\$ 0.00

(d) The Principal Funding Investment Shortfall.....	\$	0.00

(e) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account.....	\$	0.00

10. Reserve Draw Amount.....	\$	0.00

11. Available Funds -----		
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$	14,107,327.50

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$	896,997.70

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date.....	\$	1,304,723.94

12. Portfolio Yield -----		
(a) The Portfolio Yield (Net) for the related Monthly Period.....		13.9190%

(b) The Portfolio Adjusted Yield for the related Monthly Period.....		5.9219%

C. Floating Rate Determinations -----		
1. LIBOR for the Interest Period ending on this Distribution Date.....		5.16375%

Class A Certificate Rate.....		5.31375%

Class B Certificate Rate.....		5.56375%

BANK OF AMERICA NATIONAL ASSOCIATION
Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1999-B

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$138,326,816.60

2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 16,309,049.14

3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 835,288.24

4.	The aggregate amount of Servicer Interchange.....	\$ 835,288.24

5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1999-A Certificates.....	\$ 16,309,049.14

6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1999-A Certificates.....	\$ 138,326,816.60

7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1999-A Certificates.....	\$ 0.00

8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00

9.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 80,000,000.00

10.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i) Class A Certificateholders.....	\$ 4,085,683.33

	(ii) Class B Certificateholders.....	\$ 272,005.56

	(iii) Collateral Interest Holder.....	\$ 429,066.67

11.	The amount of principal payable to the	
	(i) Class A Certificateholders.....	\$ 0.00

	(ii) Class B Certificateholders.....	\$ 0.00

	(iii) Collateral Interest Holder.....	\$ 0.00

12.	The sum of all amounts payable to the	
	(i) Class A Certificateholders.....	\$ 4,085,683.33

	(ii) Class B Certificateholders	\$ 272,005.56

	(iii) Collateral Interest Holder.....	\$ 429,066.67

13.	To the knowledge of the undersigned, no Series 1999-B Pay Out Event or Trust Pay Out Event has occurred except as described below:	

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1999-B only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340,416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 138,641,355.22

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 16,077,408.59

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 17,143,837.38

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$ 138,326,816.60

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 138,326,816.60

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 231,640.55

14. The aggregate amount of Interchange

to be deposited in the Finance Charge Account on the
Transfer Date of the current month is equal to.....\$ 835,288.24

15. The aggregate amount of all sums
payable to the Investor Certificateholder of each Series
on the succeeding Distribution Date with respect to
Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums
payable to the Investor Certificateholder of each
Series on the succeeding Distribution Date with respect
to Certificate Interest.....\$ 4,786,755.56

17. The aggregate amount of Default
Amounts processed by the Servicer as of the end of the
last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on
any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and
delivered this certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

Series 1999-C

BANK OF AMERICA NATIONAL ASSOCIATION

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of April 16, 2001, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings Set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the

Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the current monthly distribution in respect of Class A Monthly Principal.....	\$ 0.00000
2. The amount of the current monthly distribution in respect of Class B Monthly Principal.....	\$ 0.00000
3. The amount of the current monthly distribution in respect of Collateral Monthly Principal.....	\$ 0.00000
4. The amount of the current monthly distribution in respect of Class A Monthly Interest.....	\$ 4.81222
5. The amount of the current monthly distribution in respect of Class A Deficiency Amounts.....	\$ 0.00000
6. The amount of the current monthly distribution in respect of Class A Additional Interest.....	\$ 0.00000
7. The amount of the current monthly distribution in respect of Class B Monthly Interest.....	\$ 5.03444
8. The amount of the current monthly distribution in respect of Class B Deficiency Amounts.....	\$ 0.00000
9. The amount of the current monthly distribution in respect of Class B Additional Interest.....	\$ 0.00000
10. The amount of the current monthly distribution in respect of Collateral Monthly Interest.....	\$ 5.50556
11. The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest.....	\$ 0.00000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$ 59,825,816.97
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$ 3,803,953.68

(c) The aggregate amount of Collections of

Principal Receivables processed during
the related Monthly Period which were
allocated in respect of the Collateral
Interest.....\$ 5,533,023.54

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal
Receivables in the Trust as of the end
of the day on the last day of the
related Monthly Period.....\$ 8,702,687,243.35

- (b) The amount of Principal Receivables in
the Trust represented by the Investor
Interest of Series 1999-A as of the end
of the day on the last day of the related
Monthly Period.....\$ 500,000,000.00

- (c) The amount of Principal Receivables in
the Trust represented by the Series
1999-A Adjusted Investor Interest as of
the end of day on the last day of the
related Monthly Period.....\$ 500,000,000.00

- (d) The amount of Principal Receivables in
the Trust represented by the Class A
Investor Interest as of the end of the
day on the last day of the related
Monthly Period.....\$ 432,500,000.00

- (e) The amount of Principal Receivables in
the Trust represented by the Class A
Adjusted Investor Interest as of the end
of day on the last day of the related
Monthly Period.....\$ 432,500,000.00

- (f) The amount of Principal Receivables in
the Trust represented by the Class B
Investor Interest as of the end of the
day on the last day of the related
Monthly Period.....\$ 27,500,000.00

- (g) The amount of Principal Receivables in
the Trust represented by the Class B
Adjusted Investor Interest as of the end
of the day on the last day of the related
Monthly Period.....\$ 27,500,000.00

- (h) The amount of Principal Receivables in
the Trust represented by the Collateral
Interest as of the end of the day on the
last day of the related Monthly Period.....\$ 40,000,000.00

- (i) The amount of Principal Receivables in
the Trust represented by the Collateral
Interest Adjusted Amount as of the end
of the day on the last day of the
last day of the related Monthly Period.....\$ 40,000,000.00

- (j) The Floating Investor Percentage with
respect to the related Monthly Period..... 5.6311%

- (k) The Class A Floating Allocation with
respect to the related Monthly Period..... 86.50%

- (l) The Class B Floating Allocation with
respect to the related Monthly Period..... 5.50%

- (m) The Collateral Floating Allocation with
respect to the related Monthly Period..... 8.00%

(n) The Fixed Investor Percentage with respect to the related Monthly Period.....	N/A
(o) The Class A Fixed Allocation with respect to the related Monthly Period.....	N/A
(P) The Class B Fixed Allocation with respect to the related Monthly Period.....	N/A
(q) The Collateral Fixed Allocation with respect to the related Monthly Period.....	N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Aggregate Account Balance	Percentage of Total Receivables
	-----	-----
(a) 31 - 60 days	\$142,696,844.57	1.6195%
(b) 61 - 90 days	\$ 93,581,013.32	1.0620%
(c) 91 - or more days	\$188,944,659.33	2.1443%
Total.....	\$425,222,517.22	4.8258%

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period.....	\$ 2,772,497.72
(b) The Class A Investor Default Amount for the related Monthly Period.....	\$ 2,398,210.53
(c) The Class B Investor Default Amount for the related Monthly Period.....	\$ 152,487.37
(d) The Collateral Default Amount for the related Monthly Period.....	\$ 221,799.82

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period.....	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount.....	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly	
(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original	

certificate principal amount.....	\$	0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period.....	\$	0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount.....	\$	0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date.....	\$	0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date.....	\$	0.00

6. Investor Servicing Fee		

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	270,312.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	17,187.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period.....	\$	25,000.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period.....	\$	417,640.41

7. Reallocations		

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date.....	\$	0.00

(c) The Collateral Interest as of the close of business on this Distribution Date.....	\$	40,000,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date.....	\$	40,000,000.00

(e) The Class B Investor Interest as of the close of business on this Distribution Date.....	\$	27,500,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date.....	\$	27,500,000.00

(g) The Class A Investor Interest as of the close of business on this Distribution Date.....	\$	432,500,000.00

(h) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date.....	\$	432,500,000.00

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates.....	\$	7,053,601.12

(b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates.....	\$	448,494.87

(c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.....	\$	652,356.17

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date.....	\$	0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period.....	\$	0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date.....	\$	0.00

	(d) The Principal Funding Investment	
	Shortfall.....	\$ 0.00

	(e) The amount of all or the portion of	
	the Reserve Draw Amount deposited in	
	the Finance Charge Account on the	
	related Transfer Date from the Reserve	
	Account.....	\$ 0.00

10.	Reserve Draw Amount.....	\$ 0.00
	-----	-----
11.	Available Funds	

	(a) The amount of Class A Available	
	Funds on deposit in the Finance	
	Charge Account on the related	
	Transfer Date.....	\$ 7,053,601.12

	(b) The amount of Class B Available	
	Funds on deposit in the Finance	
	Charge Account on the related	
	Transfer Date.....	\$ 448,494.87

	(c) The amount of Collateral Available	
	Funds on deposit in the Finance	
	Charge Account on the related	
	Transfer Date.....	\$ 652,356.17

12.	Portfolio Yield	

	(a) The Portfolio Yield (Net) for the	
	related Monthly Period.....	13.9190%

	(b) The Portfolio Adjusted Yield for	
	the related Monthly Period.....	5.8096%

C.	Floating Rate Determinations	

1.	LIBOR for the Interest Period ending on	
	this Distribution Date.....	5.16375%

	Class A Certificate Rate.....	5.41375%

	Class B Certificate Rate.....	5.66375%

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: \s\ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani

Title: Vice President

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE
MONTHLY PERIOD ENDING MARCH 31, 2001

BANK OF AMERICA NATIONAL ASSOCIATION
BA MASTER CREDIT CARD TRUST SERIES 1999-C

1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables.....	\$ 69,162,794.19
2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange).....	\$ 8,154,452.16
3.	The aggregate amount of the Investor Percentage of Interchange.....	\$ 417,640.41
4.	The aggregate amount of Servicer Interchange.....	\$ 417,640.41
5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1999-A Certificates.....	\$ 8,154,452.16
6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1999-A Certificates.....	\$ 69,162,794.19
7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1999-A Certificates.....	\$ 0.00
8.	The aggregate amount to be withdrawn from the Finance Charge Account and paid in accordance with the Loan Agreement pursuant to Section 4.11.....	\$ 0.00
9.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to.....	\$ 40,000,000.00
10.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i) Class A Certificateholders.....	\$ 2,081,286.11
	(ii) Class B Certificateholders.....	\$ 138,447.22
	(iii) Collateral Interest Holder.....	\$ 220,222.22
11.	The amount of principal payable to the	
	(i) Class A Certificateholders.....	\$ 0.00
	(ii) Class B Certificateholders.....	\$ 0.00
	(iii) Collateral Interest Holder.....	\$ 0.00
12.	The sum of all amounts payable to the	
	(i) Class A Certificateholders.....	\$ 2,081,286.11
	(ii) Class B Certificateholders	\$ 138,447.22
	(iii) Collateral Interest Holder.....	\$ 220,222.22
13.	To the knowledge of the undersigned, no Series 1999-C Pay Out Event or Trust Pay Out Event has occurred except as described below:	

None

IN WITNESS WHEREOF, the undersigned has duly executed
and delivered this Certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President

MONTHLY SERVICER'S CERTIFICATE

(This represents Series 1999-C only)

Monthly Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

1. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the "preceding Monthly Period" shall mean the Monthly Period immediately preceding the calendar month in which this Certificate is delivered. This Certificate is delivered pursuant to subsection 3.04 (b) of the Pooling and Servicing Agreement. References herein to certain sections and subsections are references to the respective sections and subsections of the Pooling and Servicing Agreement.

2. Bank of America National Association is Servicer under the Pooling and Servicing Agreement.

3. The undersigned is a Servicing Officer.

4. The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.

5. The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 1,370,340,416.24

6. The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to.....\$ 69,320,062.10

7. The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange).....\$ 8,038,632.91

8. The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period.....\$ 1,231,021,684.89

9. Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period\$ 8,571,592.57

10. Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period.....\$ 69,162,794.19

11. The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period.....\$ 0.00

12. The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to.....\$ 69,162,794.19

13. The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to.....\$ 115,819.25

14. The aggregate amount of Interchange

to be deposited in the Finance Charge Account on the
Transfer Date of the current month is equal to.....\$ 417,640.41

15. The aggregate amount of all sums
payable to the Investor Certificateholder of each Series
on the succeeding Distribution Date with respect to
Certificate Principal.....\$ 0.00

16. The aggregate amount of all sums
payable to the Investor Certificateholder of each
Series on the succeeding Distribution Date with respect
to Certificate Interest.....\$ 2,439,955.55

17. The aggregate amount of Default
Amounts processed by the Servicer as of the end of the
last day of the preceding Monthly Period.....\$ 49,235,455.32

18. To the knowledge of the undersigned, there are no Liens on
any Receivables in the Trust except as described below:

None

IN WITNESS WHEREOF, the undersigned has duly executed and
delivered this certificate this 11th day of April, 2001.

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

By: /s/ VICTORIA J. JAHANBANI

Name: Victoria J. Jahanbani
Title: Vice President