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

(State or other jurisdiction (Commission of incorporation) File Number) Identification Number)

1825 East Buckeye Road Phoenix, Arizona 85034

(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 |
| 20.12 | SERIES 1998-B - Monthly Servicer's Certificate, dated as of March 31, 2001 |
| 20.13 | SERIES 1999-A - Monthly Certificateholders' Statement, dated as of March 31, 2001 |
| 20.14 | SERIES 1999-A - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001 |
| 20.15 | SERIES 1999-A - Monthly Servicer's Certificate, dated as of March 31, 2001 |
| 20.16 | SERIES 1999-B - Monthly Certificateholders' Statement, dated as of March 31, 2001 |
| 20.17 | SERIES 1999-B - Schedule to Monthly Servicer's Certificate, dated as of March 31, 2001 |
| 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 |
| | he information which is required to be prepared with respect to the on Date of April 16, 2001, and with respect to the performance of |
| the Trust | during the related Monthly Period. |
| | apitalized terms used in this Statement have their respective meanings in the Pooling and Servicing Agreement. |
| A. I | nformation Regarding the Current Monthly Distribution (Stated on the |
| E - | asis 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 |
| <u>.</u> | . 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 |
| g | . 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 |
| В. І | nformation 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 |

(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 |
| | ncipal 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 5.63119 |
| (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% |
| | |
| (1) | The Fixed Investor Percentage with respect to the related Monthly Period N/P |
| (m) | The Class A Fixed Allocation with respect |
| | to the related Monthly Period |

| | to the related Monthly Period | N/A |
|-----|--|--|
| (0) | The Collateral Fixed Allocation with respect to the related Monthly Period | N/ <i>I</i> |
| | inquent Balances | |
| Acc | e aggregate amount of outstanding balances in the counts which were delinquent as of the end of the on the last day of the related Monthly Period: | |
| | Aggregate Account Balance | Percentage of Total Receivables |
| (b) | 31 - 60 days \$142,696,844.57 61 - 90 days \$ 93,581,013.32 91 - or more days \$188,944,659.33 al\$425,222,517.22 | 1.6195% 1.0620% 2.1443% 4.8258% |
| | restor 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\$ | 2,370,485.5 |
| (c) | The Class B Investor Default Amount for the related Monthly Period\$ | 180,212.3 |
| (d) | The Collateral Default Amount for the related Monthly Period\$ | 221,799.82 |
| | restor Charge Offs | |
| | 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\$ | 0.0 |
| (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 |
| | The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate | 0.00 |
| (f) | principal amount\$ | |

| (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 |
| (1) | 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 |
| Inv | estor 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 |
| | llocations |
| (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 |

6.

7.

| | (c) | The amount of Collateral Available Funds on deposit in the Finance | |
|----|------|--|--------------|
| | | Transfer Date\$ | 530,102.67 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related | |
| | (a) | Funds on deposit in the Finance Charge Account on the related Transfer Date\$ | 6,972,889.15 |
| Ι. | | ilable Funds The amount of Class A Available | |
| | | | |
| 0. | Rese | erve Draw Amount\$ | 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 |
| | (d) | The Principal Funding Investment Shortfall\$ | 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ | 0.00 |
| | | to the related Monthly Period\$ | 0.00 |
| | (b) | The Accumulation Shortfall with respect | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date\$ | 0.00 |
| 9. | | ncipal Funding Account | |
| | (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 |
| | | of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates\$ | 530,102.67 |
| | (b) | 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 Portfolio Adjusted Yield for the related Monthly Period | 5.7382% |
|----|-----|---|----------|
| c. | Flo | pating 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 Principal Funding Account allocable to | 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

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

| 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\$ | 17,640.41 |
|---|------------|
| 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 range Receivables in the Trust except as described below: | o Liens on |
| 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

| | | Series 1997-A | |
|----------|-------|--|----------|
| | | BANK OF AMERICA NATIONAL ASSOCIATION | |
| | | BA MASTER CREDIT CARD TRUST | |
| | | | |
| Distribu | | e information which is required to be prepared with respect Date of APRIL 16, 2001, and with respect to the performance | |
| the Trus | st du | uring the related Monthly Period. | |
| set fort | | pitalized terms used in this Statement have their respective in the Pooling and Servicing Agreement. | meanings |
| A. | | formation Regarding the Current Monthly Distribution (Stated | |
| | Bas | sis 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 | |
| | ٥. | in respect of Collateral Monthly Principal\$ | |
| | | | |
| | 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 |
| | c | mba amanah af bha annuarb marbhlu diabailach | |
| | ٥. | The amount of the current monthly distribution in respect of Class A Additional Interest\$ | |
| | | | |
| | 7. | The amount of the current monthly distribution in respect of Class B Monthly Interest\$ | 1 91779 |
| | | The respect of class is monthly interest | 4.04770 |
| | 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 | 4 00000 |
| | | in respect of Collateral Monthly Interest\$ | 4.99000 |
| | 11. | The amount of the current monthly distribution | |
| | | in respect of any accrued and unpaid Collateral | 0 00000 |
| | | Monthly Interest\$ | 0.00000 |
| В. | Inf | formation 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 |
| | | | |

(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. | Pri | ncipal 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 |
| | (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 |
| | (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% |
| | (1) | 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) | The Class B Fixed Allocation with respect to the related Monthly Period |

| (| o) The Collateral Fixed Allocation with respect to the related Monthly Period | N/A |
|------|--|--|
| | elinquent Balances | |
| P | the aggregate amount of outstanding balances in the accounts which were delinquent as of the end of the lay on the last day of the related Monthly Period: | |
| | Aggregate Account Balance | Percentage of Total Receivables |
| (| a) 31 - 60 days \$142,696,844.57 b) 61 - 90 days \$ 93,581,013.32 c) 91 - or more days \$188,944,659.33 otal\$425,222,517.22 | 1.6195% 1.0620% 2.1443% 4.8258% |
| | nvestor 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. I | nvestor 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 | |
|----|--------|--|---------------|
| | | <pre>immediately preceding this Distribution Date\$</pre> | 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 |
| | (2.) | | |
| | (k) | The aggregate amount of Collateral Charge Offs reimbursed on the Transfer | |
| | | Date immediately preceding this Distribution Date\$ | 0.00 |
| | | DISCIDUCION Date | |
| | (1) | 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. | | estor 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 |
| | (a) \ | The amount of Servicer Interchange | |
| | (u) | payable by the Trust to the Servicer | |
| | | for the related Monthly Period\$ | 625,000.00 |
| 7. | Rea | llocations | |
| | | | |
| | (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 |
| | | | |

(h) The aggregate amount of Class A

| | (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 \$ 10,581,73 | 30. |
| | | |
| | (b) The aggregate amount of Collections | |
| | of Finance Charge Receivables | |
| | <pre>processed during the related Monthly Period which were allocated in respect</pre> | |
| | of the Class B Certificates\$ 672,82 | 26. |
| | ` - | |
| | (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\$ 978,65 | 57 |
| | Collateral interest | |
| 9. | Principal Funding Account | |
| | | |
| | (a) The principal amount on deposit in the | |
| | Principal Funding Account on the related Transfer Date\$ | Λ |
| | Totacoa itamoter pace | |
| | (b) The Accumulation Shortfall with respect | |
| | to the related Monthly Period\$ | 0. |
| | | |
| | (c) The Principal Funding Investment | |
| | Proceeds deposited in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ | 0. |
| | (1) ml o D 'co's 1 D olloo To coloo d | |
| | (d) The Principal Funding Investment Shortfall\$ | 0. |
| | | |
| | (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. |
| | ACCOUNT | |
| 10. | Reserve Draw Amount\$ | 0. |
| | | |
| 11. | Available Funds | |
| | (a) The amount of Class A Available | |
| | Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 10,581,73 | |
| | (b) The amount of Class B Available | |
| | Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 672,82 | |
| | | |
| | (c) The amount of Collateral Available Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 978,65 | |
| | | |
| 1.2 | Portfolio Yield | |
| 12. | | |
| 12. | (a) The Portfolio Yield (Not) for the | |
| 12. | (a) The Portfolio Yield (Net) for the related Monthly Period | 919 |
| 12. | (a) The Portfolio Yield (Net) for the related Monthly Period | |
| 12. | related Monthly Period | |

| | | the related Monthly Period | 5.7541% |
|----|-----|--|----------|
| С. | Flo | pating 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 |
| 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 |
| 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 |
| | (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 |
| | (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

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 | 9,235,455.32 |
| 18. To the knowledge of the undersigned, there as any Receivables in the Trust except as described below: | re no Liens on |
| 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

| Series 1998-A | | | |
|--|------|--|-----------------|
| BANK OF AMERICA NATIONAL ASSOCIATION | | | |
| | | BA MASTER CREDIT CARD TRUST | |
| Distribu | | information which is required to be prepared with r Date of APRIL 16, 2001, and with respect to the perfo | |
| the Trus | t du | ring the related Monthly Period. | |
| set fort | | italized terms used in this Statement have their respe the Pooling and Servicing Agreement. | ective meanings |
| A. Information Regarding the Current Monthly Distribution (S | | | |
| | Bas | is 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 |
| В. | Inf | ormation 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 |
| | | | |

(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. | Pri | incipal 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, | |
| | | | |
| | (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\$ 648,7 | 50,000.00 |
| | , , | | |
| | (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 | 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) | | 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% |
| | (1) |) 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 |

| | respect to the related Mon | nthly Period | N |
|-------------|---|--|---------------------|
| Del: | inquent Balances | | |
| ml | | | |
| Acc | aggregate amount of outsta ounts which were delinquen on the last day of the re | t as of the end of the | |
| | | Aggregate | Percentage |
| | | Account Balance | Total Receivable |
| (a) | 31 - 60 days | \$142,696,844.57 | 1.6195% |
| | - | \$ 93,581,013.32 \$188,944,659.33 | 1.0620% 2.1443% |
| | al | | 4.8258% |
| | estor Default Amount | | |
| (a) | The Aggregate Investor De: | fault Amount | |
| | for the related Monthly Pe | | 4,158,771. |
| (b) | The Class A Investor Defa | | |
| | for the related Monthly Pe | eriod\$ | 3,597,337. |
| (c) | The Class B Investor Defar | | |
| | for the related Monthly Pe | eriod\$ | 228,732. |
| (d) | The Collateral Default Amo | | |
| | the related Monthly Period | d\$ | 332,701. |
| Inve | estor Charge Offs | | |
| (a) | The aggregate amount of C | | |
| | | | |
| | Investor Charge Offs for Monthly Period | | 0. |
| | | | 0. |
| (b) | Monthly Period The aggregate amount of C. | \$ lass A | 0. |
| (b) | Monthly Period The aggregate amount of C. Investor Charge Offs set : 5(a) above per \$1,000 of 6 | lass A forth in original | |
| (b) | Monthly Period The aggregate amount of C. Investor Charge Offs set | lass A forth in original | |
| | Monthly Period The aggregate amount of C. Investor Charge Offs set in 5 (a) above per \$1,000 of certificate principal amount of C. The aggregate amount of C. | lass A forth in original unt\$ | |
| | Monthly Period The aggregate amount of C. Investor Charge Offs set : 5(a) above per \$1,000 of certificate principal amounts. | lass A forth in original unt\$ lass B the related | 0. |
| | Monthly Period The aggregate amount of C. Investor Charge Offs set in 5 (a) above per \$1,000 of certificate principal amount of C. Investor Charge Offs for investor | lass A forth in original unt\$ lass B the related | 0. |
| (c) | Monthly Period The aggregate amount of C. Investor Charge Offs set: 5 (a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for Monthly Period | lass A forth in original unt | 0. |
| (c) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5 (a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for Monthly Period The aggregate amount of C. Investor Charge Offset for above per \$1,000 of original amount. | lass A forth in priginal unt | 0. |
| (c) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5(a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for Monthly Period The aggregate amount of C. Investor Charge Offset for inve | lass A forth in priginal unt | 0. |
| (c) | Monthly Period The aggregate amount of C. Investor Charge Offs set in 5 (a) above per \$1,000 of certificate principal amount of C. Investor Charge Offs for investor Charge Offs for investor Charge Offset for above per \$1,000 of origin certificate principal amount of C. The aggregate | lass A forth in original unt | 0. |
| (c) | Monthly Period The aggregate amount of C. Investor Charge Offs set in Standard Standar | lass A forth in priginal unt | 0. |
| (c) | Monthly Period The aggregate amount of C. Investor Charge Offs set in 5 (a) above per \$1,000 of certificate principal amount of C. Investor Charge Offs for investor Charge Offs for investor Charge Offset for above per \$1,000 of origin certificate principal amount of C. The aggregate | lass A forth in priginal unt | 0. |
| (c) (d) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5 (a) above per \$1,000 of certificate principal amount of C. Investor Charge Offs for important Monthly Period The aggregate amount of C. Investor Charge Offset for above per \$1,000 of origin certificate principal amount of C. The aggregate amount of C. Charge Offs for the related Period The aggregate amount of C. Charge Offs for the related Period | lass A forth in priginal unt | 0. |
| (c) (d) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5 (a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for Monthly Period The aggregate amount of C. Investor Charge Offset for above per \$1,000 of origin certificate principal amount. The aggregate amount of C. Charge Offs for the relate Period The aggregate amount of C. Charge Offs set for the relate Period | lass A forth in original unt | 0. |
| (c) (d) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5 (a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for Monthly Period The aggregate amount of C. Investor Charge Offset for above per \$1,000 of origin certificate principal amount. The aggregate amount of C. Charge Offs for the relate Period The aggregate amount of C. Charge Offs set for the relate Period | lass A forth in original unt | 0. |
| (c) (d) (e) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5 (a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for Monthly Period The aggregate amount of C. Investor Charge Offset for above per \$1,000 of origin certificate principal amount. The aggregate amount of C. Charge Offs for the relate Period The aggregate amount of C. Charge Offs set for the relate Period | lass A forth in original unt | 0. |
| (c) (d) (e) | Monthly Period The aggregate amount of C. Investor Charge Offs set is 5(a) above per \$1,000 of certificate principal amount. The aggregate amount of C. Investor Charge Offs for immediate Monthly Period The aggregate amount of C. Investor Charge Offset for above per \$1,000 of origin certificate principal amount. The aggregate amount of C. Charge Offs for the relate Period | lass A forth in original unt | 0. |

| | (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 | |
|----|--------|--|---------------|
| | | <pre>immediately preceding this Distribution Date\$</pre> | 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 |
| | (2.) | | |
| | (k) | The aggregate amount of Collateral Charge Offs reimbursed on the Transfer | |
| | | Date immediately preceding this Distribution Date\$ | 0.00 |
| | | DISCIDUCION Date | |
| | (1) | 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. | | estor 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 |
| | (a) \ | The amount of Servicer Interchange | |
| | (u) | payable by the Trust to the Servicer | |
| | | for the related Monthly Period\$ | 625,000.00 |
| 7. | Rea | llocations | |
| | | | |
| | (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 |
| | | | |

(h) The aggregate amount of Class A

| | (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 \$ 10,581,73 | 30. |
| | | |
| | (b) The aggregate amount of Collections | |
| | of Finance Charge Receivables | |
| | <pre>processed during the related Monthly Period which were allocated in respect</pre> | |
| | of the Class B Certificates\$ 672,82 | 26. |
| | ` - | |
| | (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\$ 978,65 | 57 |
| | Collateral interest | |
| 9. | Principal Funding Account | |
| | | |
| | (a) The principal amount on deposit in the | |
| | Principal Funding Account on the related Transfer Date\$ | Λ |
| | Totacoa itamoter pace | |
| | (b) The Accumulation Shortfall with respect | |
| | to the related Monthly Period\$ | 0. |
| | | |
| | (c) The Principal Funding Investment | |
| | Proceeds deposited in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ | 0. |
| | (1) ml o D 'co's 1 D olloo To coloo d | |
| | (d) The Principal Funding Investment Shortfall\$ | 0. |
| | | |
| | (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. |
| | ACCOUNT | |
| 10. | Reserve Draw Amount\$ | 0. |
| | | |
| 11. | Available Funds | |
| | (a) The amount of Class A Available | |
| | Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 10,581,73 | |
| | (b) The amount of Class B Available | |
| | Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 672,82 | |
| | | |
| | (c) The amount of Collateral Available Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 978,65 | |
| | | |
| 1.2 | Portfolio Yield | |
| 12. | | |
| 12. | (a) The Portfolio Yield (Not) for the | |
| 12. | (a) The Portfolio Yield (Net) for the related Monthly Period | 919 |
| 12. | (a) The Portfolio Yield (Net) for the related Monthly Period | |
| 12. | related Monthly Period | |

| | | the related Monthly Period | 5.7510% |
|----|-----|---|----------|
| | | | |
| С. | Flo | ating Rate Determinations | |
| | | | |
| | 1. | LIBOR for the Interest Period ending on | F 1607F0 |
| | | this Distribution Date | 5.16375% |
| | 2 | Class A Certificate Rate | 5.27375% |
| | ۷. | | 3.273736 |
| | | 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 |
| 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 Period Ending MARCH 31, 2001

Bank of America National Association

BA MASTER CREDIT CARD TRUST

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.
- $\mbox{\sc 4.}$ The date of this Certificate is a Determination $\mbox{\sc Date}$ 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

- 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

| 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.....\$ 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

> (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. | Pri | ncipal 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 |
| | (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 |
| | (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 |
| | (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% |
| | (1) | 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) | The Class B Fixed Allocation with respect to the related Monthly Period |

| (| o) The Collateral Fixed Allocation with respect to the related Monthly Period | N/A |
|------|--|--|
| | elinquent Balances | |
| P | the aggregate amount of outstanding balances in the accounts which were delinquent as of the end of the lay on the last day of the related Monthly Period: | |
| | Aggregate Account Balance | Percentage of Total Receivables |
| (| a) 31 - 60 days \$142,696,844.57 b) 61 - 90 days \$ 93,581,013.32 c) 91 - or more days \$188,944,659.33 otal\$425,222,517.22 | 1.6195% 1.0620% 2.1443% 4.8258% |
| | nvestor 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. I | nvestor 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 |
| | (1) | 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. | | estor Servicing Fee | |
| | (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$ | • |
| | (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) | | |
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period\$ | 625,000.00 |
| 7. | | llocations | |
| | (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 |

(h) The aggregate amount of Class A

| | (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 \$ 10,581,73 | 30. |
| | | |
| | (b) The aggregate amount of Collections | |
| | of Finance Charge Receivables | |
| | <pre>processed during the related Monthly Period which were allocated in respect</pre> | |
| | of the Class B Certificates\$ 672,82 | 26. |
| | ` - | |
| | (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\$ 978,65 | 57 |
| | Collateral interest | |
| 9. | Principal Funding Account | |
| | | |
| | (a) The principal amount on deposit in the | |
| | Principal Funding Account on the related Transfer Date\$ | Λ |
| | Totacoa itamoter pace | |
| | (b) The Accumulation Shortfall with respect | |
| | to the related Monthly Period\$ | 0. |
| | | |
| | (c) The Principal Funding Investment | |
| | Proceeds deposited in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ | 0. |
| | (1) ml o D 'co's 1 D olloo To coloo d | |
| | (d) The Principal Funding Investment Shortfall\$ | 0. |
| | | |
| | (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. |
| | ACCOUNT | |
| 10. | Reserve Draw Amount\$ | 0. |
| | | |
| 11. | Available Funds | |
| | (a) The amount of Class A Available | |
| | Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 10,581,73 | |
| | (b) The amount of Class B Available | |
| | Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 672,82 | |
| | | |
| | (c) The amount of Collateral Available Funds on deposit in the Finance | |
| | Charge Account on the related | |
| | Transfer Date\$ 978,65 | |
| | | |
| 1.2 | Portfolio Yield | |
| 12. | | |
| 12. | (a) The Portfolio Yield (Not) for the | |
| 12. | (a) The Portfolio Yield (Net) for the related Monthly Period | 919 |
| 12. | (a) The Portfolio Yield (Net) for the related Monthly Period | |
| 12. | related Monthly Period | |

| С. | Flo | pating 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

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 |
| 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 |
| | (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

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.

| $ \hbox{4. The date of this Certificate is a Determination} \hbox{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 |
| 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 |
| 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 |

ed 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

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 any Receivables in the Trust except as described below: | are no Liens on |
| 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

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.....\$
- 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......\$
- 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.....\$
- 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 welsted Manthle David which were | |
|----|-------|--|----------------|
| | | the related Monthly Period which were allocated in respect of the Collateral | |
| | | Interest\$ | 5,533,023.54 |
| 2. | Pri | ncipal 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 | |
| | | - | |
| | (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 | E00 000 000 00 |
| | | Monthly Period\$ | |
| | (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 | 420 500 000 00 |
| | | 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\$ | |
| | | - | |
| | (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 |
| | / = \ | | |
| | (1) | 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\$ | |
| | | - | |
| | (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% |
| | /7: | mbe Class D Plantics Allegation (1) | |
| | (⊥) | 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% |
| | / | mbo Divid Tourista Division 12 | |
| | (n) | The Fixed Investor Percentage with | |

| | | respect to the related Monthly Period | N/A |
|----|------------|---|--|
| | (0) | 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. | | inquent Balances | |
| | Acc | aggregate amount of outstanding balances in the ounts which were delinquent as of the end of the on the last day of the related Monthly Period: | |
| | | Aggregate Account Balance | Percentage of Total Receivables |
| | (b) (c) | 31 - 60 days \$142,696,844.57 61 - 90 days \$ 93,581,013.32 91 - or more days \$188,944,659.33 al\$425,222,517.22 | 1.6195% 1.0620% 2.1443% 4.8258% |
| 4. | | estor 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. | | estor 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\$ | |
| | (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 |
| (1) | 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 |
| Inv | estor 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 |
| Rea | llocations | |
| (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 |

7.

(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\$ | |
| | (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. | Col | lection 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\$ | |
| 9. | | ncipal 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\$ | |
| | (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. | | erve 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 (b) The Portfolio Adjusted Yield for the related Monthly Period..... 5.9273% _____ C. Floating Rate Determinations 1. LIBOR for the Interest Period ending on Class A Certificate Rate..... _____ 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

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......\$
- 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

| 417,640.41 | to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to\$ |
|-----------------|---|
| 0.00 | 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\$ |
| 2,390,911.11 | 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\$ |
| 49,235,455.32 | 17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period\$ |
| are no Liens on | 18. To the knowledge of the undersigned, there 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

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.....\$ 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.....\$ 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.....\$ 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

> (c) The aggregate amount of Collections of Principal Receivables processed during

(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

| | | the related Monthly Period which were allocated in respect of the Collateral | |
|----|-----|--|------|
| | | Interest\$ 11,066,14 | |
| 2. | Pri | ncipal 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 | |
| | (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 | |
| | (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\$ 1,000,000,00 | |
| | (4) | The amount of Principal Receivables in | |
| | (α) | 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\$ 865,000,00 | 0.00 |
| | | | |
| | (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\$ 865,000,00 | |
| | (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\$ 55,000,00 | 0.00 |
| | , , | | |
| | (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\$ 55,000,00 | 0.00 |
| | | | |
| | (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\$ 80,000,00 | |
| | , . | | |
| | (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\$ 80,000,00 | 0.00 |
| | | | |
| | (j) | The Floating Investor Percentage with | |
| | | respect to the related Monthly Period 11.2 | |
| | (k) | The Class A Floating Allocation with | |
| | / | respect to the related Monthly Period 86 | |
| | | | |
| | (1) | The Class B Floating Allocation with respect to the related Monthly Period 5 | 502 |
| | | respect to the related monthly Period | |
| | (m) | The Collateral Floating Allocation with | |
| | . , | respect to the related Monthly Period 8 | |
| | | | |
| | (n) | The Fixed Investor Percentage with | |

| | | respect to the related Monthly Period | N/A |
|----|-----|---|--|
| | (0) | 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. | | inquent Balances | |
| | Acc | aggregate amount of outstanding balances in the bunts which were delinquent as of the end of the on the last day of the related Monthly Period: | |
| | | Aggregate Account Balance | Percentage of Total Receivables |
| | (C) | 31 - 60 days \$142,696,844.57 61 - 90 days \$ 93,581,013.32 91 - or more days \$188,944,659.33 al\$425,222,517.22 | 1.6195% 1.0620% 2.1443% 4.8258% |
| 4. | | estor 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. | | estor 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 | |
| (1) | 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 | 0.00 |
| | 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 |
| | | |
| (1) | 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 |
| | | |
| Ŧ. | and a contract Res | |
| | estor 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 |
| | | |
| (2.) | | |
| (b) | The amount of the Class B Servicing | |
| | Fee payable by the Trust to the | |
| | Servicer for the related Monthly Period\$ | 34 375 00 |
| | | 34,373.00 |
| | | |
| (c) | The amount of the Collateral Servicing | |
| | Fee payable by the Trust to the | |
| | Servicer for the related Monthly Period\$ | |
| | | |
| 7.11 | The amount of Convictor Internal | |
| (d) | The amount of Servicer Interchange | |
| | payable by the Trust to the Servicer for the related Monthly Period\$ | 835.288.24 |
| | | 033,200.24 |
| | | |
| Rea | llocations | |
| | | |

6.

(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 |
| | - | |
| / al \ | The Collateral Interest Adjusted Amount | |
| (α) | 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\$ | |
| | - | |
| (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\$ | 965 000 000 00 |
| | - Distribution Date | |
| (h) | The Class B Adjusted Investor Interest | |
| (11) | as of the close of business on this | |
| | Distribution Data | 865,000,000.00 |
| | | |
| Col. | | |
| | lection of Finance Charge Receivables The aggregate amount of Collections | |
| | lection of Finance Charge Receivables | |
| | lection of Finance Charge Receivables The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in | |
| | lection of Finance Charge Receivables The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly | |
| (a) | lection of Finance Charge Receivables The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in | 14,107,327.50 |
| (a) | lection of Finance Charge Receivables 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\$ The aggregate amount of Collections of Finance Charge Receivables | 14,107,327.50 |
| (a) | lection of Finance Charge Receivables 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\$ The aggregate amount of Collections | 14,107,327.50 |
| (a) | lection of Finance Charge Receivables 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly | 14,107,327.50 |
| (a) | lection of Finance Charge Receivables 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect | 14,107,327.50 |
| (a) | lection of Finance Charge Receivables 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\$ 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\$ | 14,107,327.50 |
| (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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which | 14,107,327.50 |
| (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\$ 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\$ 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\$ | 14,107,327.50 |
| (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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which | 14,107,327.50 |
| (a) (b) | 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\$ 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\$ 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\$ | 14,107,327.50 896,997.70 |
| (a) (b) | lection of Finance Charge Receivables 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest\$ | 14,107,327.50 896,997.70 |
| (a) (b) | 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest\$ | 14,107,327.50 896,997.70 |
| (a) (b) | 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\$ 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | 14,107,327.50 896,997.70 |
| (a) (b) | 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest\$ | 14,107,327.50 896,997.70 |
| (a) (b) (c) | 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest\$ Incipal Funding Account The principal amount on deposit in the Principal Funding Account on the related Transfer Date | 14,107,327.50 896,997.70 |
| (a) (b) (c) | 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\$ 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | 14,107,327.50 896,997.70 1,304,723.94 |
| (a) (b) (c) | 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\$ 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\$ The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | 14,107,327.50 896,997.70 1,304,723.94 |
| (a) (b) (c) Pri: (a) (b) | 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 | 14,107,327.50 896,997.70 1,304,723.94 |
| (a) (b) (c) Pri: (a) (b) | 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 | 14,107,327.50 896,997.70 1,304,723.94 |

9.

| | (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. | Res | erve Draw Amount\$ | 0.00 |
| 11. | | ilable 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. | | tfolio 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% |
| | | g Rate Determinations | |
| 1. | | OR for the Interest Period ending on s Distribution Date | 5.16375% |
| | Cla | ss A Certificate Rate | 5.31375% |
| | Cla | ss B Certificate Rate | 5.56375% |

BANK OF AMERICA NATIONAL ASSOCIATION

Transferor and Servicer

C.

By: \s\ VICTORIA J. JAHANBANI

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\$1 | 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\$1 | 138,326,816.60 |
| 7. | 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

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.
- $\mbox{\sc 4.}$ The date of this Certificate is a Determination $\mbox{\sc Date}$ under the Pooling and Servicing Agreement.
- 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
- 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

| | to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to\$ |
|---|---|
| r Certificateholder of each Series ribution Date with respect to | 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\$ |
| r Certificateholder of each ng Distribution Date with respect | 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\$ |
| ne Servicer as of the end of the | 17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period\$ |
| • | any Receivables in the Trust except as described below: |
| None | 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

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.....\$ 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 5.50556 in respect of Collateral Monthly Interest.....\$ 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

(c) The aggregate amount of Collections of

the related Monthly Period which were allocated in respect of the Class B

Certificates.....\$ 3,803,953.68

| | | Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest\$ 5,533,023.54 |
|----|-----|--|
| 2. | Pri | ncipal 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% |
| | (1) | 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 |
| 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 (b) 61 - 90 days \$93,581,013.32 (c) 91 - or more days \$188,944,659.33 Total\$425,222,517.22 | 1.6195% 1.0620% 2.1443% 4.8258% |
| 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 |
| 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 | |

4.

5.

| | 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 | |
| (11) | 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 |
| | | |
| (1) | 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 |
| Inv | estor 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 |
| Rea | llocations | |

| | (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. | | lection of Finance Charge Receivables 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. | | ncipal 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% |
| Floating Rate Determinations | |
| 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

C.

By: \s\ VICTORIA J. JAHANBANI

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

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

| 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 any Receivables in the Trust except as described below: | are no Liens on |

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